

From: FDIC NoReply <shr_fdicsfnoreply@fdic.gov>
Sent: Tuesday, March 20, 2018 6:29 AM
To: Misdirected Consumer Complaints
Subject: FDIC Referral - 00447704 [Grady Norwood Jr]
Attachments: 00447704.pdf

Received via OCC Secure Mail

This message was sent securely using ZixCorp.



Please find attached a consumer complaint/inquiry involving Old Second National Bank referred to your agency.

Thank you,

Consumer Response Center
Federal Deposit Insurance Corporation

This message was secured by ZixCorp^(R).

Customer Assistance Form

FDIC 3064-0134 Expiration Date XXXX/XXXX

Privacy Act Statement

Collection of this information is authorized by 12 U.S.C. §§ 1818 and 1819 and 15 U.S.C. § 57a(f). The information you provide to the FDIC on this form will be used to investigate and respond to your complaint or inquiry. The information you provide may be disclosed to the institution which is the subject of the complaint or inquiry and to any third party sources, when necessary to investigate or resolve the complaint or inquiry; to the Federal or State supervisory authority that has direct supervision over the financial institution that is the subject of the complaint or inquiry; to appropriate Federal, state or local authorities agencies if a violation or possible violation of a civil or criminal law is apparent; to a congressional office in response to an inquiry made at your request; to a court, magistrate or administrative tribunal in the event of litigation, or in accordance with the other "routine uses of records" listed in the FDIC's Consumer Complaint and Inquiry System of Records, # 30-64-0005. Completing this form is voluntary, but failure to provide all of the information may delay or preclude investigation of your complaint or inquiry.

Last Updated 09/23/2015

Paperwork Reduction Act Statement

Public reporting burden for this collection of information is estimated to average .25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and review the collection of information.

Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, and the Office of Management and Budget, Paperwork Reduction Project (3064-0134), Washington, D.C. 20503.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection unless it displays a currently valid OMB control number.

Last Updated 09/23/2015

Please complete this form if you have an inquiry or a complaint regarding your financial institution. Once the form has been submitted you will receive the Customer Assistance Confirmation page indicating that your request has been received.

Please note:

- We cannot act as a court of law or as a lawyer on your behalf.
- We cannot give you legal or financial advice.
- We cannot become actively involved in complaints that are in litigation or have been litigated.

* Required Fields

Indicate whether you are a: Consumer

Requester Information:

Salutation Mr.

*Last Name Norwood Jr
Middle Name

*Email XXXXXXXX

*First Name Grady

Home Phone Business Phone (312) 618-XXXX Mobile Phone (312) 618-XXXX
 *Mailing Street XXXXXX
 *Mailing City Chicago *Mailing State/Province IL
 *Mailing Zip/Postal Code 60624
 *Mailing Country United States
 Best Way to Contact Phone
 Best Time to Contact Morning

Is this request submitted on behalf of you and another individual? No

*Last Name *First Name
 Email
 Home Phone Business Phone Mobile Phone
 *Mailing Street
 *Mailing City *Mailing State/Province
 *Mailing Zip/Postal Code
 *Mailing Country

Additional Contact Information:

Do you want us to communicate with another individual on your behalf, such as a family member, attorney, or other person representing you about this complaint? No

If you list someone you authorize us to communicate with the listed individual and provide information to that individual as well.

*Representative Last Name First Name
 Relationship Email
 Home Phone Business Phone Mobile Phone
 *Mailing Street
 *Mailing City *Mailing State/Province
 *Mailing Zip/Postal Code
 *Mailing Country

Does your request involve a specific financial institution? Yes

*Financial Institution ABC Bank
 Mailing Street 6400 W. NORTH AVENUE
 *Mailing City CHICAGO *Mailing State/Province IL
 *Mailing Zip/Postal Code 60707-0000
 *Mailing Country United States
 Institution Phone Number
 FI: Type of accounts

Have you tried to resolve your complaint with your financial institution or company? No

*When? *Resolve: How
 Resolve: Contact Name Resolve: Title

Have you filed a complaint or contacted another government agency?

No

*Gov Agency: Agency
Name

Complaint Information:

Describe events in the order in which they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Do not include personal or confidential information such as your social security, credit card, or bank account numbers. If you need to provide *COPIES* of any supporting documentation such as contracts, monthly statements, receipts or any correspondence with the bank (do not send original documents), you may mail or fax this information to:

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106
1-877-ASK-FDIC (1-877-275-3342)
(Monday - Friday 8:00 am to 8:00 pm EST)
703-812-1020 (Fax number)

***Please describe below the nature of your complaint or inquiry.**

The Chicagoland Black Chamber of Commerce is requesting information on ABC Bank lending Practices under the Community Reinvestment Act. With the pending acquisition by Old Second Bank we would like to know how are they going to operate in a positive manner in the future. Please be advised that the issues described in this complaint will be shared with the financial institution or company in question for their response.

***Desired Resolution**

What action by the financial institution or company would resolve this matter to your satisfaction? Find out if the new owners underwriting criteria is fair to the service area of the City of Chicago and the Westside in particular.

***Checking this box authorizes the FDIC to respond to your inquiry**

FDIC 6422/04 (9-12)

Last Updated 12/11/2017



March 30, 2018

Mr. Grady Norwood Jr.
XXXXX
Chicago, IL 60624

RE: FDIC Consumer Response Center Inquiry re. ABC Bank and Old Second Bank Merger

Dear Mr. Norwood Jr.

Old Second Bank believes that consummation of the proposed merger transaction would meet the convenience and needs of the communities served by ABC Bank by making the resources of Old Second Bank available to provide loans and other products and services to the communities served by Old Second Bank and ABC Bank and by expanding the retail outlets available to the present customers of each.

Both Old Second Bank and ABC Bank maintain policies and engage in activities designed to ensure that the existing and anticipated credit needs of their respective communities, including low- and moderate-income neighborhoods of such communities are met. As a result, both institutions have current Community Reinvestment Act ("**CRA**") ratings of "satisfactory" or above. Management at each institution believes it has a strong record of assessing and responding to the needs of its community. Old Second Bank will continue to monitor the effectiveness of its CRA program following the Bank Merger and will continue to offer products and services to meet the credit needs of the relevant communities.

Old Second's CRA program includes the following elements:

- qualified and dedicated CRA Program leadership and compliance office staff with oversight and monitoring provided by the Board of Directors and Chief Executive Officer;
- "top down" managerial and board commitment to CRA with clear and measurable CRA goals;
- active involvement by management, including senior management, and employees in CRA-Qualified Community Service activities;

- initial and recurring training on CRA-Qualified activities and CRA-Qualified Loans and Investments;
- participating in community-based programs to educate current and potential CRA-eligible businesses regarding their banking options;
- actively seeking CRA-Qualified Community development investments;
- actively seeking CRA-Qualified community development loans to for-profit and nonprofit organizations;
- Flexible and Innovative Lending Programs;

Old Second Bank's senior management and board of directors are committed to continuing and enhancing Old Second Bank's record of CRA performance.

If you have any additional questions or would like to review Old Second's public file pertaining to CRA efforts, please contact me at 630-906-2991.

Sincerely,



Liza Gillan
SVP – CRA Officer
Old Second National Bank
37 S. River St.
Aurora, IL