

Baltimore County Savings Bank, F.S.B.

is participating in the

FDIC's Transaction Account Guarantee Program

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. 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.

The definition of "noninterest-bearing transaction account" includes interest on Lawyer Trust accounts (and functionally equivalent accounts) and low-interest NOW accounts (defined as NOW accounts with interest rates no higher than 0.25 percent).

