



**NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE
COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS**

On January 1, 2013 at 12:00 AM, a temporary federal provision that provides for unlimited Federal Deposit Insurance Corporation coverage for funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) will expire. Upon expiration of this provision, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category. Presently there is no legislation pending in Congress that would extend or make permanent the temporary unlimited coverage for noninterest-bearing transaction accounts.

For customers who routinely maintain deposit balances in excess of \$250,000 and who require full FDIC insurance coverage or collateralization for their deposits, Bangor Savings Bank can provide access to a range of specialized deposit products. Please ask your Bangor Savings Bank representative for details.

For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>