



Community State Bank is participating in the FDIC's Transaction Account Guaranty Program. Under that program, through Dec. 31, 2010 all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Effective July 1, 2010 NOW accounts earning over 0.25% interest are not covered under the Transaction Account Guarantee Program. 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.



A handwritten signature in black ink that reads 'Erin Norton'.

President/CEO