

FDIC Insurance Coverage

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

American Marine Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, all noninterest-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. The FDIC has determined that interest-bearing transaction account with interest rates no higher than 0.50% are considered noninterest-bearing transaction accounts.