

NOTICE OF CHANGES  
IN TEMPORARY FDIC INSURANCE COVERAGE  
FOR TRANSACTION ACCOUNTS

By federal law, as of 1/1/2013, funds in a noninterest- bearing transaction account (including an IOLTA/IOLA) will no longer receive unlimited deposit insurance coverage, but will be FDIC-insured to the legal maximum of \$250,000 for each ownership category. For more information, visit <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>