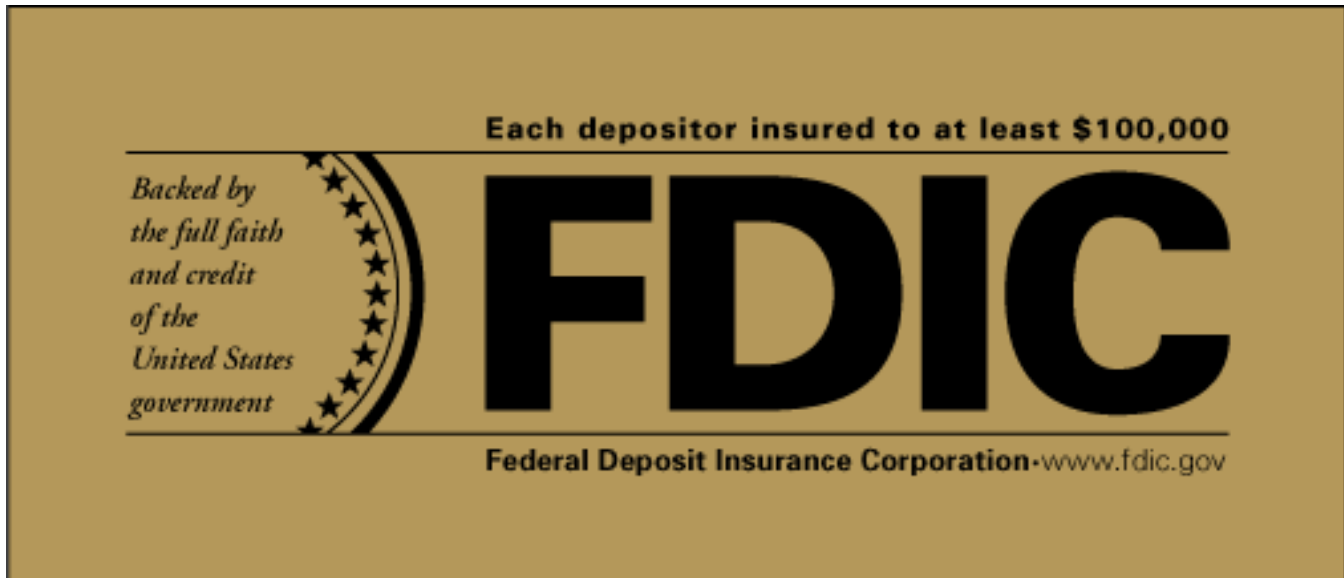


## TWO IMPORTANT FDIC CHANGES

1. The standard insurance amount of \$250,000 per depositor is in effect through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs and other certain retirement accounts, which will remain at \$250,000 per depositor.



2. Northfield Savings Bank is participating in the FDIC's Transaction Account Guarantee Program. Under this program, through December 31, 2009, 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.** A "noninterest-bearing transaction account" is defined as a checking account 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. It also includes NOW Accounts with interest rates less than 0.50 percent and Interest on Lawyers Trust Accounts (IOLTA).