

TRANSACTION ACCOUNT GUARANTEE PROGRAM

Community Bank of the South is participating in the FDIC's Transaction Account Guarantee Program (TAG). Under that program, through June 30, 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.

The following interest bearing accounts also covered in the TAG program include Interest Checking, Business Now and the 50 Plus Checking Account.

