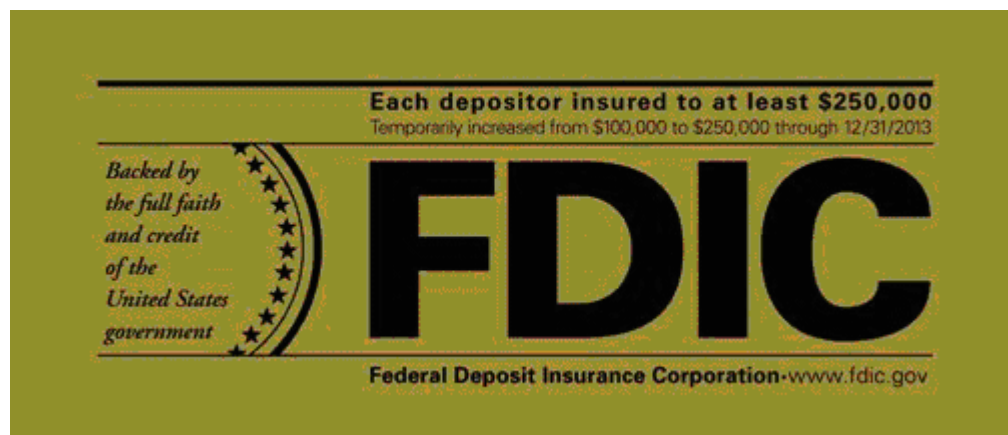


# Temporary Liquidity Guarantee Program

Valley Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all non-interest 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.

In addition to non-interest bearing accounts, the program will also cover NOW accounts as long as the interest paid is equal to or below 25 basis (and remains below 25 basis points during the coverage period).



The FDIC deposit insurance has temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

## More information about FDIC:

To learn more about FDIC Deposit Insurance, visit <http://www.fdic.gov/deposit/>

To calculate your insurance coverage, use the FDIC's EDIE (Electronic Deposit Insurance Estimator) at <http://www.myfdicinsurance.gov/>