

**Supplement to Liquid Insured Deposits<sup>SM</sup> Terms and Conditions  
Effective May 18, 2010**

**Participating Program Banks**

*Bank of Agriculture and Commerce, Stockton, CA  
Bank of America, Charlotte, NC  
Bank of the Ozarks, Little Rock, AR  
Capital One Bank, NA, McLean, VA  
Center Bank, Los Angeles, CA  
City Bank, Lubbock, TX  
Coppermark Bank, Oklahoma City, OK  
Dime Bank, Norwich, CT  
Hills Bank & Trust Company, Hills, IA  
JPMorgan Chase, Columbus, OH  
Landmark Bank, N.A., Columbia, MO  
Metropolitan Bank, Crystal Springs, MS  
Nationwide Bank, Columbus, OH  
New York Community Bank, Westbury, NY  
Norway Savings Bank, Norway, ME  
State Bank & Trust, Fargo, ND  
Stearns Bank, St. Cloud, MN  
Stockman Bank of Montana, Miles City, MT  
The Mission Bank, Mission, KS  
The PrivateBank and Trust Company, Chicago, IL  
The Stillwater National Bank and Trust Company, Stillwater, OK  
Umpqua Bank, Roseburg, OR  
Whidbey Island Bank, Coupeville, WA*

*LIDS Capital LLC  
Pershing – 5/18/10*