



Geauga Savings Bank

NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a non-interest-bearing transaction account (including an Interest on Lawyer Trust Account) 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 temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

Each depositor insured to at least \$250,000

Temporarily increased from \$100,000 to \$250,000 through 12/31/2013

*Backed by
the full faith
and credit
of the
United States
government*



FDIC

Federal Deposit Insurance Corporation • www.fdic.gov