



A Rewarding Banking Experience.™

Malvern Federal Savings Bank has chosen not to participate in the FDIC's Transaction Account Guarantee Program. Customers of Malvern Federal Savings Bank with non-interest-bearing transaction accounts will continue to be insured through December 31, 2009 for up to \$250,000 under the FDIC's general deposit insurance rules.

- We chose not to participate in the FDIC's temporary guarantee of checking accounts. Since we are classified as "well capitalized" – the highest rating available – we saw no need to participate in the program.
- In fact, it would raise our costs of doing business, which would make it harder to provide you with the best rates on deposits and on loans. All accounts are insured for up to \$250,000 currently. We would have to pay the FDIC additional money to obtain more insurance on the accounts above that amount.