



MB Financial Bank wants to help answer your questions.

General information

Who is MB Financial Bank?

MB Financial Bank is locally operated and has served Chicago-area residents and businesses for almost 100 years. MB Financial Bank has over 70 locations throughout Chicagoland, some near the communities served by InBank. It is part of MB Financial, Inc., which has more than \$8 billion in assets

What happened to InBank?

InBank and its branches were closed Friday, September 4, 2009 by the State of Illinois Division of Banking. The Federal Deposit Insurance Corporation (FDIC) was named Receiver. MB Financial Bank has agreed to acquire InBank. According to regulatory policy, no advance notice is given to the public when a bank is closed.

How does this closing affect me?

The effect on most InBank depositors will be minimal. If you had a deposit account at InBank, you will now have a deposit account at MB Financial Bank. The branches of InBank have now re-opened as branches of MB Financial Bank, and we welcome you to the MB Financial Bank family.

Will I be able to access the funds in my account?

Yes, but for the time being please continue to use the former InBank branch that you usually visit. You will not be able to transact business at any MB Financial Bank branch until the computer systems have been merged.

Can I now do my banking at MB Financial Bank branches?

Until the MB Financial Bank and InBank computer systems are merged, please continue to do business at your usual InBank branches. After the systems merger, you will have access to MB's entire branch network of 70+ locations. We will be sure to communicate a timetable for the computer systems merger as soon as we know it.

By September 14, 2009, you may use any MB Financial Bank ATM with no service charge.

Protect your account information!

MB Financial Bank employees may call you from time to time, but please remember **we will never ask for your personal information over the phone or by email.** We will never call or email you and request your account identification, PIN or any other confidential account information. Please be vigilant about your personal account information and do not fall victim to fraud or scam artists.

FDIC Insurance coverage

Are my accounts still insured by the FDIC?

Yes. MB Financial Bank has a healthy balance sheet and a strong capital and liquidity position. We are FDIC-insured and your accounts will continue to be insured by the FDIC, just as they are now.

I also have accounts at MB Financial Bank. Will my InBank accounts still be FDIC-insured, too?

Yes. Your InBank accounts will be separately insured for at least six months after the merger to give you time to review and change your accounts, if necessary. If you have Certificates of Deposit with InBank, you may qualify for an even longer period of separate FDIC insurance, up to the first maturity date of your CD after the six month period.

How do I verify my FDIC coverage?

The FDIC has useful tools online to help you determine your FDIC insurance coverage. Visit <http://www.fdic.gov/index.html> for more information. The FDIC standard maximum coverage per depositor per financial institution has been increased to \$250,000 through Dec. 31, 2013. MB Financial Bank is also participating in the FDIC's expanded insurance program for non-interest bearing checking accounts. Please see our newsletter, *MB News*, for complete details or visit our website at www.mbfinc.com

Checking account information

Can I continue to use my InBank checks, deposit slips and ATM/debit card?

Yes. You can continue to use your current checks, deposit slips and ATM/debit card until further notice. In the future, after the computer systems are merged, you will be issued a new MB Financial Bank ATM Card or MB Debit MasterCard®.

Will my outstanding checks be cleared?

Checks drawn on InBank that did not clear before the bank closed will be honored up to your available balance.

Will I still get my bank statements on my InBank accounts?

Yes, however, the name on your statements will change to MB Financial Bank.

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Will my account numbers change?

Possibly. When we get closer to the computer systems merger date we will have a better idea if some InBank account numbers will need to be changed. But we will work with you and let you know in advance if your account number will change.

Do I need to change my direct deposit or automatic transfers?

No. At this time you do not need to make any changes to your direct deposit instructions, pre-approved transfers or debits to or from your account. If you have your Social Security check or payroll check direct deposited, your deposits will continue to be credited to your account without interruption. You will be notified in the event that changes need to be made.

Will I still be able to use Internet Banking and Bill Pay?

Yes. You will still be able to use your current Internet Banking and Bill Pay systems until we merge computer systems. After the computer systems conversion, you will have access to MB's Internet Banking and Bill Pay products, called ibankmb.com. Both of these services are free.

Will I still be able to bank by telephone?

At this time, you can continue to call 708.687.BANK. After the systems merger you will be able to do your telephone banking with MB Financial Bank using our 24-hour Phone Access Line (PAL). Also, MB's Telephone Banking Center is open seven days a week for your convenience.

Business Account information

Will there be any changes to my business accounts?

There will be no change to your current accounts. In the future, after the computer systems have been merged you will have access to many additional types of business banking services. We look forward to working with you to determine which products will best suit your business needs.

Certificates of Deposit information

Will I be charged an early withdrawal penalty if I close my InBank Certificate of Deposit (CD) before maturity?

No. You may withdraw funds from any transferred account without an early withdrawal penalty until you enter into a new CD agreement with MB Financial Bank, which will occur when your CD renews.

Will my CD continue to earn the same interest rate?

We are reviewing bank products and interest plans, and we will let you know if anything will change on any deposit account you had with InBank.

What happens to my IRA accounts?

MB Financial Bank will become the new Plan Administrator. We will be in contact with you if you need to sign a new agreement. Please keep in mind that your IRA account will continue to be FDIC insured separately from your other types of accounts, up to \$250,000.

Safe Deposit Box information

Is my safe deposit box affected by this change? Can I still access the contents of my box?

You may still access your safe deposit box during regular banking hours. Your safe deposit box agreement may change when your contract is up for renewal, but for now this service will continue without interruption.

Loan information

Do I need to change my loan payments? Where do I send my loan payments?

The terms and conditions of any loan you had with InBank remain the same. Please continue to make your loan payments as usual, and at the same locations. We will notify you by mail if anything changes.

Other changes

What other changes can I expect?

Members of the MB Financial Bank management team will be at your location for the next week to welcome you to the MB family and to help answer your questions. You will see the signage on the InBank buildings change to MB Financial Bank by Monday, September 7, 2009. We want to make this transition to MB happen as quickly as we can, and with as little disruption to you as possible.

If you look at our branch network, MB Financial Bank has a strong commitment to Chicagoland. We care about the communities we serve and are sensitive to the banking needs of its residents. Our agreement with the FDIC provides a safe and secure home at MB for InBank customers' banking relationships and for many of the employees who service them.

If you have any questions that are not answered here, please ask an MB representative or call our Telephone Banking Center at 1.888.i bank mb (1.888.422.6562). If our customer service representative is unable to answer your question, it will be forwarded to someone who can better assist you.

