



1075 Silver Lake Blvd., Dover, DE 19904

Notice of Changes in Temporary NCUA Insurance Coverage for Transaction Accounts:

In accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, through December 31, 2012, all funds in "noninterest-bearing transaction accounts" are insured in full by the National Credit Union Administration. This unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules. The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no dividend. It does not include any transaction account that may earn dividends, such as a negotiable order of withdrawal ("NOW") account, money-market account, or Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account. The temporary full insurance coverage of "noninterest-bearing transaction accounts" expires on **December 31, 2012**. After December 31, 2012, funds in noninterest-bearing transaction accounts will be insured under the NCUA's general share insurance rules, subject to the Standard Maximum Share Insurance Amount of \$250,000. For more information about NCUA insurance coverage of transaction accounts, visit www.ncua.gov.