

# CALIFORNIA REPUBLIC BANK

## IS PARTICIPATING IN THE FDIC TRANSACTION ACCOUNT GUARANTEE PROGRAM.

Through December 31, 2010, non-interest checking accounts and certain low interest 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.

**California Republic Bank customers should rest assured that the following accounts are *fully guaranteed*.**

- **Non-Interest Checking Accounts** - such as business checking accounts that allow for an unlimited number of deposits and withdrawals at any time; provided interest is neither accrued nor paid.
- **Certain Low Interest Transaction Accounts** - such as personal checking accounts and checking accounts of sole proprietorships and non-profits with an interest rate no more than 0.25%, and Interest on Lawyer Trust Accounts, regardless of interest rate. Savings and money market accounts are not included in this category.

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects depositors against the loss of their deposits if an FDIC-insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government. Since the FDIC was established, no depositor has ever lost a single penny of FDIC-insured funds.

**For more detailed information from the FDIC about deposit insurance:**

Visit [www.myFDICinsurance.gov](http://www.myFDICinsurance.gov)

Call the FDIC at 877-ASK-FDIC (877-275-3342) from 8am until 8pm (Eastern Time) Monday through Friday

Call 800-925-4618 (for hearing impaired)