

## **First Choice Bank is now a branch of Inland Bank & Trust.**

Questions? Hopefully the below information will answer most of them. Please call 630-908-6400 for further information.

### **What happened?**

First Choice Bank has been closed by the Illinois Department of Financial and Professional Regulation – Banking Division and the Federal Deposit Insurance Corporation (FDIC) was appointed receiver. In order to protect depositors, the FDIC sold certain assets of First Choice Bank to Inland Bank & Trust, a \$1.3 billion financial services company, who took control on Friday, August 19, 2011.

First Choice Bank is now a branch of Inland Bank & Trust. Inland Bank & Trust has additional banking locations in Countryside, Elmhurst, Glen Ellyn, Hawthorn Woods, Hillside, Lake Zurich, Lombard, Morton Grove and Villa Park.

### **What does this mean for me?**

It's business as usual; only the name has changed.

### **Is my money safe?**

Yes. Inland Bank & Trust is a member of the FDIC, and your deposits at our bank are insured up to the maximum limits allowed by law. You can be confident that insured deposits are safe. If you would like to check on our FDIC status, our FDIC Certificate number is 22444. For more information, speak to one of our bankers or visit the FDIC website at [www.fdic.gov](http://www.fdic.gov).

### **How will this affect me and my accounts?**

Initially, it won't. There is nothing you need to do at this time.

Some banking system updates will be required in the future. Before any changes are made, we will send you detailed information that will outline everything you need to know. Our goal is to minimize any inconvenience and to provide a high level of service. We are always available to answer your questions.

### **What happens to the staff at my bank?**

You should continue to see many of the same faces that have delivered the high level of service that you have come to expect.

### **Can I access my accounts and safe deposit box?**

Yes. All of your accounts and balances are available to you through your normal channels – checks, ATM, debit card, on-line and in the bank. You can still access your safe deposit box. In addition, unless otherwise posted, bank hours will not be reduced.

**Can I continue to use my First Choice Bank checks, deposit slips and ATM/debit cards?**

Yes. You will receive advance communication regarding any future changes.

**Will my outstanding checks and debits clear?**

Yes. Subject to the balance in your account, the bank will honor all outstanding checks, debits and payments.

**What about automatic payments and direct deposit?**

All automated payments, ACH transfers and direct deposits will continue without interruption subject to the balance in your account.

**What about my mortgage and loans?**

They do not change. It is important to continue to make your payments as you always have. Payment deadlines and the address you send your payments to have not changed.

**Will my personal Certificates of Deposit (CDs) change? Will the rates change prior to maturity?**

CDs will remain the same until maturity and automatically renew at the Inland Bank & Trust posted rates in effect at maturity, unless you are notified otherwise. In addition, other deposit rates may be adjusted.

**Will I see any change with my statements?**

No. You will continue to receive statements.

**Can I bank at the other Inland Bank & Trust locations?**

Not yet. We will add that capability in the near future. We also anticipate making the Inland Bank & Trust ATMs available shortly without a fee. You will then have more convenient options to access cash and banking services.

**You bought my failed bank, is this bank at risk of failure?**

No. Inland Bank & Trust is well-capitalized based on all standard ratios used within the industry and by regulatory agencies.

Capital serves as a "buffer" against any losses and is an indicator of financial health. As of June 30, 2011, Inland Bank & Trust's Capital Ratios are –

- Tier 1 Leverage Ratio – 9.99% (regulatory requirements – 5.00%)
- Tier 1 risk-based capital ratio – 13.32% (regulatory requirements – 6.00%)
- Total risk-based capital ratio – 14.69% (regulatory requirements – 10.00%)

### **What are the limits for insured deposits?**

All FDIC-insured deposits, including NOW, savings and money market accounts, as well as certificates of deposit, are insured up to the following legal limits for each unaffiliated financial institution: \$250,000 per person, \$250,000 per owner joint account and \$250,000 for most retirement accounts, such as Individual Retirement Accounts. Noninterest-bearing checking accounts have unlimited FDIC Insurance until December 31, 2012.

If you have deposits at both First Choice Bank and Inland Bank & Trust, your accounts will continue to be covered separately at both banks up to the limits and time allowed by FDIC rules.

The FDIC has a calculator on-line at [www.fdic.gov/edie](http://www.fdic.gov/edie) if you want to check the insurance status of your accounts. Our personal bankers will be happy to walk through that calculator with you.

### **What accounts are not insured by the FDIC?**

The FDIC does not insure the money you invest in stocks, bonds, mutual funds, life insurance policies, annuities, or municipal securities, even if you purchased these products from an FDIC-insured bank.

### **How can I verify that my bank accounts are insured and that my money is safe?**

If you have any questions as to what types of accounts are insured by the FDIC, you can obtain more information at: [www.fdic.gov](http://www.fdic.gov). There are also publications from the FDIC – “Insuring Your Deposits” and “Your Insured Deposits” that you can download from the FDIC web site.

### **Keep your account information safe!**

It is important to note that neither the FDIC nor Inland Bank & Trust will call or e-mail you asking for personal or confidential information. Protect yourself and don't fall victim to fraud or scams.