

Important Information Regarding FDIC's Transaction Account Guarantee Program

Old Second National Bank is participating in FDIC's special Transaction Account Guarantee Program. Under this FDIC program, all non-interest bearing transaction accounts, including personal and business checking deposit accounts that do not earn interest, as well as, interest-bearing IOLTA (Attorney/Client Trust Accounts), and low-interest, non-tiered rate NOW (Negotiable Order of Withdrawal)¹ checking accounts, are fully guaranteed by the FDIC for the entire amount in the deposit account. A low-interest, non-tiered rate NOW account is defined in FDIC's Transaction Account Guarantee program as a NOW account with an interest rate no higher than 0.25 percent. This FDIC program is scheduled to end after December 31, 2010; therefore this unlimited coverage will remain in effect through that date.

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, which is currently \$250,000² per depositor.

Sweep Arrangements may affect coverage under the Transaction Account Guarantee Program. When funds in deposit account types that are eligible for coverage under the Program are swept into deposit account types that are not eligible for coverage under the Program, the swept funds will no longer be eligible for FDIC's unlimited coverage guarantee. However, the swept funds may still be insured for up to \$250,000 under the FDIC's general deposit insurance rules.

**Please see a bank representative for additional information regarding these accounts and arrangements or you can go to www.fdic.gov for more FDIC Insurance of Accounts Information.

¹ Premier Checking and Health Savings Checking Accounts are tiered-rate NOW accounts and are not eligible for the FDIC's Transaction Account Guarantee Program.

² The temporary increase in basic FDIC insurance coverage to \$250,000 per depositor was made permanent on 07/21/2010.