

Midwest Bank and Trust is participating in the FDIC's Transaction Account Guarantee Program. Under this program, through December 31, 2009, Midwest Bank's non-interest bearing transaction accounts and NOW accounts paying 0.50% or less, are fully guaranteed by the FDIC for the entire amount in the account. This unlimited coverage under the Transaction Account Guarantee Program is in addition to and separate from the \$250,000 coverage available under the FDIC's general deposit insurance rules.

Member FDIC

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