

FDIC Temporary Liquidity Guarantee Program Transaction Account Guarantee Program Disclosure

Nexity Bank is participating in the FDIC's **Transaction Account Guarantee Program**. Under this 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.

Where can I go if I still have questions?

You can call FDIC toll-free at 1-877-ASK-FDIC (877-275-3342) from 8:00 am until 8:00 pm (Eastern Time) or contact them online at www.fdic.gov.

You can also call Nexity Bank directly at 1-866-219-9035.