

**Mountain West Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all checking accounts not earning more than 0.25% interest 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. Please be sure that you've spoken with a customer service representative to ensure your personal accounts are structured in a manner that provides you maximum coverage.**