

Illinois Community Reinvestment Act Notice

Under the Illinois Community Reinvestment Act (ILCA), the Secretary of the Department of Financial and Professional Regulation (Secretary) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Secretary also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the IL CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent ILCRA Performance Evaluation, prepared by the Secretary; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Secretary publishes a list of the banks that are scheduled for ILCRA examination in that quarter. This list is available from the Secretary at 320 West Washing Street, 3rd Floor Springfield, IL 62786 and 555 West Monroe Street, Suite 500 Chicago, IL 60661. You may send written comments about our performance in helping to meet community credit needs to Cheryl Kogelis, 670 N Sugar Grove Parkway, Sugar Grove, IL 60554, and Secretary. You may also submit comments electronically through the Department's website at <http://idfpr.illinois.gov/admin/cra.html>. Your letter together with any response by us, will be considered by the Secretary in evaluating our IL CRA performance and may be made public.

You may ask to look at any comments received by the Secretary. You may also request from the Secretary an announcement of our applications covered by the IL CRA filed with the Secretary.

We are an affiliate of The First Secure Bank Group, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Chicago, 230 S LaSalle St, Chicago, IL 60604 an announcement of applications covered by the ILCRA filed by bank holding companies.