



Decorah Bank & Trust Company

Experience the Difference

Temporary Liquidity Guarantee Program

Decorah Bank & Trust Bank & Trust is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire balance. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

In addition to non-interest bearing accounts the program will also cover NOW accounts, also known as interest-bearing checking accounts; Interest on Lawyers Trust Account (IOLTAs); and Real Estate Trust Accounts (IORTAs), as long as the interest paid is equal to or below .50%. *Note, our high-interest eChecking accounts are excluded from this program.*

On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009.