

## TEMPORARY LIQUIDITY GUARANTEE PROGRAM

Beginning January 1, 2010, Middlesex Savings Bank will no longer participate in the FDIC's Transactions Account Guarantee Program. Thus, after December 31, 2009, funds held in noninterest-bearing transaction accounts, Interest on Lawyers Trust Accounts (IOLTAs), and Negotiable Order of Withdrawal Accounts (NOWs) will no longer be guaranteed in full under the Transaction Account Guarantee Program, but will be insured up to \$250,000 under the FDIC's general deposit insurance rules. Any deposits not insured by the FDIC will continue to be insured in full by the Depositors Insurance Fund.



 EQUAL HOUSING LENDER    MEMBER FDIC    MEMBER DIF