STRONG
STABLE
SAFE

(AND HELPFUL)

Making an informed decision about your bank.

HARRIS

WE'RE HERE TO HELP.®

MAKING AN INFORMED DECISION ABOUT YOUR BANK.

At Harris, we'd like to help our customers make the best decisions possible about their money. While recent reports about financial fallout have created market anxiety, the right information can help put uncertainty in perspective, and help guide consumers to safe and sound financial decisions.

For more than 100 years, Harris has served the needs of our customers, safely managing their funds and guiding them toward financial success. We know that a strong, stable and safe financial service provider can be an asset in turbulent times. We're happy to share insights we think will address your concerns about the security of your deposits and help you make better financial decisions today and down the road.

YOUR QUESTIONS ANSWERED

Q| What is the role of the FDIC?

A| FDIC stands for the Federal Deposit Insurance Corporation. The FDIC is a government agency that was created by the U.S. Congress in 1933 to promote stability and public confidence in the U.S. financial system. Simply put, they protect against the loss of insured deposits if a bank fails.

Your Harris deposits are protected by FDIC insurance up to the applicable coverage limits under the FDIC rules.

Q| What deposits does the FDIC insure?

A| The FDIC protects deposit accounts, including checking, savings and money market deposit accounts and certificates of deposit, up to certain limits. Effective October 3, 2008, the FDIC has temporarily raised the deposit insurance limits for each category of ownership rights and capacity from $100,000 to $250,000. At the time of printing, the legislation authorizing the increase in deposit insurance coverage limits makes the change effective October 3, 2008, through December 31, 2009.

At Harris, your deposit accounts are insured up to the applicable limits. Harris has also decided to participate in the FDIC Temporary Liquidity Guarantee Program which provides FDIC insurance over and above the $250,000 limit for **noninterest-bearing** transaction deposit accounts. This means that our customers have full deposit insurance coverage for those accounts, regardless of dollar amount, until December 31, 2009.

Should you ever have questions about FDIC coverage rules, our Harris bankers are a helpful resource. You can call us at (877) 324-6523 or visit us at www.harrisbank.com. The FDIC also provides information and tools about how insurance coverage works. For most current information please visit www.fdic.gov or call 877-ASK-FDIC or 800-925-4618 (for the hearing impaired).

Q| What if I have deposit balances higher than FDIC insurance limits?

A| Many banks and thrifts in the U.S. participate in the Certificate of Deposit Account Registry Service® (CDARS)*. With this program, you can deposit as much as $50 million in a single bank and your deposits will be spread among other banks that participate in CDARS so deposit amounts are within FDIC coverage limits.

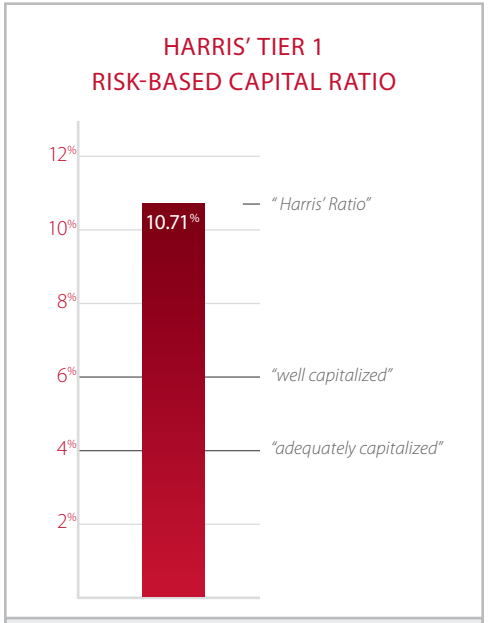
Another program called Reserve Insured Deposits is available for money market deposit accounts, which allow for up to $1 million in insurance coverage by spreading the deposits among other banks.

Harris participates in the CDARS and Reserve Insured Deposit programs to help customers achieve greater amounts of insurance protection while keeping their accounts at Harris. See your Harris banker about enrolling in either of these programs.

Q| Beyond FDIC insurance, how will I know that my deposits are in a financially stable bank?

A| The Capital Ratio is an important factor of financial stability. The Capital Ratio is determined by a complex calculation that looks at the risks in business activity relative to the capital, or net worth, of the bank. The government agencies that regulate banks require that banks have enough capital to cover any losses and still allow customers to make withdrawals from their deposit accounts.

Under current economic conditions, some banks have seen their capital ratios weaken due to increasing loan losses that have adversely affected the earnings of those banks. As of September 30, 2008, Harris had capital ratios that were well above the minimum ratios established by the government to be able to categorize a bank as "well-capitalized." For example, our Tier 1 Risk-Based Capital Ratio was 10.71%. That's almost twice the 6% needed to meet the "well-capitalized" category requirements. This speaks to our strength and financial stability, which is something our customers can feel confident about.



Harris is "well-capitalized", which is something our customers can feel confident about.

A helpful source of information on financial performance measures of FDIC insured banks is the FDIC's web site. Go to www.fdic.gov/quicklinks/consumers.html and click on the Bank Find link to learn more about a bank.

Q| Should I be concerned about my mortgage or home equity loan?

A| Not if your loan is in good standing with a financially stable lender and your loan payments stay within your budget. If you're not familiar with the terms of your loan, take time to review them or talk to a Harris banker. We're happy to help you even if your mortgage isn't with us. To find a mortgage specialist in your area, simply select a city and state.

Harris has always been primarily focused on making traditional loans—not subprime mortgages. As a financially stable lender, we have continued to be a sought-after source for refinancing, new home purchases and home equity loans.

Q| Where can I get financing if I'm buying a new home or refinancing my adjustable rate mortgage?

A| If you are financing a new home or refinancing an adjustable rate mortgage, a financially stable lender focused on making traditional loans that has a reputation for helping customers in good times and in more challenging times is a good option.

Harris has helped people with new mortgages and refinancing for generations. We subscribe to safe, conservative lending practices that withstand the changing times and fluctuating market conditions. Today, residential mortgage rates and loan opportunities are available at competitive rates for qualified applicants.

Q| Should I be concerned if I see a bank close in my neighborhood?

A| That depends. While no one likes to see a storefront with a "closed" sign in the window, closures are sometimes part of the normal course of managing a business, where changes are made to better meet customer needs.

Harris continues to grow. Over the last few years, we've added more than 100 branches. We now serve customers at more than 270 locations in Illinois, Indiana and Wisconsin.

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At Harris, we're here to help bring clarity to financial matters. We are more than happy to answer any questions you might have, and we invite you to contact us at your convenience at (877) 324-6523.

Need assistance? We have experts who can help.

Push to Talk

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*Funds may be submitted for placement only after a depositor enters into an agreement with Harris. CDARS® is a service mark of Promontory Interfinancial Network, LLC. The agreement contains important information and conditions regarding the placement of funds by Harris. Harris® is a trade name used by Harris N.A. and its affiliates. Member FDIC

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4-BR0908

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