

NOTICE: FDIC INSURANCE CHANGES

FDIC Insurance Coverage Has Expanded For Your Benefit!

FDIC Insurance Coverage Has Increased To \$250,000

- FDIC insurance of bank deposits has been increased from \$100,000 to \$250,000 for all insurable accounts.
- These new limits will remain in effect through December 31, 2013.
- Retirement accounts, which were already insured for up to \$250,000, will remain at that level.

Transaction Account Guarantee Program

- Central Valley Community Bank is participating in the FDIC's Transaction Account Guarantee Program.
- Under the 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
 - Central Valley Community Bank's 100% Guaranteed Checking Account for personal and business use (available only to sole proprietors, nonprofit organizations and public agencies). The interest rate will never exceed **.25%, effective July 1, 2010**.
 - 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 and unique only to banks that have elected to participate in this program.

**For more information, visit one of our 16 convenient locations
or contact us at (559) 298-1775 or (800) 298-1775.**

Central Valley
**Community
Bank**



Strong. Solid. Unchanging Values.

www.cvcb.com

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