

Amended

Notice To Our Valued Customers

The Federal Deposit Insurance Corporation, better known as the FDIC, recently announced a temporary increase in insurance coverage for funds held on deposit at Banks. The insurance covers account owners up to \$250,000.00 and will be in effect through **December 31, 2013**.

The example below illustrates the amount of coverage, per account owner:

Single Accounts (owned by one person)	\$250,000 per owner
Joint Accounts (two or more persons)	\$250,000 per co-owner
IRAs and certain other retirement accounts	\$250,000 per owner
Trust Accounts	\$250,000 per owner per beneficiary subject to specific limitations and requirements
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each participant
Government Accounts	\$250,000 per official custodian

Bogota Savings Bank is participating in the Federal Deposit Insurance Corporation Transaction Account Guarantee Program. Under that 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.**

For additional information please visit one of our knowledgeable Customer Service representatives in either of our branches , visit us on the web at www.bogotasavingsbank.com or call us during regular business hours. We are here to help you understand how you are protected. You can also visit the FDIC web site <http://www.fdic.gov>.

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60 East Main Street
Bogota NJ 07603
201-489-3666**

**Teaneck Branch
819 Teaneck Road
Teaneck NJ 07666
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**Bogota
Savings Bank**

**MEMBER
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