



Sun National Bank is participating in the FDIC's Transaction Account Guarantee Program (TAGP)

Under the TAGP program, through June 30, 2010, 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.

A "non-interest bearing transaction account" is defined as a transaction account with respect to which interest is neither accrued nor paid and on which the insured depository institution does not reserve the right to require advance notice of an intended withdrawal. This definition encompasses traditional demand deposit checking accounts that allow for an unlimited number of deposits and withdrawals at any time.

For purposes of the Transaction Account Guarantee Program, the FDIC is including in the definition of a non-interest bearing transaction account:

- Accounts commonly known as Interest on Lawyers Trust Accounts (IOLTAs) and functionally equivalent accounts; and
- Negotiable order of withdrawal accounts (NOW accounts) with interest rates no higher than 0.50 percent for which the insured depository institution at which the account is held has committed to maintain the interest rate at or below 0.50 percent.
- Cashier Checks, Official Checks and Money Orders issued by Sun National Bank

Sun National Bank deposit products covered under the FDIC's Transaction Account Guarantee Program (TAGP)

Consumer Non-Interest Bearing

- **01-Sun Checking**
- **02-SunRay Checking**
- **03-NJ Consumer Checking**
- **05-Sun Seniors 55+ Checking**
- **07-Bank at Work Checking**
- **08-Maximum Checking**
- **09-Sun Secure Checking**
- **51-SunGurad Checking**

Consumer Interest Bearing

- **06-Sun Direct Checking**

Small Business Non-Interest Bearing

- **04-NonProfit Checking**
- **11-Business Checking**
- **12-Sun Secure Business Checking**
- **13-Everything Under the Sun Checking**
- **14-Commerical Analysis**
- **70-Public Funds Checking**
- **80-Attorney Trust Non-Iolta**

Small Business Interest Bearing

- **71-Public Funds Interest Checking**
- **90-Master Accounting**