

"Marion State Bank has chosen **not** to participate in the FDIC's Transaction Account Guarantee Program. Customers of Marion State Bank with noninterest-bearing transaction accounts will continue to be insured through December 31, 2013 for up to \$250,000 under the FDIC's general deposit insurance rules." On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except for IRAs and other certain retirement accounts which will remain at \$250,000 per depositor.