



Transaction Account Guarantee Program Disclosure

Monroe Bank & Trust (MBT) is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through June 30, 2010, 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.

More information may be found online at the FDIC website at:

<http://www.fdic.gov/news/news/financial/2009/fil09048.html>

OR by calling the FDIC at: 877-ASKFDIC (877-275-3342)

