



NORTH STATE BANK

Experience relationship banking.

The FDIC has temporarily increased its insurance for deposit accounts up to \$250,000 under the FDIC's general deposit insurance rules.

In addition, North State Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account.

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.

Noninterest-bearing transaction accounts include noninterest-bearing checking accounts, interest checking accounts (if interest rate is below 0.25% as of July 1, 2010) and Interest on Lawyers Trust Accounts (IOLTAs).

Official checks are also guaranteed under this program, as we issue official checks through another institution participating in the Transaction Account Guarantee Program, so payees on official checks are fully insured until the 12/31/10 date.

For additional information, please visit:

<http://www.fdic.gov/deposit/deposits/insuringdeposits/index.html>