

Member FDIC

FDIC Insurance Coverage Temporarily Increased

FDIC deposit insurance increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

Transaction Account Guarantee Program

Horizon Community 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.

Noninterest-bearing transaction accounts include Interest on Lawyers Trust Accounts and transaction accounts earning 0.25% interest or less.

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.

Transfer or Sweep Arrangements

Horizon Community Bank participates in the FDIC's Transaction Account Guarantee Program. Under that program, your noninterest-bearing transaction accounts with Horizon Community Bank have unlimited FDIC deposit insurance. This insurance is in addition to the FDIC's normal deposit insurance coverage of \$250,000. However, if you have noninterest-bearing transaction accounts with a transfer or sweep arrangement to an interest-bearing transaction account or product, that transfer could decrease your FDIC deposit insurance coverage.

Additional Information

For more information about the FDIC, please click on the FDIC logo on the bottom of the Home Page to visit their website or go to www.fdic.gov. To understand how to maximize your own FDIC coverage, contact New Accounts Representatives at any Branch of Horizon Community Bank.



Horizon Community Bank