

Bank of Richmondville has  
chosen to not participate in  
the FDIC's Transaction  
Account Guarantee Program.

Customers of Bank of  
Richmondville with  
non-interest-bearing transaction  
accounts will  
continue to be insured  
through December 31, 2013  
for up to \$250,000.00 under  
the FDIC's general deposit  
insurance rules.