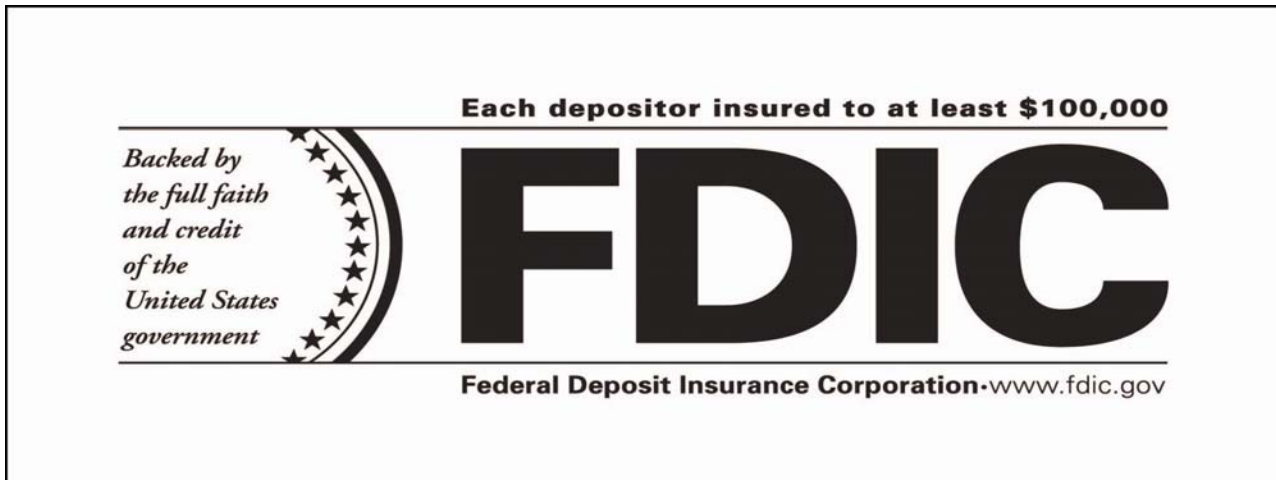


Notice Regarding



Deposit Insurance

On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor.

This increase is effective through December 31, 2013 and extends the original May 20, 2009 date.

Additional Disclosure regarding Non-Participation in the FDIC's Temporary Liquidity Guarantee Program. (TLGP)

TheEDGE BANK, a branch of Premier Bank of Jacksonville, has chosen not to participate in the FDIC's Transaction Account Guarantee Program. Customers of TheEDGE BANK with noninterest-bearing transaction accounts will continue to be insured through December 31, 2013, for up to \$250,000, under the FDIC's general deposit insurance rules.

If you have any questions or concerns, please feel free to talk to one of our customer service representatives.

Thank you for your business!