

Notice of Expiration of the Temporary Full **FDIC** Insurance Coverage for Noninterest-Bearing Transaction Accounts

Unless there is a change in federal law, beginning January 1, 2013, funds deposited in a **noninterest-bearing transaction** account including an **Interest on Lawyer Trust Account (IOLTA)** and **Interest on Lawyer Accounts (IOLA)** no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC).

Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage, visit <http://www.fdic.gov/deposit/covered/>

