

## **NOTICE REGARDING SWEEP ACCOUNTS AND FDIC INSURANCE**

Mutual of Omaha Bank is participating in the FDIC's Transaction Account Guarantee Program. Under the program, through June 30, 2010, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account.

Please be advised though that if you participate in a bank sweep product or program where your transaction account may be reclassified as an interest-bearing account, your account may not be eligible for the guarantee provided under the program. HOA accounts in this category will be covered by our Excess Deposit Protection Program. Please contact your Relationship Manager or Sales Representative for your region if you have any questions. Please note, your balance in your transaction account would be covered by the FDIC's temporary limit of \$250,000 until June 30, 2010.

In addition, you may be eligible for coverage under the U.S. Treasury's Temporary Guarantee Program for Money Market Funds, which is not covered by FDIC insurance. Please contact your account representative if you would like more information about this program.