


NOTICE REGARDING FDIC INSURANCE

Athens Federal Community Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount of 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.

Athens Federal

 **COMMUNITY BANK**

Locally Owned and Operated Since 1934

MEMBER
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