

# Transition Guide

Your guide for the First DuPage Bank  
to First Midwest Bank Transition



**First Midwest Bank**  
Westmont



## The Date is March 1, 2010

*This is the day that we complete the integration of the former First DuPage Bank at 520 North Cass Avenue. Rest assured that this transition has been carefully planned with your convenience and satisfaction in mind. Our goal is to ensure that this conversion does not interfere with, or compromise in any way, the high level of service you deserve from your financial provider. And, so that there are no surprises, we have prepared this guide to detail our transition plans and answer many of the questions you may have. We encourage you to retain this guide for your records.*

*Should you have any questions that you feel have not been adequately covered in this guide, we would like to hear from you. Please feel free to call 1-630-725-1500 or stop by the Westmont facility to speak with a banker today.*

*Thank you in advance for your patience and understanding.*



## Table Of Contents

<b>Account Information</b>	5
<b>Business Accounts</b>	5
<b>Business Internet Banking</b>	5
<b>Automated Phone Banking</b>	7
<b>Online Banking</b>	8
<b>ATM and Debit Cards</b>	8
<b>Direct Deposits &amp; Electronic Funds Transfers for Personal &amp; Business Accounts</b>	9
<b>Personal &amp; Business Account Statements</b>	10
<b>Certificates of Deposit</b>	10
<b>Safe Deposit Boxes</b>	10
<b>Loans and Lines of Credit</b>	10
<b>Tax Reporting</b>	10

**Note: The Retail or Business Account Agreement and Disclosure, and Consumer Privacy Policy are enclosed with this brochure.**

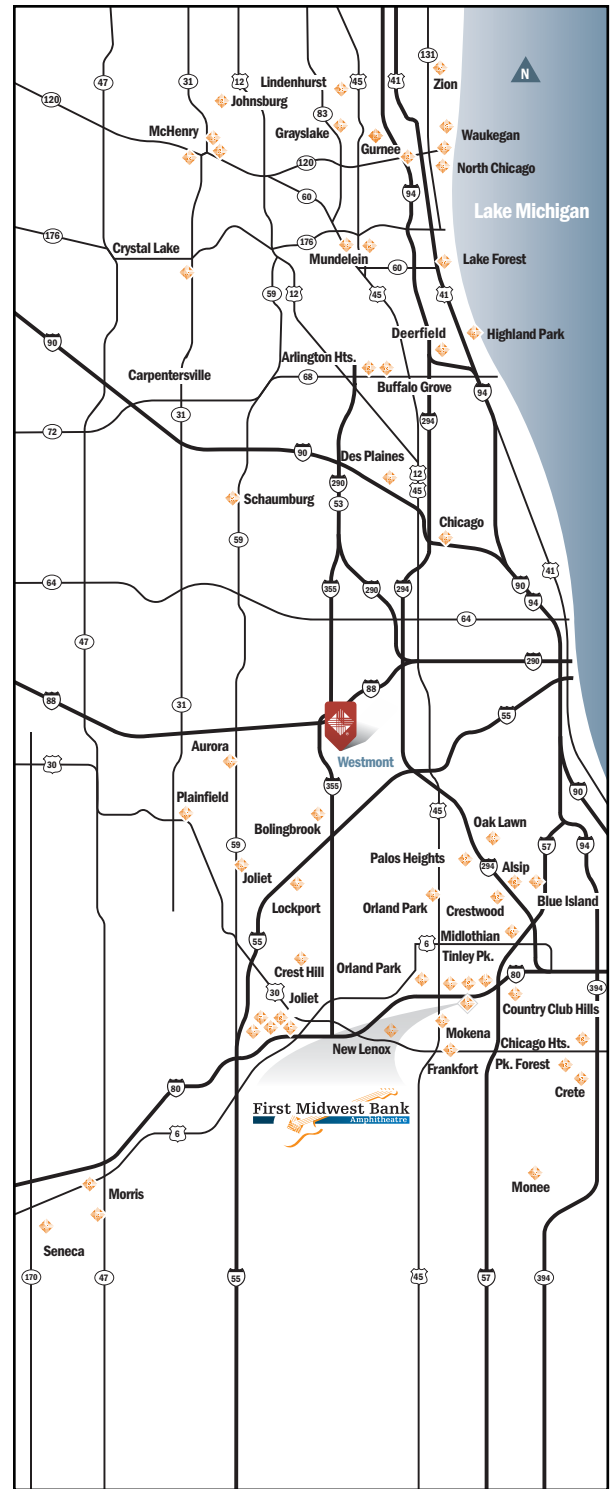
## First Midwest Bank History

In the aftermath of the great depression, C.D. Oberwortmann, Andrew Barber and Frank Turk founded Union National Bank and Trust Company of Joliet. Only one bank in Joliet had survived from the 1930s. These three men made a personal commitment to bring quality banking back to the area. Their original slogan was “The Friendly Bank” and summarized their commitment to treating the person in the overalls and the person in the business suit the same way. Their idea of focusing on an individual’s needs, regardless of their net worth, proved to be extremely successful, not just the right thing to do. Over the next 40 years, Obie, Andy and Frank grew their modest bank on West Jefferson Street in Joliet into a chain of 20 banks affiliated through their common ownership and strong values.

As the company moved to the next generation of management in the early 80s, a bold vision to unite this chain of 20 banks emerged from the planning process. A new public entity was created, First Midwest. The name symbolized the next generation’s vision for the future reach and scale of our company. They worked side by side with Illinois lawmakers and wrote the bill lifting the prohibition on multibank holding companies. In 1983, their determination paid off as First Midwest Bancorp, Inc. acquired the stock of the 20 affiliated banks. At that time, this was the largest simultaneous acquisition of banks ever approved by the Federal Reserve in Washington, DC.

Our service tends to reflect our roots. Friendly. Warm. Personal. We prefer names to ID numbers and try to get to know as many of our clients as possible. In fact, we believe that the best experiences you have with a bank center around the relationship you have with your banker. That’s why we do everything we can to help our client/banker relationships thrive.

What really sets us apart, however, is our commitment to the communities we serve. We’re the bank behind scores of local school districts, hospitals and libraries. We’re also one of the state’s leading banks for small business, the lifeblood of a strong community as far as we’re concerned. First Midwest serves over 62 communities through 100 offices, a network of over 100 ATMs and the web site, [firstmidwest.com](http://firstmidwest.com).



## Account Information

Please reference the First Midwest Bank Retail or Business Account Agreement and Disclosures for detailed deposit account information.

**Business Accounts:** Please expect a change in the name of your Business Checking, Savings, Money Market, and/or Certificate of Deposit Accounts. This name change will take effect on March 1, 2010 and will be reflected on your deposit statement. At this time we have not made any adjustments to the parameters, pricing, and service fee schedule on Business Accounts.

**Business Internet Banking:** Your Business Internet Banking service will remain the same, except the ACH cutoff time for this service will change to 5:00 PM CT on March 1, 2010. As of 6:00 PM CT on February 26, 2010, clients will no longer be able to access their account information. Your current user ID and password will remain the same. You will be able to access Business Internet Banking at 6:00 AM CT on Monday, March 1, 2010 by going to **firstmidwest.com**, then click on the red Log In Menu, and select Business Express.

**Personal Accounts:** As we transition your banking relationship from First DuPage Bank to First Midwest Bank, we are pleased to offer you a number of exciting improvements to your existing accounts. Please review the table below to see what account you will have beginning Monday, March 1, 2010. If you do not see your account listed below, then your account and the terms and conditions of your account remain the same. If you prefer to have a different First Midwest Bank account, please call or stop by and we will be happy to review all your options. If you would like to learn more about First Midwest checking, savings and investment products, visit **firstmidwest.com**, phone us at 630-725-1500 or stop by the Westmont location.

First DuPage Bank Account	→	First Midwest Bank Account
Senior Checking		Simply Free Checking
Personal Checking		Total Advantage Checking
Health Savings Account (HSA)		Health Savings Account (HSA)
Personal Statement Savings		Statement Savings
Personal Passbook Savings		
Youth Passbook Savings		
Platinum Statement Savings		Investor Reserve Savings
Platinum Passbook Savings		
First Preferred Money Market		Money Market
Personal Money Market		
Personal Premium Money Market		
First Preferred Money Market		Premier Money Market
High Yield Money Market		
Personal Money Market		
Personal Premium Money Market		

**Simply Free Checking:** Simply Free Checking is just what the name implies, a simple no-hassle approach to checking that offers unlimited check writing privileges with no monthly maintenance fee or minimum balance required. This account also includes a free First Midwest Banking Card for those who currently have a First DuPage Debit Card. If you currently receive check imaging, refer to “Personal and Business Account Statements” on page 10. You can continue to use your current checks, unless you have been notified otherwise. Upon reorder, the bank name and routing number will reflect the change.

**Total Advantage Checking:** A fully featured, flexible checking account, Total Advantage Checking gives you the option of choosing “plastic” or “paper” benefits. We have selected the plastic benefits for you. The plastic benefits offer

unlimited free transactions made at non-First Midwest ATMs, a non-First Midwest bank fee will be posted on the ATM, and is subject to your acceptance. For more information on the paper benefits, please reference the First Midwest Bank Retail Account Agreement and Disclosure included in this mailing. You can continue to use your current checks, unless you have been notified otherwise. Upon reorder, the bank name and routing number will reflect the change.

**Statement Savings:** A simple interest bearing savings account that offers safety and liquidity, the Statement Savings account is a convenient, low cost way to save regularly for specific financial needs, or to contribute to “emergency” funds. If you would like a register similar to a passbook to record all of your transactions, please visit the Westmont location.

*(accounts continued on next page)*

**Investor Reserve Savings Account:** This savings account offers multiple-tiered interest on higher balances. It provides safety, liquidity, convenience, and is a low-cost way to save regularly for specific financial needs or to contribute to “emergency” funds.

**Health Savings Account (HSA):** A Health Savings Account is a savings account that offers a different way for consumers to pay for their health care. It enables the client to pay for current health expenses and save for the future qualified medical and retiree health expenses on a tax-free basis.<sup>1</sup>

In 2010, the minimum deductible for a HSA qualified High Deductible Health Plan is \$1,200 for individual coverage and \$2,400 for family coverage. This amount is indexed and will change annually. The maximum amount that can be contributed to your HSA in 2010 is \$3,050 if you have individual coverage and \$6,150 if you have family coverage (these amounts are indexed for inflation and will increase each year). First Midwest’s HSA allows you to pay for your medical expenses by check or with your HealthCare Banking Card. You can continue to use your current checks, unless you have been otherwise notified. Upon reorder, the bank name and routing number will reflect the change.

**Money Market Account:** Our Money Market account is a interest-bearing account that requires a higher minimum balance, in return for competitive variable interest credited monthly. You’ll also enjoy complete liquidity with check writing privileges. You can continue to use your current checks, unless you have been notified otherwise. Upon reorder, the bank name and routing number will reflect the change

**Premier Money Market Account:** This account pays variable money market interest rates on account balances that can be accessed by check for any purpose. The Premier Money Market account generally pays a higher interest rate and is designed for clients who wish to combine an investment savings rate and some cash management conveniences into one account. You can continue to use your current checks, unless you have been notified otherwise. Upon reorder, the bank name and routing number will reflect the change.

**Automated Phone Banking:** Beginning March 1, 2010 at 7:00 AM CT, you will be able to use First Midwest Bank-Line, a 24-hour phone banking service (similar to First DuPage Bank’s automated phone banking service) by dialing 630-725-1500. Your current Personal Identification Number (PIN) number will not change.

### **Online Banking and Bill Pay Banking Online:**

All current users of First DuPage Bank will receive First Midwest Bank’s Banking Online and Bill Pay Banking Online service free of charge. As of Friday, February 26, 2010 at 8:00 PM CT, clients will no longer be able to access their account information or history via First DuPage Bank. Please be certain to download your history to your account software package such as Quicken® or Microsoft Money® prior to conversion. Your current user ID and password will not change, and you will be prompted with two (2) security questions that you provided answers for with First DuPage. In case of errors or questions about your electronic funds transfer information or Banking Online service, please see the Electronic Funds Transfer information in the First Midwest Retail Account Agreement and Disclosure.

**ATM and Debit Cards:** Each cardholder will receive a new First Midwest Bank ATM or Gold Banking Card. Your Personal Identification Number (PIN) will remain the same. As of February 24, 2010, you will gain free access to First Midwest’s network of over 125 ATMs, including those formerly owned by First DuPage. As of February 24, 2010, your daily spending allowance will increase from \$500 to \$1,000 per day for ATM withdrawals and from \$2,500 to \$3,500 per day for purchases. As of February 24, 2010, you will be able to use First Midwest ATMs to receive mini account statements and make payments to loan accounts.

**Business ATM and Debit Cards:** Each cardholder will receive a new Business Banking Card. The Personal Identification Number (PIN) needed to access your card will remain the same. As of February 24, 2010, you will gain access to First Midwest’s network of over 125 ATMs, including those formerly owned by First DuPage. As of February 24, 2010, your daily spending allowance will increase from \$500 to \$1,000 for ATM withdrawals and from \$1,000 to \$5,000 per day for purchases. Each card type decreased from 99 daily transactions to 25 daily transactions. As your card reaches its natural expiration date, First Midwest Bank will automatically issue you a new card, subject to your account remaining in good standing.

If you have any bills that are being paid automatically via your Debit Card or Business Debit Card, you must notify the company of your new Banking Card number and expiration date. In case of errors or questions about your electronic transfers, please reference the enclosed Retail or Business Account Agreement and Disclosure.

### **Overdrafts and Available Balance:**

At First Midwest Bank, we determine overdrafts based on the Available Balance – those funds in your account available for immediate use in accordance with our Funds Availability Policy. When you make a deposit, your Available Balance

will increase when the deposit becomes available for use. Items debited from your account will decrease your Available Balance. When using your First Midwest Banking Card, the purchase amount will immediately decrease your Available Balance. Please reference "Determining Availability" and our "Schedule of Cut-off Times" on page 27 of the Retail Account Agreement and Page 20 of the Business Account Agreement to determine the availability of your deposits.

**Account Numbers:** In most cases, there will be no change to your account numbers. In order to ensure privacy and security, we will personally contact and make arrangements with individuals where account number changes are required.

**Interest Calculations:** One change that could impact your First DuPage account is the calculation of interest. First Midwest Bank uses the daily balance method to compute interest. Under this method interest is calculated by applying a periodic rate to the full (collected) balance in your account each day. The collected balance is the balance that reflects the deposits you have made and for which First Midwest has actually received credit. This occurs when First Midwest collects the funds from the other bank (receives credit), unlike the ledger balance where funds are credited before collections occur.

### **Direct Deposits and Electronic Funds Transfers for Personal and Business Accounts:**

All electronic funds transfers will remain in place. In most cases, everything will be automatically changed, and you will have no interruption in your direct deposit or transfer. If you currently have any direct deposits, Automated Clearing House (ACH) or other electronic funds transfers established on your accounts, we will notify all third parties of the new bank routing number. In return, those parties may notify you directly that a change has been requested. However, each company with which you have an ACH relationship may have different notification policies. From our experience, here are some possible activities you could see: 1) You might receive a check instead of a direct deposit for a two to four week period; 2) You might be notified by the third party asking you to verify the change request; 3) You might not hear from them and experience a seamless transition; 4) There is generally no interruption of service with Social Security deposits. As of March 1, 2010, all future Automated Clearing House (ACH) or other electronic transfer relationships that you establish should use First Midwest Bank's routing number in place of First DuPage Bank's number. First Midwest Bank's routing number is 071901604.

### **Personal and Business Account Statements:**

The next statement you receive will generally arrive around the same date that you have been receiving your statement. In some circumstances, Savings Account statements may vary. Passbook Savings accounts that are moving into Statement Savings will arrive on a quarterly basis. IRA statements will be generated annually at the end of the calendar year. Any service fees incurred will be assessed on a monthly basis. You can view free check images for all of our checking accounts using our free online service, Banking Online. If you would like check imaging with your statement, there is a \$2.00 per month fee for Simply Free and Classic Interest Checking. To receive this service, please phone us at 630-725-1500 or stop by the Westmont location. For Money Market Account statements, the Bank will continue to safe keep your cancelled checks.

**Certificates of Deposit:** All terms and conditions of your Certificate of Deposit will remain the same through the conversion. This includes crediting of interest through maturity. Certificate of Deposit account holders will receive a 10-day advance notice of maturity and a renewal notice. If you have an automatically renewable CD opened with First DuPage Bank prior to the conversion on March 1, 2010, upon renewal the terms and conditions of the CD will be set forth by First Midwest Bank. Complete details will be sent along with your CD renewal notice.

**Safe Deposit Boxes:** All Safe Deposit Box terms and conditions will remain the same after the conversion. Clients who maintain a Safe Deposit Box at 520 North Cass Avenue should direct their rental fee to First Midwest Bank, 520 North Cass Avenue as of March 1, 2010.

**Loans and Lines of Credit:** Unless you have received prior written notification from us regarding your current personal or business loan or line of credit with First DuPage Bank, your loan or line will be converted to First Midwest Bank. As such, should you need to make a payment on your loan or line of credit and choose to do so in person, we will be able to process the payment at 520 North Cass Avenue beginning March 1, 2010.

### **Tax Reporting:**

**Form 1098:** Unless otherwise notified, you will receive a single 1098 form from First Midwest Bank for the entire calendar year of 2009 for all interest paid on home equity loans and lines.

**Form 1099:** All interest earned and paid during 2009 will be reported by First Midwest Bank.

## Important Dates to Remember

There will be no online or telephone banking service available after 8:00 PM CT on Friday, February 26, 2010 through 8:00 AM CT on Monday, March 1, 2010. There will be no lobby or drive-up banking at the Westmont location after 7:00 PM CT on Friday, February 26, 2010. Customer Service and the ATM will remain open on Friday, February 26, 2010 and will remain available for your use throughout the transition. The Westmont lobby and drive-thru will be open on Saturday, February 27, 2010 from 9:00 AM to 1:00 PM and 8:00 AM to 1:00 PM respectively.

## Westmont Branch Hours Effective Monday, February 1, 2010

### Lobby Hours

Monday - Thursday	9:00 AM to 5:00 PM
Friday	9:00 AM to 7:00 PM
Saturday	9:00 AM to 1:00 PM

### Drive-thru Hours

Monday - Thursday	8:00 AM to 6:00 PM
Friday	8:00 AM to 7:00 PM
Saturday	8:00 AM to 1:00 PM

### Wednesday, February 24, 2010 at 3:00 AM:

Begin using your new First Midwest ATM Card or First Midwest Banking Card.

## Important Phone Numbers

### Westmont Branch

630.725.1500

### First Midwest Bank Customer Service

800.322.3623



**First Midwest Bank**

Member FDIC



2/10