

Oklahoma State Bank, Buffalo and Gage, has chosen not to participate in the FDIC's Transaction Account Guarantee Program. The standard insurance amount of \$250,000.00 per depositor is in effect through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000.00 per depositor for all account categories except IRAs and other certain retirement accounts, which will remain at \$250,000.00 per depositor.