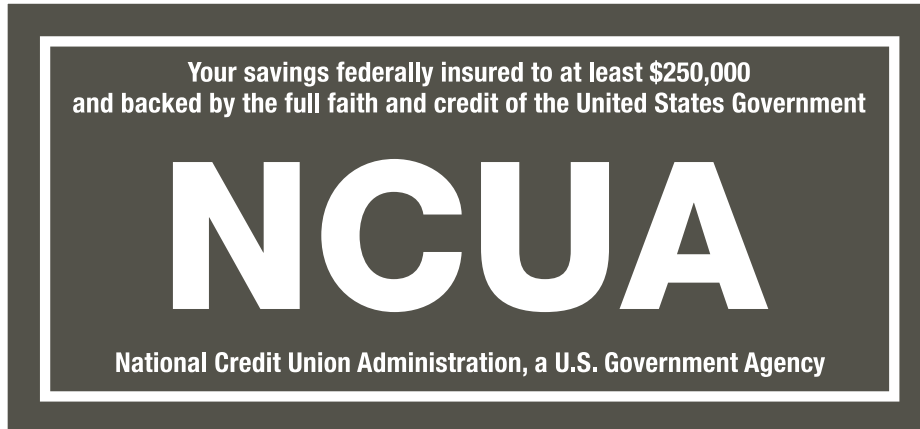


NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS



By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account no longer receive unlimited deposit insurance coverage by the National Credit Union Administration (NCUA). Beginning January 1, 2013, all of a depositor's accounts, including all noninterest-bearing transaction accounts, will be insured by the NCUA up to the standard maximum deposit insurance amount of at least \$250,000 available to member under the NCUA's general share insurance rules.

For more information about NCUA insurance coverage of transaction accounts, visit www.ncua.gov.