



AMERICAN INTERSTATE BANK

“THE STANDARD INSURANCE AMOUNT OF \$250,000 PER DEPOSITOR IS IN EFFECT THROUGH DECEMBER 31, 2013. ON JANUARY 1, 2014, THE STANDARD INSURANCE AMOUNT WILL RETURN TO \$100,000 PER DEPOSITOR FOR ALL ACCOUNT CATEGORIES EXCEPT IRAS AND OTHER CERTAIN RETIREMENT ACCOUNTS, WHICH WILL REMAIN AT \$250,000 PER DEPOSITOR.”

FDIC’s Transaction Account Guarantee Program

American Interstate Bank is participating in the FDIC’s Transaction Account Guarantee Program. Under that program, through December 31, 2009, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. 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.

“Sweep” Accounts - Amounts “swept” from non-interest bearing accounts to interest bearing accounts will retain their FDIC insurance coverage so long as the cumulative balance in all interest bearing accounts and certificates of deposit do not exceed \$250,000.

Beginning January 1, 2010, American Interstate Bank will no longer participate in the FDIC’s Transaction Account Guarantee Program. Thus, after December 31, 2009, funds held in noninterest-bearing transaction 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.