

**NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE
 COVERAGE FOR TRANSACTION 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 deposits under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction account” 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.

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

For Red River Bank customers this means that from December 31, 2010, through December 31, 2012, the following account types will have the indicated FDIC insurance coverage.

Account Type	FDIC Coverage Limit
Totally Free Checking	Balance fully insured
Advantage Checking	At least \$250,000 under FDIC’s general deposit insurance rules
Senior Platinum Checking	At least \$250,000 under FDIC’s general deposit insurance rules
Superior Checking	At least \$250,000 under FDIC’s general deposit insurance rules
Money Market Investment	At least \$250,000 under FDIC’s general deposit insurance rules
Money Max	At least \$250,000 under FDIC’s general deposit insurance rules
Statement Savings	At least \$250,000 under FDIC’s general deposit insurance rules
Certificates of Deposit	At least \$250,000 under FDIC’s general deposit insurance rules
Individual Retirement Accounts	At least \$250,000 under FDIC’s general deposit insurance rules
Health Savings Account	At least \$250,000 under FDIC’s general deposit insurance rules
Christmas Club	At least \$250,000 under FDIC’s general deposit insurance rules
Small Business Checking	Balance fully insured
Commercial Checking	Balance fully insured
Business Checking with Interest	At least \$250,000 under FDIC’s general deposit insurance rules
IOLTA	Balance fully insured
Business Money Market Investment	At least \$250,000 under FDIC’s general deposit insurance rules
Business Money Max	At least \$250,000 under FDIC’s general deposit insurance rules
Business Statement Savings	At least \$250,000 under FDIC’s general deposit insurance rules
Public Fund Checking	Balance fully insured
Public Fund NOW Account	At least \$250,000 under FDIC’s general deposit insurance rules
Public Fund Money Market	At least \$250,000 under FDIC’s general deposit insurance rules
Public Fund Money Max	At least \$250,000 under FDIC’s general deposit insurance rules
Non-Profit Checking	Balance fully insured