



July 13, 2009

Dear Valued Client:

Focus Business Bank has elected to participate in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, all non-interest 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 Bank's Negotiable Order of Withdrawal (NOW) accounts are not included in the FDIC Transaction Account Guarantee Program.

For our clients that utilize "Sweep Account" products, the FDIC will treat the funds as being in the account to which the funds were transferred. Funds being swept into a noninterest bearing account will be insured under the transaction account guarantee component of the program. Funds being swept into interest bearing accounts will be covered under the FDIC's general deposit rules.

Please contact your Focus Business Bank relationship manager if you have any questions about FDIC insurance. You may also want to visit the FDIC website, www.fdic.gov, which has excellent information about FDIC insurance coverage including EDIE, an online calculator that can be used to determine your FDIC coverage at any bank where you maintain deposit accounts.