

IMPORTANT NOTICE CONCERNING THE FDIC'S TRANSACTION ACCOUNT GUARANTEE PROGRAM

The Commercial Savings Bank has elected to participate 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.