



An Important Update on Your FDIC Coverage

Federal Deposit Insurance Corporation (FDIC) deposit insurance has temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013. Citizens Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2013, 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, coverage available under the FDIC's general deposit insurance rules.

Customers with a non-interest bearing transaction account with a transfer or sweep arrangement to an interest-bearing transaction account or product should be advised that the transfer could decrease your FDIC deposit insurance coverage.