

# MB wants you to know...

## **We have a long, successful history in the Chicago area**

We have been in business since 1911. In 2001, the name of our bank changed to "MB Financial Bank," but we have almost 100 years of successful banking history and experience in Chicago. MB Financial Bank resulted from the merger of Manufacturers Bank and MidCity National Bank, two well-managed Chicago banks.

We have withstood business cycle downturns in the past, and we are well-positioned to successfully navigate this one. Economic peaks (expansions) and valleys (recessions) are natural parts of the U.S. business cycle, as are stock market ups and downs.

Currently we have more than 70 branches in the Chicago metropolitan area. We also have one in Dyer, Indiana and one in Philadelphia, Pennsylvania. We are committed to the communities we serve, and we serve both businesses and neighborhood residents.

## **We are well capitalized**

MB is well-capitalized. This means we continue to significantly exceed all of the capital requirements established by our regulators. Simply defined, "capital" is the money a business has saved for a "rainy day," and is available to build its business.

## **About our loan portfolio**

Our loan portfolio has a healthy mix of commercial, industrial, real estate and consumer loans. We did not participate in sub-prime lending, and we carefully watch our concentrations in any one type of lending, so we are protected from the adverse effects of a downturn in any single segment of the business.

## **About FDIC Insurance**

MB Financial Bank is insured by the Federal Deposit Insurance Corporation (FDIC). That means that the FDIC insures the deposits of MB Financial Bank customers up to the maximum limits allowed by

law. We have tools on our website that can help you determine if all of your deposits with us are insured. Please ask your banker if you need assistance with these tools.

A chart showing the current FDIC coverage information is on the back of this document.

We are members of the CDARS network and through the network we can help individuals obtain FDIC insurance on very large deposits. Our bankers will be happy to assist you in learning more about CDARS.

## **Our financial reports are available to you**

Our full financial reports are available online at [mbfinancial.com](http://mbfinancial.com), on the "About MB" page, under "Investor Relations." In addition, information about MB Financial, Inc. can be found at the FDIC website.

Our stock is publicly traded, and our financial reports are publicly available. MB Financial, Inc.'s ticker symbol on NASDAQ is MBFI, and our website reports the current share price throughout the trading day.

If you have any questions or concerns about MB Financial Bank, please speak with your Banker or the Banking Center Manager. If we don't know the answer to your question, we will find the answer and get back to you!

This piece may contain forward-looking statements that involve risk and uncertainties, with respect to the results of operations and other uncertainties that may not be known or anticipated by the Company. While management of the Company uses its best efforts to be accurate in making forward-looking statements, any such statements are subject to risks and uncertainties that could cause the Company's actual results to vary materially from the future results indicated in such forward-looking statements.



[mb.mybank](http://mb.mybank)

# About expanded FDIC coverage

## Congress extends \$250,000 insurance coverage through December 31, 2013

Federal deposit insurance has been expanded to cover even more of your deposits! The Federal Deposit Insurance Corporation (FDIC) has increased the amount of insurance coverage available to both individuals and companies. MB Financial Bank will be participating in the expanded coverage program, providing our customers with the best possible FDIC deposit account insurance coverage limits. The basic FDIC insurance limit is scheduled to return to \$100,000 on January 1, 2014, except for IRAs and other certain retirement accounts which will remain at \$250,000 per depositor.

Effective immediately, the following FDIC coverage limits apply at MB:

| Type of Account  | New FDIC Coverage   |
|--|---|
| <b>Non-interest bearing transaction accounts</b><br><i>(This includes <u>all</u> personal and business checking deposit accounts that do not earn interest.)</i>                   | <b>Fully insured for the entire amount in the deposit account</b><br><i>This is <u>in addition</u> to the \$250,000 deposit insurance coverage.</i> |
| <b>Qualifying NOW Accounts per FDIC guidelines</b><br><i>(This program is only in effect at participating institutions, such as MB Financial Bank, through December 31, 2009.)</i> | <b>Fully insured for the entire amount in the deposit account.</b><br><i>Please check with your banker to review coverage of your NOW account.</i>  |
| <b>IOLTA Accounts<br/>(Interest on Lawyers Trust Accounts)</b><br><i>(This includes <u>all</u> IOLTA accounts regardless of interest rate.)</i>                                    | <b>Fully insured for the entire amount in the deposit account.</b>  |
| Type of Ownership*   | New FDIC Coverage   |
| Single Accounts (owned by one person)  | \$250,000 per owner   |
| Joint Accounts (owned by two or more persons)  | \$250,000 per co-owner  |
| IRAs and certain other retirement accounts*  | \$250,000 per owner   |
| Trust Accounts   | \$250,000 per owner per beneficiary subject to specific limitations and requirements  |
| Corporation, Partnership and Unincorporated Association Accounts   | \$250,000 per corporation, partnership or unincorporated association  |
| Employee Benefit Plan Accounts   | \$250,000 for the non-contingent, ascertainable interest of each participant  |
| Government Accounts  | \$250,000 per official custodian  |

\*This table shows only the most common ownership categories that apply to individual and family deposits, and assumes all FDIC requirements are met. Certain retirement accounts will continue to be protected up to \$250,000 because that is the permanent level previously set by Congress. Please check with your banker or the FDIC website to confirm the most current FDIC insurance coverage available.

FDIC Insurance covers funds in deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit (CDs).

FDIC Insurance does not cover other financial products and services offered by the bank such as stocks, bonds, mutual fund shares, life insurance policies, annuities or municipal securities.

If you have any questions about this expanded coverage, or about the coverage on your accounts, please speak to an MB banker. If you would like to discuss FDIC insurance coverage with an FDIC representative, you may visit [www.myFDICinsurance.gov](http://www.myFDICinsurance.gov) or call toll-free 1.877.ASK.FDIC.

