

NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

In accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, through December 31, 2012, all funds in "noninterest-bearing transaction accounts" are insured in full by the National Credit Union Administration. This unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does *not* include any transaction account that may earn interest or dividends, such as a negotiable order of withdrawal ("NOW") account, money-market account, or Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account.

The temporary full insurance coverage of "noninterest-bearing transaction accounts" expires on December 31, 2012. After December 31, 2012, funds in noninterest-bearing transaction accounts will be insured under the NCUA's general share insurance rules, subject to the Standard Maximum Share Insurance Amount of \$250,000.

For more information about NCUA insurance coverage of transaction accounts, visit <http://www.ncua.gov>.