



Since 1869, Jefferson Security Bank has taken strong measures to ensure that all customer accounts are safe. Jefferson Security Bank is well capitalized. **Bankrate.com¹ recently awarded Jefferson Security Bank a five star rating (the highest possible score) for liquidity.** We are very proud of this rating and want you to know that in these unusual economic times, your funds are safe with us.

In an effort to provide additional liquidity, banks have been offered the option to participate in the Federal Deposit Insurance Corporation (FDIC) Transaction Account Guarantee Program, which provides additional insurance for noninterest-bearing transaction accounts over \$250,000.

We believe that the insurance provided by the current Federal Deposit Insurance Corporation (FDIC) program is more than adequate to cover our account holders and that our participation in the Transaction Account Guarantee Program would only result in increased costs and less favorable rates for customers. Jefferson Security Bank has chosen not to participate in the FDIC's Transaction Account Guarantee Program. Customers of Jefferson Security Bank with noninterest-bearing transaction accounts will continue to be insured through December 31, 2009 for up to \$250,000 under the FDIC's general deposit insurance rules.

¹ *Bankrate.com is owned by Bankrate, Inc., the Web's leading aggregator of financial rate information.*