

Notice to All Deposit Customers –

FDIC Transaction Account Guarantee Program

Generations Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that Program through December 31, 2009, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Guarantee Program is in addition to and separate from the coverage under the FDIC's general deposit insurance rules.

In addition to non-interest bearing accounts, the Program will also cover NOW accounts as long as the interest rate is equal to or below 50 basis points by December 31, 2008, and remains below 50 basis points during the coverage period.