

IMPORTANT INFORMATION
Regarding FDIC Deposit Insurance Coverage

Foundations Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through June 30, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. NOW accounts with interest rates of 0.5 percent or less and IOLTA accounts are included as types of non-interest bearing transaction accounts solely for purposes of the Transaction Account Guarantee Program. 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.

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