

DISCLOSURES

National Bank of Harvey is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, 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. If NOW account pays over 0.50 basis points, it is not included.

NOTICE TO CUSTOMERS WITH TRANSFER OR SWEEP ARRANGEMENTS

Under the FDIC Transaction Account Guarantee Program, a noninterest-bearing transaction account with a transfer or sweep arrangement to an interest-bearing transaction account or product may be subject to FDIC's general deposit insurance rules.

FDIC INSURANCE

The standard insurance amount currently is \$250,000 per depositor. The \$250,000 limit is permanent for IRAs and other certain retirement accounts. The \$250,000 limit is temporary for all other deposit accounts through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs and other certain retirement accounts, which will remain at \$250,000 per depositor.