

# FDIC Transaction Account Guarantee Program

The First National Bank in Sioux Falls is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules. Your account will be fully guaranteed by the FDIC unless such account earns an interest rate greater than 0.50 percent (reduced to 0.25 percent after July 1, 2010) or is priced to an index. If your account does not qualify for the full guarantee of the FDIC, we will provide you written notice that your account is ineligible for coverage under the FDIC's Transaction Account Guarantee Program.



**FirstNationalBank**

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