



NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

All deposits in Wellesley Bank above the FDIC limits are insured in full by the Share Insurance Fund (SIF). Accordingly, all noninterest-bearing transaction account deposits that are no longer insured by the FDIC will be insured in full by the SIF effective January 1, 2013.

For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit: <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>

For more information about SIF insurance coverage, visit:
<http://www.coopcentralbank.com/faq.html>