

# STATE BANK

& Trust Company

## Answers to Questions about Claiming Your Deposits

### For Customers of Buckhead Community Bank and First Security National Bank

**1. Why must we claim deposits at State Bank?**

Under federal law, when a financial institution fails, the FDIC requires depositors to claim deposits at the new institution.

**2. How do we claim our deposits?**

There are a number of ways. Making any transaction (writing a check, making a deposit or withdrawal from your account, using your debit card, or renegotiating the terms of a CD) serves as claiming your deposits.

**3. Is there a deadline to claim my deposits?**

Yes, you have 18 months (until June 4, 2011) to claim your deposits.

**4. How can I claim deposits if my only accounts are CDs that mature many months from now?**

We can provide a "Claim My Deposits" form for you to sign to claim your deposits on your CD. Just ask a customer service representative to assist you.

**5. What information is needed on the "Claim My Deposits" form?**

We ask you to list all your accounts, including account number, name, address, and signatures of account owners.

**6. All I have on deposit is a CD about to mature in the near future. If I let it renew automatically, have I claimed my deposits?**

No. Unless you receive a monthly interest check and have deposited it, you would have to renew the account under new terms to meet the requirement. Visit the branch or call us to assist you in renewing your CD.

**7. If I decide to withdraw from my CD before its maturity date, is there an early withdrawal penalty?**

No. If you opened any CD at Buckhead Community or First Security on or before December 4, 2009, you may withdraw a portion or all funds in that CD without a penalty for early withdrawal.

**8. We have CDs at both Buckhead Community and First Security. Are our deposits still separately insured by the FDIC?**

Your deposits in both banks continue to be insured separately for at least six months after the date of purchase by State Bank. CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same

dollar amount continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six month grace period.

**9. I have a checking account and continue to write checks. Have I claimed my deposits?**

Yes.

**10. My husband and I have a checking account and several CDs. Must we claim deposits for each account?**

If you conduct any transaction on one of your accounts, you have automatically claimed deposits for all of your accounts.

**11. I have personal accounts at the bank and my business account as well. Do I claim deposits on both type accounts?**

Yes. If your business account is listed using the business tax identification number, you will need to make transactions on that account also to claim your deposits on your business account.

**12. If I use my debit card to make a purchase, have I claimed my deposits?**

Yes.

**13. If I make a withdrawal at the ATM, does that claim my deposits?**

Yes.

**14. If I make a payment using my Buckhead Community or First Security online banking service, have I claimed my deposits?**

Yes.

**15. We have an account but it has been a long time since we deposited or withdrew from the account. Do we have to do anything to claim deposits?**

Yes. You must either make a deposit or withdrawal on this account or complete a "Claim My Deposits" form.

**16. Will the bank send me a written confirmation for my records?**

No. If you choose to complete a "Claim My Deposits" form, you may use that form for your records, although it is not necessary.

**17. How can I make sure I have met the requirement to claim my deposits?**

Feel free to call us or speak with any customer service representative and we will answer any concerns.

**18. Where can I get more information?**

Call us, visit any Buckhead Community or First Security office, or refer to the depositor notice sent to you in the mail from State Bank dated December 7, 2009. You may also visit the FDIC web site at [www.fdic.gov](http://www.fdic.gov) for complete information about your insured deposits.