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InsurBanc Notes Changes in Temporary FDIC Insurance Coverage for Transaction Accounts

FARMINGTON, Conn. (December 31, 2010) – InsurBanc, the bank founded by insurance agents for insurance agents wants to make you aware of the important insurance coverage changes that could have a direct affect your business and personal deposit accounts.

All funds in a “noninterest-bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction accounts” includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts (“IOLTAs”). It does *not* include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts and money-market deposit accounts.

The InsurBanc website includes important updates to insurance coverage, answers to frequently asked questions, and links to key FDIC information – www.insurbanc.com/fdic.php

For additional information or any questions or concerns, please call InsurBanc at: (866) 467-2262

About InsurBanc:

InsurBanc is headquartered in Farmington, Conn., and is a member of the Federal Deposit Insurance Corporation (FDIC). The bank, which operates in all 50 states, was jointly developed by the 300,000-member Independent Insurance Agents & Brokers of America (IIABA), Alexandria, Va., and the W. R. Berkley Corporation, Greenwich, Conn., an insurance holding company. InsurBanc offers a complete line of business products and services tailored to the independent insurance agent, including acquisition and perpetuation financing, cash management and remote deposit. InsurBanc also offers a full range of consumer banking products, such as free checking, certificates of deposit, home equity lines of credit and residential mortgages.

Contact InsurBanc at: (866) 467-2262 or onlinesupport@InsurBanc.com

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