



TEMPORARY LIQUIDITY GUARANTEE PROGRAM

Winter Hill Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through June 30, 2010, all noninterest bearing 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.

***For purposes of the Transaction Account Guarantee Program a noninterest-bearing transaction account also includes: 1. Accounts commonly known as Interest on Lawyers Trust Accounts (IOLTAs); and Negotiable order of withdrawal accounts (NOW accounts) with interest rates no higher than .50 percent."**

Member FDIC