

FDIC Temporary Liquidity Guarantee Program Transaction Account Guarantee Program Disclosure

Nexity Bank is participating in the FDIC's **Transaction Account Guarantee Program**. Under this program, through December 31, 2010, 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.

Clients having sweep arrangements with Nexity Bank to sweep funds into our Agent Fed Funds Program are advised that under this arrangement funds are transferred from a non-interest bearing transaction account into a Fed Funds account that is not covered under the Transaction Account Guarantee Program. This action voids the FDIC's guarantee with respect to swept or transferred funds.

Where can I go if I still have questions?

You can call FDIC toll-free at 1-877-ASK-FDIC (877-275-3342) from 8:00 am until 8:00 pm (Eastern Time) or contact them online at www.fdic.gov.

You can also call Nexity Bank directly at 1-866-219-9035.