

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: **Ridgestone Bank**

BID FOR: **[Failed Bank]** Heritage Community Bank
[Location] (the "Bank") Glenwood IL

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption.

This is bid number 2
of 2 bids submitted.

I. Omitted

II. Purchase and Assumption Bid

The Potential Acquirer is: Ridgestone Bank, Brookfield WI
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount resulting from a positive percentage bid of Assumed Deposits paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount resulting from a negative percentage bid of Assumed Deposits to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids **must** be included in parenthesis "()".

Deposit Franchise Transaction (All Offices):

The bid amount is:

All Deposits* 1.20 % of Assumed Deposits.

Insured Deposits Only** % of Assumed Deposits.

***All Deposits will be assumed, but the bid is calculated on only certain deposits per the bid instructions.**

****The bid is calculated on only certain deposits per the bid instructions.**

III. Omitted

*Heritage Community Bank
Glenwood IL*

This is bid number 2
of 2 bids submitted.

IV. Resulting Institution Information (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

xx bank
 thrift

(ii) the resulting financial institution

 will
xx will not
involve a de novo institution

(iii) the resulting financial institution

xx will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

_____ and such institution will be a:

- national bank
- state member bank
- xx state non member bank
- federal savings bank
- state savings bank
- federal savings and loan association
- state savings and loan association
- other (please explain)

C. To be completed only if a holding company is involved:

*Heritage Community Bank
Glenwood DL*

This is bid number 2
of 2 bids submitted.

Name of holding company: _____

Address of holding company: _____

The holding company will be a:

- bank holding company
- thrift holding company

V. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: Bruce Lammers

Title: CEO

Address: 13925 W North Ave

Brookfield WI

Telephone: 262-789-1011 (office)

414-405-3276 (other)

Facsimile: 262-432-0549

cc: Name: Jon Grosshuesch

VI. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to the transaction contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to

*Heritage Community Bank
Glenwood IL*

This is bid number 2
of 2 bids submitted.

consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Ridgestone Bank

Printed Name of Potential Acquirer

By:

(signature)

Name:

Bruce W. Lammers

Title:

CEO

Date:

2/23/09

*Heritage Community Bank
Clemson SC*

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: Ridgestone Bank

BID FOR: [Failed Bank]
[City, State] (the "Bank") Heritage Community Bank, Glenwood IL

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption (Whole Bank).

This is bid number 1
of 2 bids submitted.

I. Whole Bank Bid

The Potential Acquirer is: Ridgestone Bank, Brookfield WI
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids must be included in parenthesis "()".

The bid amount is:

All Deposits \$ (80,209,000.00)

Insured Deposits Only \$ _____

Failed Bank
City, State
Heritage Community Bank
Okonuk IL

This is bid number 1
of 2 bids submitted.

II. Omitted

III. Omitted

IV. **Resulting Institution Information** (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

xx bank
 thrift

(ii) the resulting financial institution

 will
xx will not
involve a de novo institution

(iii) the resulting financial institution

xx will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

Ridgestone Bank

and such institution will be a:

- national bank
- state member bank
- xx state non member bank
- federal savings bank
- state savings bank
- federal savings and loan association
- state savings and loan association
- other (please explain)

*Heritage Community Bank
Glenwood FL*

This is bid number 1
of 2 bids submitted.

C. To be completed **only** if a holding company is involved:

Name of holding company: _____

Address of holding company: _____

The holding company will be a:

- bank holding company
- thrift holding company

V. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: Bruce Lammers

Title: CEO

Address: 13925 W North Ave

Brookfield WI 53005

Telephone: 262-789-1011 (office)

414-405-3276 (other)

Facsimile: 262-432-549

cc: Name: Jon Grosshuesch

VI. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to one of the transactions contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

*Heritage Community Bank
C-1111 Wood IL*

This is bid number 1
of 2 bids submitted.

The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

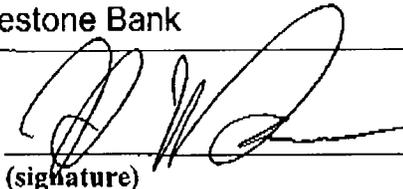
The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Printed Name of Potential Acquirer

Ridgestone Bank

By:



(signature)

Name: Bruce W. Lammers

Title: CEO

Date: 2/23/2009

*Heritage Community Bank
Glenwood FL*

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: Republic Bank of Chicago

BID FOR: Heritage Community Bank
Glenwood Illinois

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption (Whole Bank).

This is bid number 1
of 1 bids submitted.

I. Whole Bank Bid

The Potential Acquirer is: Republic Bank of Chicago, Oak Brook, Illinois
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids **must** be included in parenthesis "()".

The bid amount is:

All Deposits \$ (89,925,000.00)

Insured Deposits Only \$ _____

This is bid number 1
of 1 bids submitted.

II. Omitted

III. Omitted

IV. Resulting Institution Information (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

bank
 thrift

(ii) the resulting financial institution

will
 will not
involve a de novo institution

(iii) the resulting financial institution

will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

Republic Bank of Chicago

and such institution will be a:

- national bank
- state member bank
- state non member bank
- federal savings bank
- state savings bank
- federal savings and loan association
- state savings and loan association
- other (please explain)

This is bid number 1
of 1 bids submitted.

C. To be completed **only** if a holding company is involved:

Name of holding company: _____

Address of holding company: _____

The holding company will be a:

bank holding company
 thrift holding company

V. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: William H. Sperling

Title: Vice Chairman

Address: 2221 Camden Court
Oak Brook IL 60523

Telephone: 630-570-7700 (office)
_____ (other)

Facsimile: 630-928-1452

cc: Name: Thomas M. Longino

VI. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to one of the transactions contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

This is bid number 1
of 1 bids submitted.

The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

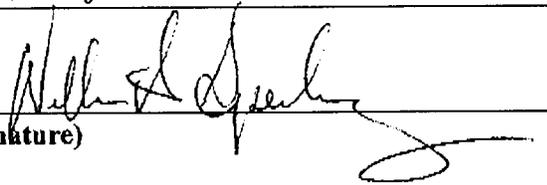
A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Printed Name of Potential Acquirer

Republic Bank of Chicago

By:

(signature)



Name: William H. Sperting

Title: Vice Chairman

Date: 2/19/2009

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: Stephen G. Morrissette
First Community Bank of Joliet

BID FOR: Heritage Community Bank
Glenwood, Illinois (The "Bank")

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption (Whole Bank).

This is bid number 1
of 3 bids submitted.

I. Whole Bank Bid

The Potential Acquirer is: First Community Bank of Joliet, Joliet, IL
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids must be included in parenthesis "()".

The bid amount is:

All Deposits \$ (\$87,607,000.00) .

Insured Deposits Only \$ n/a .

This is bid number 1
of 3 bids submitted.

II. Omitted

III. Omitted

IV. **Resulting Institution Information** (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

X bank
 thrift

(ii) the resulting financial institution

will
 X will not
involve a de novo institution

(iii) the resulting financial institution

X will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

First Community Bank of Joliet

and such institution will be a:

- national bank
- state member bank
- X state non member bank
- federal savings bank
- state savings bank
- federal savings and loan association
- state savings and loan association
- other (please explain)

This is bid number 1
of 3 bids submitted.

C. To be completed **only** if a holding company is involved:

Name of holding company: N/A

Address of holding company: N/A

N/A

The holding company will be a:

- bank holding company
- thrift holding company

V. **Contact**

The following person is the designated contact person for the Potential Acquirer:

Name: Stephen G. Morrisette

Title: President & CEO

Address: 2801 Black Road

Joliet, IL 60435

Telephone: 815-725-0123 (office)

[REDACTED] (other) (cell)

Facsimile: 815-725-0575

cc: Name: Glen Stiteley

VI. **Consummation of Transaction**

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to one of the transactions contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

This is bid number 1
of 3 bids submitted.

The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Printed Name of Potential Acquirer

First Community Bank of Joliet

By: 
(signature)

Name: Stephen G. Morrissette

Title: President & CEO

Date: February 23, 2009

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: Stephen G. Morrissette
First Community Bank of Joliet

BID FOR: Heritage Community Bank
Glenwood, Illinois (the "Bank")

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to (i) a Purchase and Assumption or (ii) a Loan Sale.

This is bid number <u>2</u> of <u>3</u> bids submitted.
--

I. Purchase and Assumption Bid

The Potential Acquirer is: First Community Bank of Joliet, Joliet, IL
 (Name, City, State)

The following options are to be selected by the Potential Acquirer. Each Section must have an option designated. Bids may be stated as a premium or as a discount. A premium is a positive dollar amount resulting from a positive percentage bid of Assumed Deposits paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount resulting from a negative percentage bid of Assumed Deposits to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids must be included in parenthesis "()".

A. The bid amount is:

All Deposits*	<u>0.0 % of Assumed Deposits.</u>
Insured Deposits Only**	<u>n/a % of Assumed Deposits.</u>

*All Deposits will be assumed, but the bid is calculated on only certain deposits per the bid instructions.

**The bid is calculated on only certain deposits per the bid instructions.

B. Loan Pool Purchase Options with the Deposit Franchise
 (LOAN POOLS LISTED IN SECTION II)

- Exercise the option to purchase certain or all Loan Pools
 Bids on the Loan Pools are linked to the deposit franchise bid.
 Bids on the Loan Pools are not linked to the deposit franchise bid.

Note: If neither of the forgoing boxes are checked with an "x" it will be assumed that the loan pool bids are not linked to the deposit franchise bid.

- Waive the option to purchase certain or all Loan Pools

This is bid number 2
of 3 bids submitted.

II. Loan Pool Purchase

The Potential Acquirer is: First Community Bank Of Joliet, Joliet, IL
(Name, City, State)

Loan Pools

100 Performing Residential	<u>70 %</u> of Book Value.
200 Performing Construction	No <u>Bid%</u> of Book Value.
300 Performing Commercial Real Estate	<u>67 %</u> of Book Value.
400 Performing Open-End Revolving 1-4 Res.	<u>65 %</u> of Book Value.
500 Performing Commercial & Industrial	<u>80 %</u> of Book Value.
600 Performing Loans to Individuals	<u>80 %</u> of Book Value.
700 Non-Performing Loans	No <u>Bid%</u> of Book Value.

A. Note: Linked Bids

Bids on the above Loan Pools:

- are** linked to *each other*
- are not** linked to *each other*

Note: If neither of the forgoing boxes are checked with an "x" it will be assumed that the loan pool bids are **not** linked to each other.

This is bid number 2
of 3 bids submitted.

III. Resulting Institution Information (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

X bank
 thrift

(ii) the resulting financial institution

will
 X will not
involve a de novo institution

(iii) the resulting financial institution

X will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

First Community Bank of Joliet

and such institution will be a:

- national bank
- state member bank
- X state non member bank
- federal savings bank
- state savings bank
- federal savings and loan association
- state savings and loan association
- other (please explain)

C. To be completed **only** if a holding company is involved:

Name of holding company: N/A

This is bid number 2
of 3 bids submitted.

Address of holding company: N/A
N/A

The holding company will be a:

- bank holding company
- thrift holding company

IV. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: Stephen G. Morrissette

Title: President & CEO

Address: 2801 Black Road

Joliet, IL 60435

Telephone: 815-725-0123 (office)

[REDACTED] (other) (cell)

Facsimile: 815-725-0575

cc: Name: Glen Stiteley

V. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to one of the transactions contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this

This is bid number 2
of 3 bids submitted.

transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Printed Name of Potential Acquirer

First Community Bank of Joliet

By:


(signature)

Name: Stephen G. Morrissette

Title: President & CEO

Date: February 23, 2009

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: Stephen G Morrissette
First Community Bank of Joliet

BID FOR: Heritage Community Bank
Glenwood, Illinois (The "Bank")

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption.

This is bid number 3
of 3 bids submitted.

I. Omitted

II. Purchase and Assumption Bid

The Potential Acquirer is: First Community Bank of Joliet, Joliet, IL
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount resulting from a positive percentage bid of Assumed Deposits paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount resulting from a negative percentage bid of Assumed Deposits to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids must be included in parenthesis "()".

Deposit Franchise Transaction (All Offices):

The bid amount is:

All Deposits* 0.10% of Assumed Deposits.

Insured Deposits Only** n/a % of Assumed Deposits.

*All Deposits will be assumed, but the bid is calculated on only certain deposits per the bid instructions.

**The bid is calculated on only certain deposits per the bid instructions.

III. Omitted

This is bid number 3
of 3 bids submitted.

IV. **Resulting Institution Information** (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

 X bank
 thrift

(ii) the resulting financial institution

 will
 X will not
involve a de novo institution

(iii) the resulting financial institution

 X will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

First Community Bank of Joliet

and such institution will be a:

- national bank
- state member bank
- X state non member bank
- federal savings bank
- state savings bank
- federal savings and loan association
- state savings and loan association
- other (please explain)

C. To be completed only if a holding company is involved:

This is bid number 3
of 3 bids submitted.

Name of holding company: N/A

Address of holding company: N/A

N/A

The holding company will be a:

- bank holding company
- thrift holding company

V. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: Stephen G. Morrissette

Title: President & CEO

Address: 2801 Black Road

Joliet, IL 60435

Telephone: 815-725-0123 (office)

~~815-725-0123~~ (other) (cell)

Facsimile: 815-725-0575

cc: Name: Glen Stiteley

VI. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to the transaction contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to

This is bid number 3
of 3 bids submitted.

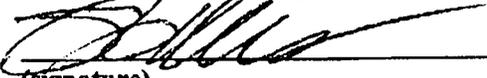
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The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

First Community Bank of Joliet
Printed Name of Potential Acquirer

By: 
(signature)

Name: Stephen G. Morrissette

Title: President & CEO

Date: February 23, 2009

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: MB Financial Bank, N.A.

BID FOR: [Failed Bank] Heritage Community Bank
[City, State] (the "Bank") Glenwood, IL

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption (Whole Bank).

This is bid number 1
of 3 bids submitted.

I. Whole Bank Bid

The Potential Acquirer is: MB Financial Bank, N.A., Chicago, Illinois
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids must be included in parenthesis "()".

The bid amount is:

All Deposits \$ (58,467,000)

Insured Deposits Only \$ _____

This is bid number 1
of 3 bids submitted.

II. Omitted

III. Omitted

IV. **Resulting Institution Information** (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

X bank
 thrift

(ii) the resulting financial institution

will
 X will not
involve a de novo institution

(iii) the resulting financial institution

X will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

MB Financial Bank, N.A.

and such institution will be a:

X national bank
 state member bank
 state non member bank
 federal savings bank
 state savings bank
 federal savings and loan association
 state savings and loan association
 other (please explain)

This is bid number 1
of 3 bids submitted.

C. To be completed **only** if a holding company is involved:

Name of holding company: _____

Address of holding company: _____

The holding company will be a:

- bank holding company
- thrift holding company

V. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: Jill E. York

Title: EVP and Chief Financial Officer

Address: 6111 North River Road

Rosemont, IL 60018

Telephone: (847) 653-1991 (office)

_____ (other)

Facsimile: (847) 653-0080

cc: Name: _____

VI. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to one of the transactions contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

This is bid number 1
of 3 bids submitted.

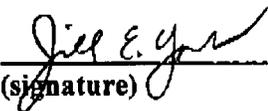
The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Printed Name of Potential Acquirer

MB Financial Bank, N.A.

By: 
(signature)

Name: Jill E. York

Title: EVP and Chief Financial Officer

Date: February 23, 2009

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: MB Financial Bank, N.A.

BID FOR: [Failed Bank] Heritage Community Bank
[City, State] (the "Bank") Glenwood, IL

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption (Whole Bank) with Loss Share Agreement.

This is bid number 2
of 3 bids submitted.

I. Transaction # 1 – All Deposits and Unsecured Liabilities

The Potential Acquirer is: MB Financial Bank, N.A., Chicago, Illinois.
(Name, City, State)

The transaction bid must be stated as a dollar amount. The Deposit premium bid must be stated as a percentage. Bids may be stated as a positive or as a negative number. When completing the Bid Form, Potential Acquirers **must** indicate a negative bid by placing parenthesis "(" around the number. Bids will be considered positive if not in parenthesis. If no bid is made for a transaction or option, leave the space blank or write "no bid". If one of the two components is filled in and the other is blank, the bid will be treated as a live bid with a bid of 0 in the blank. A bid of zero in any form will be treated as a live bid of \$0 or 0%.

The transaction bid is: \$ (14,501,000).

The Deposit premium bid is:* one %.

***All Deposits will be assumed, but the bid is calculated on only certain deposits per the bid instructions.**

This is bid number 2
of 3 bids submitted.

II. Transaction # 2 – All Deposits

The Potential Acquirer is: _____
(Name, City, State)

The transaction bid must be stated as a dollar amount. The Deposit premium bid must be stated as a percentage. Bids may be stated as a positive or as a negative number. When completing the Bid Form, Potential Acquirers **must** indicate a negative bid by placing parenthesis "(" around the number. Bids will be considered positive if not in parenthesis. If no bid is made for a transaction or option, leave the space blank or write "no bid". If one of the two components is filled in and the other is blank, the bid will be treated as a live bid with a bid of 0 in the blank. **A bid of zero in any form will be treated as a live bid of \$0 or 0%.**

The transaction bid is: \$ No Bid _____.

The Deposit premium bid is:* No Bid _____ %.

***All Deposits will be assumed, but the bid is calculated on only certain deposits per the bid instructions.**

This is bid number 2
of 3 bids submitted.

III. Transaction # 3 - Insured Deposits Only

The Potential Acquirer is: _____
(Name, City, State)

The transaction bid must be stated as a dollar amount. The Deposit premium bid must be stated as a percentage. Bids may be stated as a positive or as a negative number. When completing the Bid Form, Potential Acquirers **must** indicate a negative bid by placing parenthesis "(")" around the number. Bids will be considered positive if not in parenthesis. If no bid is made for a transaction or option, leave the space blank or write "no bid". If one of the two components is filled in and the other is blank, the bid will be treated as a live bid with a bid of 0 in the blank. **A bid of zero in any form will be treated as a live bid of \$0 or 0%.**

The transaction bid is: \$ No Bid .

The Deposit premium bid is:* No Bid % .

***The bid is calculated on only certain deposits per the bid instructions.**

This is bid number 2
of 3 bids submitted.

IV. Resulting Institution Information (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

X bank
 thrift

(ii) the resulting financial institution

 will
 X will not
involve a de novo institution

(iii) the resulting financial institution

X will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

MB Financial Bank, N.A.

and such institution will be a:

X national bank
 state member bank
 state non member bank
 federal savings bank
 state savings bank
 federal savings and loan association
 state savings and loan association
 other (please explain)

C. To be completed only if a holding company is involved:

Name of holding company: _____

This is bid number 2
of 3 bids submitted.

Address of holding company: _____

The holding company will be a:

- bank holding company
- thrift holding company

V. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: Jill E. York

Title: EVP and Chief Financial Officer

Address: 6111 North River Road
Rosemont, IL 60018

Telephone: (847) 653-1991 (office)
_____ (other)

Facsimile: (847) 653-0080

cc: Name: _____

VI. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to one of the transactions contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and

This is bid number 2
of 3 bids submitted.

representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Printed Name of Potential Acquirer

MB Financial Bank, N.A.

By: Jill E. York
(signature)

Name: Jill E. York

Title: EVP and Chief Financial Officer

Date: February 23, 2009

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: MB Financial Bank

BID FOR: [Failed Bank] Heritage Community Bank
[Location] (the "Bank") Glenwood, IL

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption.

This is bid number 3
of 3 bids submitted.

I. Omitted

II. Purchase and Assumption Bid

The Potential Acquirer is: MB Financial Bank, N.A., Chicago, Illinois.
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount resulting from a positive percentage bid of Assumed Deposits paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount resulting from a negative percentage bid of Assumed Deposits to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids **must** be included in parenthesis "()".

Deposit Franchise Transaction (All Offices):

The bid amount is:

All Deposits* One % of Assumed Deposits.

Insured Deposits Only** % of Assumed Deposits.

***All Deposits will be assumed, but the bid is calculated on only certain deposits per the bid instructions.**

****The bid is calculated on only certain deposits per the bid instructions.**

III. Omitted

This is bid number 3
of 3 bids submitted.

IV. Resulting Institution Information (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

bank
 thrift

(ii) the resulting financial institution

will
 will not
involve a de novo institution

(iii) the resulting financial institution

will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

MB Financial Bank, N.A.

and such institution will be a:

national bank
 state member bank
 state non member bank
 federal savings bank
 state savings bank
 federal savings and loan association
 state savings and loan association
 other (please explain)

C. To be completed only if a holding company is involved:

This is bid number 3
of 3 bids submitted.

Name of holding company: _____

Address of holding company: _____

The holding company will be a:

- bank holding company
- thrift holding company

V. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: Jill E. York

Title: EVP and Chief Financial Officer

Address: 6111 North River Road

Rosemont, IL 60018

Telephone: (847) 653-1991 (office)

_____ (other)

Facsimile: (847) 653-0080

cc: Name: _____

VI. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to the transaction contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to

This is bid number 3
of 3 bids submitted.

consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

MB Financial Bank, N.A.

Printed Name of Potential Acquirer

By: Jill E. York
(signature)

Name: Jill E. York

Title: EVP and Chief Financial Officer

Date: February 23, 2009

EXHIBIT "A"
BID FORM

TO: Federal Deposit Insurance Corporation
1601 Bryan St. - Suite 32128
Dallas, Texas 75201

Attention: Manager - Franchise Marketing
Division of Resolutions and Receiverships

FROM: *Inland Bank Trust*
1100 S. Rand Rd.
LAKE BIRCH, ILLINOIS 60047

BID FOR: ~~[Failed Bank]~~ *HERITAGE COMMUNITY BANK*
~~[Location] (the "Bank")~~ *GREENWOOD, ILLINOIS*

The undersigned Potential Acquirer submits this Bid Form ("Bid"), in accordance with the Instructions to Potential Acquirers ("Instructions") and instructions contained on this Form, to acquire certain assets and liabilities pursuant to a Purchase and Assumption.

This is bid number ____
of ____ bids submitted.

I. Omitted

II. Purchase and Assumption Bid

The Potential Acquirer is: Inland Bank Trust, Lake Forest, Illinois
(Name, City, State)

Bids may be stated as a premium or as a discount. A premium is a positive dollar amount resulting from a positive percentage bid of Assumed Deposits paid by the acquirer to the FDIC for the purchase of assets and to assume certain liabilities of the Institution. A discount is a negative dollar amount resulting from a negative percentage bid of Assumed Deposits to be paid by the FDIC to the acquirer for the purchase of assets and to assume certain liabilities of the Institution. Discount bids **must** be included in parenthesis "()".

Deposit Franchise Transaction (All Offices):

The bid amount is:

All Deposits* 2.01 % of Assumed Deposits.

Insured Deposits Only** _____ % of Assumed Deposits.

*All Deposits will be assumed, but the bid is calculated on only certain deposits per the bid instructions.

**The bid is calculated on only certain deposits per the bid instructions.

III. Omitted

This is bid number _____
of _____ bids submitted.

IV. **Resulting Institution Information** (Place "Xs" where and as appropriate)

A. If the Potential Acquirer's Bid is accepted:

(i) the resulting financial institution will be a

bank
 thrift

(ii) the resulting financial institution

will
 will not
involve a de novo institution

(iii) the resulting financial institution

will
 will not
be operated as a branch of the Acquirer

B. Upon consummation of any transaction contemplated in this Bid, the name of the resulting financial institution involved in the transaction will be

Inland Banc. Trust

and such institution will be a:

- national bank
- state member bank
- state non member bank
- federal savings bank
- state savings bank
- federal savings and loan association
- state savings and loan association
- other (please explain)

C. To be completed **only** if a holding company is involved:

This is bid number _____
of _____ bids submitted.

Name of holding company: _____

Address of holding company: _____

The holding company will be a:

- bank holding company
- thrift holding company

V. Contact

The following person is the designated contact person for the Potential Acquirer:

Name: Howard A. Jaffe

Title: CEO

Address: 2901 Butterfield Rd.

Oak Brook, Illinois 60523

Telephone: 630-586-4854 (office)

_____ (other)

Facsimile: 630-586-6350

cc: Name: Peter Stickler

VI. Consummation of Transaction

The Potential Acquirer agrees that upon notification (which may be verbal) from the Corporation that the Potential Acquirer's Bid with respect to the transaction contemplated herein has been accepted, the Potential Acquirer will execute the appropriate agreement(s) and work diligently to

This is bid number _____
of _____ bids submitted.

consummate the transaction. Such consummation shall occur at such time and place as the Corporation in its sole discretion determines.

The Potential Acquirer represents and warrants that it has executed and delivered to the Corporation a Confidentiality Agreement, is eligible to purchase assets and able to execute a Purchaser Eligibility Certification ("Certification") and that all information provided and representations made by or on behalf of the Potential Acquirer in connection with this transaction and the transactions contemplated hereby, including, but not limited to, the Confidentiality Agreement and its eligibility to purchase assets and ability to execute a Certification, are and remain true and correct in all material respects and do not fail to state any fact required to make the information contained therein not misleading. The Potential Acquirer agrees that if it is a successful bidder that on notification it will execute and immediately deliver to the FDIC a Certification via fax and overnight delivery.

The undersigned, on behalf of the Potential Acquirer, hereby certifies that (i) the Potential Acquirer has full power and authority to submit this Bid and has taken all corporate action necessary with respect thereto, and (ii) the undersigned has been duly authorized to execute and submit this Bid on behalf of the Potential Acquirer.

A Board resolution authorizing the submission of the bid and authorizing this representative to sign on behalf of the institution or group has been submitted with each bid form.

Triand Bank Trust
Printed Name of Potential Acquirer
By: Howard A. Joeff
(signature)
Name: HOWARD A. JOEFF
Title: CEO
Date: 2-23-2009