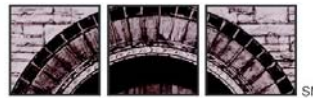


**NORTH EASTON SAVINGS BANK
IS PARTICIPATING IN THE
FDIC'S TRANSACTION ACCOUNT
GUARANTEE PROGRAM**

Under this 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 coverage available under the FDIC's general deposit insurance rules.

NOTICE TO CUSTOMERS WITH TRANSFER OR SWEEP ARRANGEMENTS

If you have noninterest-bearing transaction accounts with a transfer or sweep arrangement to an interest-bearing transaction account or product, that transfer could decrease your additional FDIC deposit insurance coverage under this program.



NORTH EASTON
SAVINGS BANK

www.northeastonsavingsbank.com

