



NEW DEPOSIT INSURANCE LIMITS

On October 3, 2008, Congress temporarily increased FDIC deposit insurance from \$100,000 to \$250,000 per depositor through December 31, 2009.

TRANSACTION ACCOUNT GUARANTEE PROGRAM*

First United Bank is participating in the FDIC's Transaction Account Guarantee Program.

Under the program, through December 31, 2009, all noninterest-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.



*The details of the FDIC guarantee are provided in the FDIC's regulations, 12 CFR Part 370, and at the FDIC's website, <http://www.fdic.gov/bgp>.



[www * FirstUnited * Net](http://www.FirstUnited.Net)

If you have any questions about FDIC coverage limits and requirements, please call or visit a New Account Representative at any of our Banking Center locations or visit www.myFDICinsurance.gov You may also call 1-877-ASK-FDIC.