

Redneck Bank[®] and All America Bank[®] are the same financial institution. Deposits held at Redneck Bank[®] and All America Bank[®] are not separately insured by the F.D.I.C.

"Deposits Insured by FDIC" quite simply means peace of mind because your money is safe in an FDIC-insured institution.

FDIC – the Federal Deposit Insurance Corporation – is an independent agency of the US Government, established by Congress in 1933 to insure a member institution's deposits if it should fail. A bank may obtain FDIC insurance only if it meets and adheres to the FDIC's high standards as determined by federal and state regulatory agencies. If a member bank does fail, however, the FDIC stands ready to reimburse depositors, usually within 10 days after the bank closes.

FDIC insurance offers an extra measure of protection for your money. It provides up to \$250,000 coverage per individual depositor per institution. Additional protection can be obtained by holding accounts jointly or in trust.

FDIC insurance is provided at no cost to you, the depositor. (Premiums are paid by the insured bank based on its deposit volume.)

You can learn more about us on the FDIC website by using the "BankFind" link at www.fdic.gov. Just type "All America Bank" in the name field, "Oklahoma" in the state field, and click "Find". All America Bank[®] and Redneck Bank[®], the internet banking division of All America Bank[®], are the same institution. Therefore, Redneck Bank[®] is not listed individually on the FDIC website.

But the only fact you really need to remember is that not one dollar of FDIC-protected money has ever been lost by a depositor.

So rest easy. Your money is safe – and working hard for you – with us.