



WELCOME TO FNBC BANK AND TRUST

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I. Introduction

You may have recently received a letter regarding the combination of First National Bank of LaGrange (FNBLG) and its long-time affiliate State Bank of Illinois (SBI). The combined bank will be named **FNBC Bank and Trust** to align it with its parent company, F.N.B.C of LaGrange, Inc., and to reflect the continued growth of the bank’s trust and wealth management effort.

While the combined bank will have a new name, the bank’s ownership and management is not changing, and there should be very little impact on you, your accounts and the way you do business with the combined bank.

The primary reason for combining the banks is that because of ever-increasing regulatory requirements, audits and related costs, it is simply more efficient to run the bank as a combined, rather than separate, entity.

Following are a list of frequently asked questions (FAQs) and answers that address questions you may have about the combined bank. In the meantime, if you have any questions please call us or stop in to see us.



II. General Information

Q: I did not know there were two bank affiliates. How are the banks connected?

A: First National Bank of LaGrange was chartered as a National Bank in the 1930s, and State Bank of Illinois was chartered as a State Bank more than 100 years ago. The two banks have been 100 percent owned by the same local shareholders through the banks' parent bank holding company, F.N.B.C of LaGrange, Inc., for approximately 45 years.

Q. Why are the banks being combined?

A: As a result of ever-increasing bank regulatory requirements, audits and related costs, it is more efficient to combine the banks than to continue to operate them separately. As a result, the combined bank will be a more efficient and competitive community bank.

Q. What is changing?

A. The bank's name is changing to FNBC Bank and Trust. There will be very few changes for bank customers and the way they conduct business with the bank (the following FAQs address specific products and services on the pages to follow).

Q. Why is the name of the bank changing?

A. The combined bank will be named FNBC Bank and Trust to align it with the bank's parent company, F.N.B.C. of LaGrange, Inc., and to reflect the continued growth of the bank's trust and wealth management effort.



III. Deposit Account Information

Q: Will my account numbers change?

A: For most bank customers, there will be no change to their current account numbers. Unfortunately, there are some accounts that share duplicate account numbers with accounts at other branches. If an account number does need to be changed, the bank will contact you in writing in the next few weeks with more information. The bank will work with you to ensure that your account number change is seamless, including providing assistance on ordering new checks, and changing any electronic payments and withdrawals. For checking accounts in which new checks will need to be ordered, all related costs will be absorbed by the bank.

Q: Will the bank's routing number change?

A: No, not at this time.

Q: Can I still use my checks?

A: Yes. Unless and until your account number needs to be changed (see above), you can continue to use your existing checks. Any orders for new checks through the bank will include the new bank name, logo and revised information. New checks will be required for accounts that need to be changed as outlined above. The bank will absorb the costs for new checks for such accounts.

Q: Will I need to change my direct deposits, automatic payments and automated transfers?

A: Unless and until your account number needs to be changed, you will not need to change anything related to your direct deposits, automatic payments or your automated transfers. If any changes are necessary, you will be notified in writing by the bank in advance with more information regarding any changes.

Q: Will other features of my existing account(s) change?

A: No. Your deposit accounts will continue with the same account features as before.

Q: Will my CD or IRA be affected?

A: No. The terms and conditions of your CD or IRA will remain the same.



IV. Loan Information

Q: Will there be any changes to my personal or home equity loan or home mortgage?

A: No. Your loan accounts will continue with the same features as before. You may have recently received a notice that the servicing on your consumer loan is being transferred to FNBC Bank and Trust as the continuing bank. If you have any questions about your loan, or your payments, please call one of our relationship bankers.

Q: Will there be any changes to my company's commercial loan?

A: No. Your loan accounts will continue with the same features as before. The existing loan documentation does not need to be changed until the loan matures.

Q: How will I make my loan payments?

A: Continue to make payments the same way you do now. You will be notified if there are any changes required.

Q: What do I do if I have a loan request or loan renewal in process?

A: There should not be any changes to how your loan request, or loan renewal is proceeding. If you have any questions, please contact your loan officer or the associate with whom you are working.



V. Debit Card, ATM Card, Prepaid Card and Credit Card Information

Q: Can I still use my FNBLG or SBI debit or ATM card? Will I receive a new FNBC Bank & Trust card?

A: You can continue to use your existing debit card and Personal Identification Number (PIN). Your debit card will continue to work and will be replaced on its normal replacement schedule with the new FNBC Bank & Trust logo.

Q. When my new FNBC Bank and Trust debit card is re-issued, will it have the same card number and PIN?

A: Unless you change it, the PIN number of your new FNBC Bank and Trust debit card will be the same as it is today. However, remember that when a new debit card is issued the card number will be different. If you use your current debit card for automatic withdrawals, you will need to update those recurring charges with the new debit card number.

Q: Will there be any changes to my personal credit card?

A: You can continue to use your existing credit card. You will receive additional information about any changes involving your credit card in the coming weeks.

Q: What happens to my business credit cards?

A: FNBLG or SBI Business credit cards will be reissued by the bank with the FNBC Bank logo in the coming months. Continue to use your business or commercial card until you receive your new card.

Q: Where will I make my credit card payments?

A: Continue to make your payments as you have been. You will be notified by the bank in advance if anything changes.



VI. Online and Mobile Banking

Q: Will the bank's website change?

A: Yes. In the next few months you will receive information from the bank regarding a new domain for FNBC Bank and Trust. In the meantime, you can continue to use the existing website. The bank will be announcing a new website in the coming months. Once introduced, the existing website will automatically redirect you to the new site.

Q: How do I access my services, such as online banking?

A: Continue to access your online banking as you currently do through the existing bank site. Once we complete our system integration, you will be redirected to our new website for online banking.

Q: Will my consumer online banking user ID and password change?

A: No. Your ID and password will remain the same.

Q: How will I access my accounts through my mobile banking app?

A: Continue to use your existing mobile banking application. A number of customers will eventually need to download a new version of the mobile banking application and will be contacted by the bank.

Q: Will the bank's commercial Business Internet Banking and Remote Capture services change?

A: Continue to access your online banking services as you currently do. If there are any changes required the bank will contact you. In the meantime, if you have any questions, please call the bank.



VII. Trust Information

Q: Do I need to do anything if I have a trust or an investment account with the bank's Trust and Wealth Management department?

A: No. Your trust and investment accounts will not change.

VIII. Additional Information

Q: What happens if I have a safe deposit box?

A: No changes will occur to your safe deposit box services.

Q: What happens if I have a land trust with the bank?

A: No changes will occur to your land trust held by the bank at this time.

Q. Will the bank hours change?

A. No. There are no plans to change bank hours at this time.

Q: How will I learn about additional updates in the coming months?

A: We will keep in touch in a number of ways, from mailing letters to posting updates on the bank's website. Remember to always be vigilant about your account information. The bank will never ask you to provide your account information, your passwords, or other financial information. If you have any questions, please do not hesitate to contact us.