



The Peoples Bank Co.

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 noninterest-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 account (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit www.fdic.gov/deposit/deposits/unlimited/expiration.html.

www.pbcbank.com

Toll Free 1-866-PBC BANK

Member FDIC – Equal Housing Lender