

Important Disclosures Regarding the Transaction Account Guarantee Program

IncredibleBank, a division of River Valley Bank, is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 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. Should your NOW account have an interest rate or interest rate tier in excess of .25% the account will not qualify under the Transaction Account Guarantee Program. Standard FDIC deposit insurance rules will continue to apply.