



TRANSACTION ACCOUNT GUARANTEE PROGRAM



We are pleased to inform you that First Community Bank of Joliet is participating in the FDIC's Transaction Account Guarantee Program (TAG). Under this program, through June 30, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account.

Coverage under this program is in addition to, and separate from, the coverage available under the FDIC's general insurance rules.

Under the FDIC TAG Program, the following NOW accounts at First Community Bank will also be fully guaranteed:

First High Interest Checking, Health Checking, Interest Checking, Joliet Friends Checking, Small Business Checking, Lawyer's Trust Accounts, Loyalty Interest DDA

Our other NOW account(s) will not be guaranteed under the TAG program, but they will continue to be insured under the FDIC's general deposit insurance rules.

Our cashier's checks and money orders will also be fully guaranteed under the TAG program.

Questions? Contact your First Community Banker at 815/725-0123 or www.fcbankgroup.com.

For details about FDIC insurance, visit www.fdic.gov/news/news/financial/2008/fil08102a.html