

Transaction Account Guarantee Program

Cape Bank is participating in the FDIC's Transaction Account Guarantee Program (TAGP). Under that program, through December 31, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. If your account or relationship with Cape Bank uses sweep arrangements or takes other actions that result in funds being transferred or reclassified to an account that is not guaranteed under the Transaction Account Guarantee Program (for example, an interest-bearing account), such actions will void the FDIC's guarantee. 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.

Accounts Covered under TAGP

Business Analysis Checking
Free Business Checking
IOLTA
Professionals' Choice Checking
Small Business Checking
Totally Free Checking

Accounts NOT Covered under TAGP

50+ Interest Checking	Interest Checking
Business Interest Checking	Money Market Accounts
Certificates of Deposit	Municipal Checking
Community Checking	Platinum Checking
Employee Checking	Savings Accounts