

"SUPER NOW" ACCOUNT

Unlimited FDIC Coverage

Offers the flexibility of a checking account and the return features of a savings account with unlimited FDIC coverage.

BAC Florida Bank is participating in the FDIC's Transaction Account Guarantee Program. Under this program, through June 30, 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.

NOW accounts that pay an interest rate no higher than 0.50% are considered for purposes of this guarantee as non-interest bearing transaction accounts, and are fully guaranteed. BAC Florida Bank offers its customers the Super NOW Account that meets this regulatory requirement.

Eligibility	For individuals and nonprofit organizations
Protection	Unlimited FDIC coverage
Interest accrual	Daily
Interest compounding	Monthly
Interest crediting	Monthly
Statements	Monthly – Available Online
Minimum opening amount, if new customer	\$25,000.00
Minimum average balance	\$10,000.00



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