



FIRST BANK OF DELAWARE
INNOVATIVE FINANCIAL SOLUTIONS

Transaction Account Guarantee Program Disclosure

First Bank of Delaware 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. 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.

NOTE: Since the Bank has not committed to maintain the interest rates of NOW Accounts at or below 0.25%, they do not qualify for coverage under the program. They are, however, covered under the FDIC's general deposit insurance rules

FDIC Insurance Coverage

Deposits at FDIC-insured institutions are now insured up to at least \$250,000 per depositor 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 (including IRAs) which will remain at \$250,000 per depositor.