

FDIC Transaction Account Guarantee Program

Team Capital 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.

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.

Funds swept or automatically transferred to an account that is not guaranteed under the Transaction Account Guarantee Program will void the FDIC's guarantee with respect to the swept or transferred funds.

Deposit accounts not covered by this program are insured up to **\$250,000** per depositor through **December 31, 2013**.