

Our mission is you.

10 THINGS YOU NEED TO KNOW ABOUT LIVINGSTON COMMUNITY BANK AND THE BANKING INDUSTRY

1. There are serious economic issues in our state and across the country. These issues continue to place pressure on the financial industry because many people are losing jobs and in many cases cannot make their house payments. Although Livingston Community Bank is not immune to these economic conditions, it is important to note that we are safe and sound as a bank.
2. Livingston Community Bank is a strong and viable community bank with a highly experienced management team.
3. Because Livingston Community Bank is locally owned and managed, we are not affected by some of the more global issues impacting the financial industry.
4. Livingston Community Bank is committed to maintaining our strong community bank for our customers and the communities we serve, now and in the future.
5. Livingston Community Bank is adequately capitalized and well-positioned to handle economic downturns and fluctuations.
6. Customer deposits are now **protected by the FDIC for up to \$250,000** per depositor, per insured bank. The increase in coverage from \$100,000 to \$250,000 is temporary and effective only until December 31, 2009. Depending on account ownership, particularly with married couples, insurance coverage can exceed \$1 million. In addition, because we are part of Fentura Financial, Inc., a bank holding company, we have the ability to place deposits with our other two subsidiary banks for additional FDIC insurance. See us for details. The FDIC's **Electronic Deposit Insurance Estimator (EDIE)** is an interactive application that can help you learn more about deposit insurance and calculate the insurance coverage of your accounts, visit www.fdic.gov/edie.
7. Banks play an integral role in local economies across the nation. With \$8.4 trillion in deposits, banks have plenty of resources to meet the lending needs in their communities. Banks, like Livingston Community Bank, put these monies to work in their communities by providing loans and other financial services.
8. Many people are turning to their local bank to help refinance existing mortgages, or consolidate other forms of debt. Banks made \$200 billion in new loans in the fourth quarter of 2007, \$80 billion of which were loans secured by real estate, demonstrating that local banks still are the best source for business and personal loans. For more information on community banks, visit www.icba.org.
9. Over 8,500 banks with 97,000 locations nationwide remain the backbone of the American economy, putting deposits to work in communities across the country. For more information on bank safety and soundness, visit www.aba.com.
10. Banks are regularly and thoroughly examined by state and/or Federal regulators, who focus on institutional performance, soundness and risk management.

If you have any questions, please call on us. Thank you for banking with Livingston Community Bank and supporting our communities.



your financial partner for life

