

IMPORTANT DISCLOSURE STATEMENT

FOR CUSTOMERS WITH TRANSACTION ACCOUNTS

During the past several months, Guaranty Bank and Trust Company of Delhi participated in the FDIC's Transaction Account Guaranty Program which provided unlimited deposit insurance coverage for funds deposited into non-interest bearing accounts, as well as some NOW accounts. This deposit insurance is in addition to and separate from the general deposit insurance coverage that is available under the FDIC's general deposit insurance rules. This program was originally scheduled to end on December 31, 2009, but the FDIC has announced that the program will be continued on an optional basis for another six (6) months. Under this extension the program will end on June 30, 2010.

The Board of Directors of Guaranty Bank and Trust Company of Delhi has determined that beginning January 1, 2010, the bank will no longer participate in the Transaction Account Guaranty Program. Thus, after December 31, 2009, funds held in non-interest bearing transaction accounts will no longer be guaranteed in full under the Transaction Account Guaranty Program, but will be insured up to \$250,000 under the FDIC's general deposit insurance rules.

If you have any questions concerning the FDIC deposit insurance protection that your deposits have while deposited in Guaranty Bank and Trust Company of Delhi, please call any one of our convenient locations and ask a bank representative to review the general deposit insurance rules with you. Remember, each depositor of Guaranty Bank and Trust Company enjoys a full \$250,000 FDIC deposit insurance protection.

Guaranty Bank and Trust Company of Delhi

Member FDIC