



BAC Florida Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all non-interest 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.

For purposes of the Transaction Account Guarantee Program, a non-interest bearing transaction account includes Negotiable Order of Withdrawal accounts (NOW accounts) with interest rates no higher than 0.25%. BAC Florida Bank offers its customers the Super NOW Account that meets this regulatory requirement and is fully guaranteed by the FDIC for the entire amount in the account. The Super NOW Account is the only NOW account offered by BAC Florida Bank, with unlimited insurance coverage under the Transaction Guarantee Program offered by the FDIC.