



Ensuring Your Deposits Are Safe

Texas Capital Bank wants you to feel confident that your deposits are safe and that we provide the greatest available level of financial security to our customers.

Notice of Changes in Temporary FDIC Insurance Coverage for Transaction Accounts

All funds in a “noninterest-bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction account” includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts (“IOLTAs”). It does not include other accounts, such as traditional checking or demand deposit account that may earn interest, NOW accounts, and money-market deposit accounts.

- FDIC coverage up to \$250,000 per depositor for all “interest-bearing” deposits other than IOLTAs.
- Unlimited FDIC coverage on all noninterest-bearing personal and business checking deposit accounts from 12/31/2010 through 12/31/2012
- Unlimited FDIC coverage on Interest on Lawyers Trust Accounts (“IOLTAs”) from 12/31/2010 through 12/31/2012

For more information about FDIC insurance, including the temporary FDIC insurance coverage of transactions accounts, visit <http://www.fdic.gov/deposit/deposits/index.html>.