



Transaction Account Guarantee Program

First Bank of Delaware 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 of the account. Coverage under the Transaction Account Guarantee is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

Since the Bank has not committed to maintain the interest rates of NOW Accounts at or below 0.50%, they do not qualify for coverage under this program. They are, however, covered under the FDIC's general deposit insurance rules.