

Missouri Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, **extended through December 31, 2010,** all non-interest 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.

Under the Final Rule, the definition of non-interest bearing transaction accounts includes Interest on Lawyers Trust Accounts (and functionally equivalent accounts) and low-interest NOW accounts (defined as NOW accounts with interest rates no higher than 0.25 percent). Thus, institutions that offer such accounts must comply with the disclosure requirements of the transaction account guarantee program.

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