



Important Information Regarding the FDIC's Transaction Account Guarantee Program

Beginning **July 1, 2010**, Farmers State Bank of Fulton County will no longer participate in the FDIC's Transaction Account Guarantee Program. Thus, after **June 30, 2010**, funds held in noninterest-bearing transactions accounts will no longer be guaranteed in full under the Transaction Account Guarantee Program, but will be insured up to \$250,000 under the FDIC's general deposit insurance rules.