

**DISCLOSURE FOR OLD SECOND'S FREE CHECKING WITH STRINGS ATTACHED**

FREE ID THEFT protection with the Money Connection package. Single service checking account option \$1.99 a month. Checking account will be debited monthly for the \$1.99 fee. \*This bonus is open only to new personal checking account relationships with Old Second that are opened with money not currently on deposit at any Old Second Bank, and you must enroll for both services at new checking account opening. \*\*1,000 Debit Reward Points will be added to your reward point balance for three BillPay transactions completed within the first 60 days of account opening. \*\*\*\$25 offer open only to personal checking customers that do not have a savings or money market account type at Old Second Bank and open a Money Builder savings within 90 days of your first new checking account opening with money not currently on deposit at any Old Second Bank. \$1,000 minimum balance to open, obtain APY and immediate \$25 offer. (If you did not qualify for a CASH BONUS card, \$25 will be added to your Money Builder Savings account.) Annual Percentage Yield (APY) is accurate as of 9/27/2011. Money Builder savings: \$0-999, 0% APY; \$1,000-9,999, 0.05% APY; \$10,000-24,999, 0.15% APY; \$25,000-49,999, 0.20% APY; \$50,000+, 0.30% APY. Rates are subject to change without notice. Rates may change after account is open. Fees may reduce earnings. Accounts closed within 90 days of opening will be charged \$25. \$25 CASH BONUS is considered interest reportable on IRS 1099 form. Debit Card and O2 Online Banking bonus may be subject to 1099 reporting. All bonus offers, including Money Builder savings may be withdrawn at any time without notice. Only one CASH BONUS offer per household.