

Colorado Capital Bank 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.

On July 21, 2010, FDIC deposit insurance permanently increased to at least \$250,000 per depositor.

Any Negotiable Order of Withdrawal Accounts (NOW) that maintains an interest rate less than or equal to .25% (25BPS) will be considered fully insured per the Transaction Account Guarantee Program through December 31 2010. NOW Accounts earning above .25% (25BPS) revert to the standard maximum deposit insurance amount of \$250,000 per depositor.

Special Rule for Sweep Investments – When funds from your noninterest-bearing transaction account are swept to an interest-bearing account, the insurance coverage on those funds revert to \$250,000 on the interest-bearing account.

For more information on Federal Deposit Insurance, please cut and paste this link into a new browser window - <http://www.fdic.gov/deposit/index.html>.