

# IMPORTANT NOTICE

Recent changes in temporary FDIC insurance coverage may affect the deposit insurance coverage on one or more accounts you have with us.

For more information about this rule or about FDIC insurance coverage generally, visit [www.fdic.gov](http://www.fdic.gov).



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# IMPORTANT NOTICE

As you know, we participated in the Federal Deposit Insurance Corporation's (FDIC) Transaction Account Guarantee Program (TAGP). That program ended on December 31, 2010.

In 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act was signed into law. That law provides for a rule (the Dodd-Frank rule) similar to the TAGP. Under the Dodd-Frank rule, all funds in "noninterest-bearing transaction accounts" will be insured in full by the FDIC from December 31, 2010 through December 31, 2012. An example of a "transaction account" is a traditional checking account. A subsequent amendment extended full coverage to Interest on Lawyers Trust Accounts (IOLTAs) for the same period.

**Importantly, the Dodd-Frank rule is different from the TAGP.** With the exception of IOLTAs, the Dodd-Frank rule does not cover any transaction account that may earn interest, such as a NOW account or money market deposit account, even if checks may be drawn on the account. Beginning January 1, 2011, such accounts no longer will be eligible for unlimited protection, but instead will be insured under the general insurance rules up to the Standard Maximum Deposit Insurance Amount of \$250,000.



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