

IMPORTANT NOTICE

American Gateway Bank is participating in the FDIC's Transaction Account Guarantee Program. Although American Gateway Bank is classified as "well-capitalized" — the highest rating available — we believe that this is a low-cost way to provide extra deposit insurance protection for our customers and provide extra assurance that their money is safe.

Under the FDIC's Transaction Account Guarantee Program, through December 31, 2009, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account — yes, 100 percent coverage. 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.

Savings accounts, certificates of deposit, Preferred Money Manager accounts, Money Market Investment accounts, and Premium Interest Checking accounts are not eligible for this additional coverage of the full amount on deposit in the account.

Coverage provided under the Transaction Account Guarantee Program may or may not be available on official checks issued by American Gateway Bank which are drawn on Huntington National Bank. If Huntington National Bank is participating in the Transaction Account Guarantee Program, then the payee of the official check will be fully covered. If Huntington National Bank is not a participating institution, then the amount of coverage provided on the official check would be based on the FDIC's general deposit insurance rules.

The accounts listed above not eligible for the additional coverage will continue to be insured through December 31, 2009 up to \$250,000 under the FDIC's general deposit insurance coverage.