

NOTICE TO CLIENTS WITH NONINTEREST-BEARING TRANSACTION ACCOUNTS

American Bank & Trust - Wisconsin 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 coverage available the FDIC's general deposit account insurance rules.



NOTICE TO CLIENTS WITH TRANSFER OR SWEEP ARRANGEMENTS

American Bank & Trust - Wisconsin is participating in the FDIC's Transaction Account Guarantee Program. Under that program, your noninterest-bearing accounts with American Bank & Trust - Wisconsin have unlimited FDIC deposit insurance.

This insurance is in addition to the FDIC's normal deposit insurance coverage of \$250,000. However, if you have noninterest-bearing transaction accounts with a transfer or sweep arrangement to an interest-bearing money market account, mutual fund, or repurchase agreement, that transfer could decrease your FDIC deposit insurance coverage.