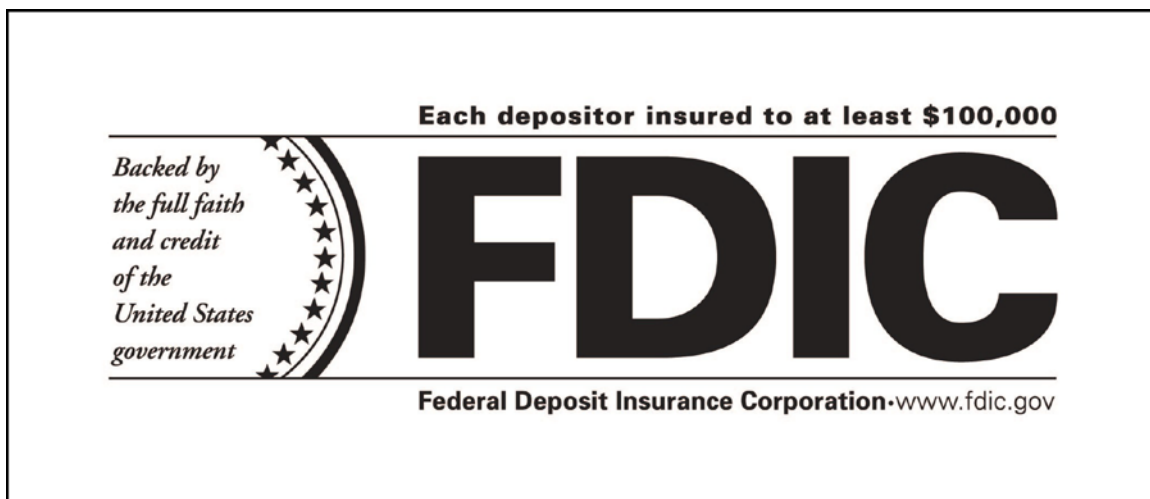


Temporary Liquidity Guarantee Program

Carrollton Bank has chosen to participate in the FDIC's Transaction Account Guarantee Program. Under this program, through December 31, 2010, all noninterest-bearing transaction accounts (which include IOLTA accounts) are fully guaranteed by the FDIC for the entire amount in the account. The guarantee also applies to our interest-bearing checking NOW accounts. 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.

In this uncertain environment, we know that FDIC protection is important, and we have chosen to participate in this program to provide our customers with added FDIC coverage and extra assurance that your money is safe.



FDIC deposit insurance has been temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.