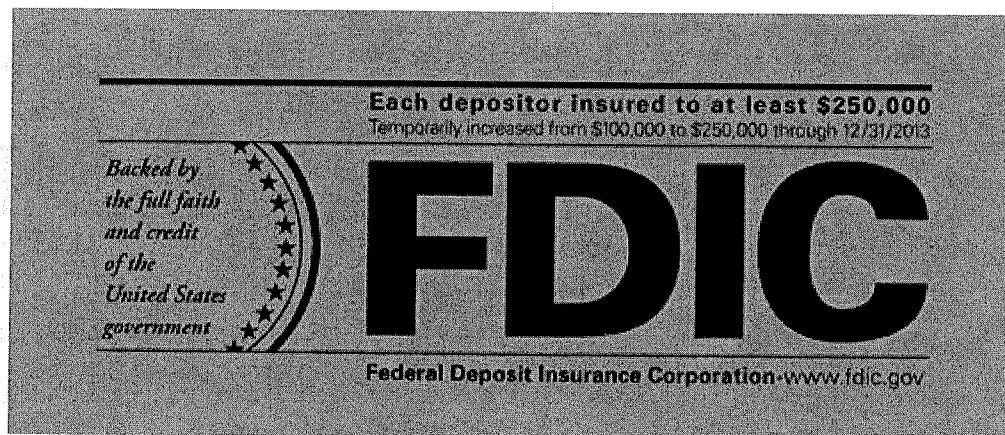


BROOKLYN FEDERAL SAVINGS BANK

is participating in the FDIC's
Transaction Account Guarantee Program.

Under that 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.



The standard insurance amount of \$250,000 per depositor is in effect through December 31, 2013.

On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs and other certain retirement accounts, which will remain at \$250,000 per depositor.