

MCGEHEE BANK

PARTICIPATION IN FDIC'S TRANSACTION ACCOUNT GUARANTEE PROGRAM

“McGehee Bank is participating in FDIC’s Transaction Account Guarantee Program. Under that program, through June 30, 2010, **all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account.** 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.”