

The Manson State Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all noninterest-bearing transaction accounts (excluding interest-bearing transaction accounts) are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Programs is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

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FDIC deposit insurance has permanently increased from \$100,000 to \$250,000 per depositor effective July 21, 2010.