

Important Information Regarding Overdraft Coverage Related to ATM and One-Time Debit Card Transactions

Due to a recent change in banking regulations, **customers will soon be required to notify us that they would like us to consider future coverage of ATM and one-time debit card transactions** if they will cause an overdraft in an account. An overdraft occurs when there is not enough money in an account to cover a transaction, but the bank pays it for you anyway. This action on our part is designed to help our customers in those rare occasions when there are not sufficient funds in an account to pay a transaction. In those cases, we advance funds, creating an “overdraft,” or a negative balance, in the account. The overdraft is then typically repaid with the next deposit.

You may have occasionally enjoyed the benefits of overdraft coverage and we want to make sure you continue to receive those same benefits, in particular when using an ATM or debit card. This regulatory change was adopted by the Board of Governors of the Federal Reserve and will apply to all banks, including Illinois National Bank. This change will go into effect for existing customers on or before August 15, 2010. Bank staff is hard at work, developing a plan that will provide you all of the information you need to make an educated decision about overdraft coverage, and a simple process for you to inform us of your decision.

We know that many of our customers appreciate the convenience, flexibility, and peace of mind provided by having our standard overdraft practices in place for occasional coverage of their banking transactions. The service provides a fast and discrete way to bridge a temporary gap. In the weeks ahead we will share additional information with you about this upcoming change, and **provide a means for you to inform us of your decision** regarding future overdraft service.

This regulatory change impacts INB customers that use an ATM and/or debit card for access to their personal account(s). If this statement describes you, please be on alert for future messages regarding the upcoming change.