



## FDIC TRANSACTION ACCOUNT GUARANTEE PROGRAM

American Bank of Commerce is participating in the FDIC's Transaction Account Guarantee Program (TAG). Under that program, through December 31, 2010, all non-interest-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. NOW Accounts earning no more than a .25% interest rate will be considered a type of non-interest-bearing transaction account and will be covered under this program.

Sweep account transfers that come from a non-interest-earning checking account that is guaranteed by the FDIC through this program are not covered under a sweep arrangement when funds are transferred to an interest-earning account that does not qualify for coverage under the FDIC Transaction Account Guarantee Program. This action voids the FDIC's guarantee with respect to the swept or transferred funds. However, funds held in interest-earning savings account will continue to be insured through December 31, 2013, for up to \$250,000 under the FDIC's general deposit insurance rules.

