



TRANSACTION ACCOUNT GUARANTEE PROGRAM

Crown Bank is participating in the FDIC's Transaction Account Guarantee Program.

Under the program (scheduled to be in effect through December 31, 2009) all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the ENTIRE AMOUNT on deposit 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.