



Wayne County Bank

Transaction Account Guarantee Program

Wayne County Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all non-interest-bearing transaction accounts (other than the bank's NOW Account Products) 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. NOW accounts are not included in this program and are not covered above \$250,000.00 by FDIC Insurance.