

Welcome to TNB eNews!



TRANSACTION ACCOUNT GUARANTEE PROGRAM

Town North Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, **through December 31, 2010**, all non interest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Accounts considered non interest-bearing include:

- All personal and business checking deposit accounts that do not earn interest;
- Interest on Lawyers Trust Accounts ("IOLTAs");

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.

\$250,000 FDIC Insurance Limits Now Permanent

Husband and wife \$2,000,000

INDIVIDUAL ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

JOINT TENANCY: *

Husband & Wife	\$ 500,000
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REVOCABLE TRUST ACCOUNTS:

Husband as Trustee for Wife	\$ 250,000
Wife as Trustee for Husband	\$ 250,000

CERTAIN RETIREMENT ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

*Joint account with right of survivorship

\$2,000,000

Husband, wife and two children \$3,000,000

INDIVIDUAL ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

JOINT TENANCY: *

Husband & Wife	\$ 500,000
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PAYABLE ON DEATH ACCOUNTS (POD):

Husband POD Child	\$ 500,000
Wife POD Child	\$ 500,000
Husband POD Wife	\$ 250,000
Wife POD Husband	\$ 250,000

CERTAIN RETIREMENT ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

*Joint account with right of survivorship

\$3,000,000

Effective October 3, 2008 through December 31, 2013

Husband, wife and one child \$2,500,000

INDIVIDUAL ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

JOINT TENANCY: *

Husband & Wife	\$ 500,000
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PAYABLE ON DEATH ACCOUNTS (POD):

Husband POD Child	\$ 250,000
Wife POD Child	\$ 250,000
Husband POD Wife	\$ 250,000
Wife POD Husband	\$ 250,000

CERTAIN RETIREMENT ACCOUNTS:

Husband	\$ 250,000
Wife	\$ 250,000

*Joint account with right of survivorship

\$2,500,000

Parent and one child, \$750,000

INDIVIDUAL ACCOUNTS:

Parent	\$ 250,000
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PAYABLE ON DEATH ACCOUNTS (POD):

Parent POD Child	\$ 250,000
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CERTAIN RETIREMENT ACCOUNTS:

Parent	\$ 250,000
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\$ 750,000

¹ "The ownership categories shown above have specific requirements that must be met in order to receive the coverage indicated. Failure to meet these requirements will result in funds being aggregated and insured to the maximum. Information on these requirements can be obtained from www.tnbonline.com.



Town North Bank®