

**IMPORTANT INFORMATION**  
**Regarding FDIC Deposit Insurance Coverage**

Foundations Bank 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. 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.

7/1/10