

TRANSACTION ACCOUNT GUARANTEE PROGRAM

Bank of Napa is pleased to announce it is participating in the FDIC's Transaction Account Guarantee Program. Under this program, through June 30, 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.