



FDIC INSURANCE INFORMATION

FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013. On January 1, 2014, the standard maximum deposit insurance amount will return to \$100,000 per depositor for all account categories except IRAs and certain retirement accounts, which will remain at \$250,000 per depositor.

American National Bank and Trust Company is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, 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.