



FDIC's Transaction Account Guarantee Program

To give you, our valued customers, peace of mind that your money is safe and secure, North Valley Bank is pleased to announce our participation in the FDIC Transaction Account Guarantee (TAG) Program.

Under that program, through December 31, 2010, all non-interest-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.

All of us at North Valley Bank are fully committed to ensuring the safety of our customers' deposits, and providing you with the best banking services available.