

Temporary Liquidity Guarantee Program

Hancock County Savings Bank has chosen to participate in the FDIC's "Transaction Account Guarantee Program." Under this program, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account through December 31, 2009.

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.