

Notice to Customers Regarding FDIC Insurance

California Bank & Trust has elected to participate in the Federal Government's Transaction Account Guarantee Program. Effective immediately California Bank & Trust has withdrawn its reservation of the right to require advance notice of withdrawal from non-interest bearing transaction accounts. What this means is that your noninterest-bearing checking account balances are fully insured by the FDIC, regardless of the balance, through December 31, 2009.

Special Rule for Sweep Investments – If you have a noninterest-bearing checking account that “sweeps” funds into another account, you should be aware that funds swept to an interest-bearing account, a non-transaction account or overnight investment account will not be covered by the FDIC Transaction Account Guarantee Program



FDIC-SS (12/08) 1208

