



Important Information About FDIC Insurance Coverage at Ameris Bank

On May 20, 2009, FDIC Deposit Insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

Ameris Bank is now participating in the FDIC's Transaction Account Guarantee Program.

Under this program, through June 30, 2010, all non-interest 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.

All Ameris Bank IOLTA accounts and NOW accounts earning an interest of 0.50% or less will be covered.

The Transaction Account Guarantee Program does not apply to nor impact interest-bearing money market sweep accounts or repurchase agreement sweep accounts.



www.amerisbank.com

