



HEADWATERS State Bank

NOTICE OF CHANGES IN TEMPORARY FDIC
INSURANCE COVERAGE
FOR TRANSACTION ACCOUNTS

All funds in a “noninterest-bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction account” includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It does *not* include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, money-market deposit accounts, and Interest on Lawyers Trust Accounts (“IOLTAs”).

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

Please be aware, if funds are swept from a covered “noninterest-bearing transaction account” to an account that may earn interest, this additional coverage will not extend to those swept deposits. You will continue to have FDIC coverage on those swept funds in accordance with current limits under FDIC’s general deposit insurance rules.

Member FDIC

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8319 Main, PO Box 116, Presque Isle, Wisconsin 54557