

SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement ("Agreement") is made as of this 15th day of May, 2012, by, between, and among the following undersigned parties: The Federal Deposit Insurance Corporation as Receiver of Founders Bank and as Receiver of The First National Bank of Danville (collectively "FDIC-R"), the former officers, directors and employees of Founders Bank ("Founders") and The First National Bank of Danville ("Bank of Danville," with Founders collectively, the "Banks" and each a "Bank"), including but not limited to Donald Beenes, Thomas Bugielski, Craig Campbell, Douglas Campbell, Kim Webster Campbell, Lyle Campbell, Scott Campbell, Joseph Glab, Ernest Havrilla, Janet Havrilla, Edward Lode, John Lombard, T.R. McDowell, James Mulvancy, Michael Rittof, Keith Sanders, Helen Socha, Judith Stahl, Elizabeth Tison, and Kenneth Winn (collectively, the "Settling Individuals"), and St. Paul Mercury Insurance Co. ("Travelers"). The FDIC-R, the Settling Individuals and Travelers may be referred to herein individually as a "Party" and collectively as the "Parties".

RECITALS

This Agreement is entered into in reference to the following:

1. Prior to July 2, 2009, Founders was a state-chartered nonmember institution operating in the State of Illinois and Bank of Danville was a federally chartered institution operating in the State of Illinois.
2. On July 2, 2009, the Illinois Department of Financial and Professional Regulation closed Founders and the Office of the Comptroller of the Currency closed Bank of Danville. The FDIC-R was appointed receiver for the Banks pursuant to 12 U.S.C. § 1821(c). In accordance with 12 U.S.C. § 1821(d), the FDIC-R, as receiver, succeeded to all rights, titles, powers and privileges of the Banks, including those with respect to its assets. Among the assets to which the FDIC-R succeeded were any and all of claims, demands, and causes of actions each Bank

might have against its former directors, officers and employees arising from the performance, nonperformance and/or manner of performance of their respective functions, duties and acts as directors, officers and/or employees of the Bank.

3. Travelers issued SelectOne for Community Banks Policy No. [REDACTED] (the (b)(4) "Policy") to Founders Group, Inc., which was the holding company for the Banks. The Settling Individuals sought coverage under the Policy in response to claims asserted by the FDIC-R. Travelers reserved its rights to deny coverage under the Policy for claims asserted by the FDIC-R against the Settling Individuals.

4. The Parties deem it in their best interests to enter into this Agreement to avoid the uncertainty, trouble, and expense of litigation. Among other things, the Parties have agreed that the Agreement shall be a settlement and release of all claims held by the FDIC-R, including its agents, successors and assigns, for all claims now or hereafter held by the FDIC-R against all former officers, directors and employees of Founders and/or Bank of Danville (collectively, the "Covered Persons") that arise from or relate to the performance, non-performance or manner of performance of the Covered Persons' respective functions, duties and/or actions as employees, officers and/or directors of Founders and/or Bank of Danville. The Settling Individuals deny and continue to deny any and all liability. The Parties further agree that, as a compromise and settlement of disputed claims, this Agreement is not an admission or evidence of liability or of coverage with respect to the disputed claims.

NOW, THEREFORE, in consideration of the promises, undertakings, payments, and releases stated herein, the sufficiency and receipt of which consideration is hereby acknowledged, the Parties agree as follows:

Section I: Payment to the FDIC-R

A. As an essential covenant and condition to this Agreement, Travelers shall pay to the FDIC-R the sum of THREE MILLION ONE HUNDRED AND FIFTY THOUSAND DOLLARS (\$3,150,000.00) by way of wire transfer to:

Bank: Federal Home Loan Bank of New York

(b)(4) Routing #: [redacted]

For Credit To: FDIC National Liquidation Account

(b)(4) Account #: [redacted]

Other Beneficiary Information (OBI): (1) \$1.95 million for FIN 10074; Founders Bank, Worth, Illinois; Contact: John Wolfsmith; 847-273-9556; Professional Liability (37100); DIF Fund. (2) \$1.20 million for FIN 10078; The First National Bank of Danville, Danville, Illinois; Contact: John Wolfsmith; 847-273-9556; Professional Liability (37100); DIF Fund.

The settlement payment by Travelers is referred to herein as the "Settlement Fund."

B. The Settlement Funds shall be delivered to the FDIC-R by direct wire transfer as described in Paragraph A. above on or before 30 days after the Parties have fully executed the Agreement ("the due date"). In the event that the Settlement Funds are not delivered to the FDIC-R by the due date, interest shall accrue on all unpaid amounts at the rate of 6% per annum from the due date until the date of payment, said date of payment shall in no event be later than 90 days after the Parties have fully executed the Agreement as described more fully in Paragraph I. C. below. Interest shall be owed only by the Party that fails to make timely payment.

C. If all Settlement Funds and accrued interest are not received within 90 days after the Parties have fully executed the Agreement, this Agreement shall be deemed null and void, having no legal validity or binding affect whatsoever upon the Parties.

Section II: Releases

A. Release of Settling Individuals and Covered Persons by the FDIC-R

Effective upon payment of the Settlement Funds pursuant to Section I above, and except as provided in Section II.G below, the FDIC-R, for itself and its agents, successors and assigns, hereby releases and discharges each of the Settling Individuals and all Covered Persons from any and all claims, demands, obligations, damages, fees, costs, actions, and causes of action, direct or indirect, in law or in equity, known or unknown, belonging to the FDIC-R, that arise from or relate to (1) the performance, nonperformance, or manner of performance of the Settling

Individuals' and/or Covered Persons' respective functions, duties and actions as employees, officers and/or directors of Founders and/or Bank of Danville and/or (2) the fact that any Settling Individual or Covered person is or was an officer, director, or employee of Founders and/or Bank of Danville. For purposes of clarification and certainty, this release is applicable to, and includes each of the Settling Individuals and each and every Covered Person who is not a Settling Individual, as well as each and every of their respective heirs, executors, administrators, estates, agents, attorneys representatives, spouses, successors and assigns.

B. Release of the FDIC-R by the Settling Individuals

Effective simultaneously with the release granted in Paragraph H.A. above the Settling Individuals, on behalf of themselves individually, and their respective heirs, executors, administrators, estates, agents, representatives, successors and assigns, hereby release and discharge the FDIC-R, and its employees, officers, directors, attorneys, agents, representatives, successors and assigns, from any and all claims, demands, obligations, damages, fees, costs, actions, and causes of action, direct or indirect, in law or in equity, that arise from or relate to the Banks or to the performance, nonperformance, or manner of performance of the Settling Individuals' respective functions, duties and actions as officers and/or directors of Founders and/or Bank of Danville and/or the fact that any Settling Individual is or was an officer, director, or employee of Founders and/or Bank of Danville.

C. Release of Travelers by the FDIC-R

Effective simultaneously with the releases granted in Paragraphs A and B of this Section II, the FDIC-R, for itself and its successors and assigns, hereby releases and discharges Travelers, its parents, subsidiaries, affiliates and reinsurers, and their respective employees, officers, directors, agents, representatives, successors and assigns, from any and all claims, demands, obligations, damages, actions and causes of action, direct or indirect, in law or in equity, that arise from or relate to the Policy. The FDIC-R agrees that any interest it may have under the Policy is extinguished.

D. Release of Travelers by Settling Individuals

Effective simultaneously with the releases granted in Paragraphs A and B of this Section II, the Settling Individuals, on behalf of themselves individually, and their respective heirs, executors, administrators, estates, agents, representatives, successors and assigns, hereby release and discharge Travelers, its parents, subsidiaries, affiliates and reinsurers, and their respective employees, officers, directors, agents, representatives, successors and assigns, from any and all claims, demands, obligations, damages, fees, costs, actions and causes of action, direct or indirect, in law or in equity, that are based upon claims by the FDIC-R against the Settling Individuals that have been released pursuant to this Agreement, including but not limited to any contractual or extra-contractual claims based upon the handling, defense, or resolution of the claims released by the FDIC-R. This release, however, shall not affect Travelers' obligations with respect to Defense Costs incurred by the Settling Individuals through Arnold & Porter LLP, their counsel retained to defend against the FDIC-R's released claims, which retention was previously consented to by Travelers.

E. Release of the FDIC-R by Travelers

Effective simultaneously with the release granted in Paragraphs II.C. and II.D. above and subject to the provisions of Paragraph II.G.3. below, Travelers, for itself and its successors and assigns, and on behalf of its parents, subsidiaries, affiliates and reinsurers, and their successors and assigns, hereby releases and discharges FDIC-R, and its employees, officers, directors, agents, attorneys, representatives, successors and assigns, from any and all claims, demands, obligations, damages, actions, and causes of action, direct or indirect, in law or in equity, that arise from or relate to the Policy.

F. Release of Settling Individuals by Travelers

Effective simultaneously with the releases granted in Paragraph C, D and E of this Section II, Travelers, for itself and its successors and assigns, and on behalf of its parents, subsidiaries, affiliates, and reinsurers, and their successors and assigns, hereby releases and discharges each of the Settling Individuals, and their respective heirs, executors, administrators,

estates, agents, attorneys, representatives, successors and assigns, from any and all claims, demands, obligations, damages, fees, costs, actions, and causes of action, direct or indirect, in law or in equity, based upon the claims released by the FDIC-R pursuant to this Agreement, including but not limited to any contractual or extra-contractual claims based upon the handling, defense, or resolution of the claims released by the FDIC-R.

G. Express Reservations From Releases By the FDIC-R

1. Notwithstanding any other provision in this Agreement, the FDIC-R does not release, and expressly preserves fully and to the same extent as if the Agreement had not been executed, any claims or causes of action:

a. against the Settling Individuals or any other person or entity for liability, if any, incurred as the maker, endorser or guarantor of any promissory note or other evidence of indebtedness payable or owed by them or any of them to FDIC-R, Founders, Bank of Danville, or other financial institutions, or any other person or entity, including without limitation any claims acquired by Federal Deposit Insurance Corporation in its corporate capacity ("FDIC-C") or as successor in interest to the Bank or any person or entity other than Bank; and

b. against any person or entity not expressly released in this Agreement.

c. against the Settling Individuals or any other person or entity for liability that arises from or relates to (1) the performance, nonperformance, or manner of performance of the Settling Individuals' and/or Covered Persons' respective functions, duties and actions as employees, officers and/or directors of any financial institution other than Founders and/or Bank of Danville and/or (2) the fact that any Settling Individual or Covered person is or was an officer, director, or employee of any institution other than Founders and/or Bank of Danville.

d. Against Lyle Campbell and/or Craig Campbell with respect to the facts and circumstances at issue in the litigation filed by Craig Campbell, as Trustee of the Lyle P. Campbell 1994 Irrevocable Trust dated February 14, 1994, against the FDIC as Receiver for the Bank of Danville, currently pending in the United States Court of Appeals for the Seventh Circuit, Appeal No. 11-1595. It is understood that this Agreement shall not compromise in any

way the dispute between the parties to that action.

2. Notwithstanding any other provision, nothing in this Agreement shall be construed or interpreted as limiting, waiving, releasing or compromising the jurisdiction and authority of the FDIC-C in the exercise of its supervisory or regulatory authority or to diminish its ability to institute administrative enforcement proceedings seeking removal, prohibition or any other administrative enforcement action which may arise by operation of law, rule or regulation.

3. Notwithstanding any other provision, nothing in this Agreement shall be construed or interpreted as precluding the FDIC-R from pursuing proofs of claims against the bankruptcy estates only in any of the bankruptcy proceedings filed by Craig Campbell and Kim Webster Campbell (collectively, the "Campbells"). The FDIC-R will reduce any existing proof of claim against the bankruptcy estate by 50 percent. Nonetheless, if the trustee or any other party in those bankruptcy proceedings files an adversary complaint in bankruptcy court or any other form of complaint in any venue asserting claims against any of the Settling Individuals in response to the proofs of claim, the FDIC-R agrees at its option to either (a) withdraw its proofs of claim concerning Founders or Bank of Danville or (b) to defend or settle the adversary complaint or complaint, in either case in a manner that does not subject any of the Settling Individuals to any cost, expense, or liability.

4. Notwithstanding any other provision hereof, this Agreement does not purport to waive, or intend to waive, any claims which could be brought by the United States through either the Department of Justice, the United States Attorney's Office for the Northern District of Illinois, the United States Attorney's Office for the Central District of Illinois or the United States Attorney for any other federal judicial district. In addition, the right of the United States to seek court ordered restitution pursuant to the relevant provisions of the Victim and Witness Protection Act, 18 U.S.C. § 3663, *et. seq.*, if appropriate, also is not waived or released.

5. The FDIC-R represents and warrants that, as of the date of this Agreement, it has not transferred any claim, cause of action or other right that would be released hereunder if such

claim, cause or action or right had not been previously transferred by the FDIC-R prior to the date of this Agreement, and to that end the Parties agree that the release by the FDIC-R set forth in Paragraph A of Section II is a full and complete release of all such claims, causes of action and rights.

Section III: Waiver of Dividends

To the extent, if any, that Settling Individuals are or were depositors, creditors and/or shareholders of the Banks and by virtue thereof are or may have been entitled to a dividend, payment, or other pro-rata distribution upon resolution of the receivership of the Banks, they hereby knowingly assign to the FDIC-R any and all rights, titles and interest in and to any and all such dividends, payments or other pro rata distributions.

Section IV: Representations and Acknowledgements

A. **No Admission of Liability** Each of the Parties acknowledges and agrees that the matters set forth in this Agreement constitute the settlement and compromise of disputed claims, and that this Agreement is not an admission or evidence of liability or of coverage by any of them regarding any claim. The Parties further stipulate and agree that, as a settlement and compromise, neither this Agreement nor any matter related to it may be offered or admitted in any court or administrative proceeding as evidence of liability or wrongdoing whatsoever with respect to any of the Settling Individuals' performance, nonperformance and/or manner of performance of their respective functions, duties and acts as directors, officers and/or employees of either Bank.

B. **Execution in Counterparts** This Agreement may be executed in counterparts by one or more of the Parties named herein and all such counterparts when so executed shall together constitute the final Agreement, as if one document had been signed by all Parties hereto; and each such counterpart, upon execution and delivery, shall be deemed a complete original, binding the Party or Parties subscribed thereto upon the execution by all Parties to this

Agreement.

C. Binding Effect Each of the undersigned persons represents and warrants that they are a Party hereto or are authorized to sign this Agreement on behalf of the respective Party for which they are signing, and that they have the full power and authority to bind such Party to each and every provision of this Agreement. This Agreement shall be binding upon and inure to the benefit of the undersigned Parties and their respective heirs, executors, administrators, representatives, successors and assigns.

D. Specific Representations and Warranties The Settling Individuals severally but not jointly swear and affirm that all financial information in the affidavits and financial statements prepared by them and voluntarily provided to the FDIC-R in response to its request was true and accurate at the time of submission to the best of their knowledge, information and belief.

E. Reasonable Cooperation

1. The undersigned Parties agree to cooperate in good faith to effectuate all the terms and conditions of this Agreement.

F. Choice of Law This Agreement shall be interpreted, construed and enforced according to applicable federal law, or in its absence, the laws of the State of Illinois.

G. Entire Agreement and Amendments This Agreement constitutes the entire agreement and understanding between and among the undersigned Parties concerning the matters set forth herein. This Agreement may not be amended or modified except by another written instrument signed by the Party or Parties to be bound thereby, or by their respective authorized attorney(s) or other representative(s).

H. Advice of Counsel Each Party hereby acknowledges that it has consulted with and obtained the advice of counsel prior to executing this Agreement, and that this Agreement has been explained to that Party by his or her counsel.

I. Enforcement of Agreement In the event that any Party brings suit to enforce the terms of this Agreement, or based on the alleged breach of the terms hereof, the Parties agree to exclusive venue in the United States District Court for the Northern District of Illinois or in the event that the said federal court does not have jurisdiction, the Circuit Court in and for Cook County, Illinois. In such event, the prevailing Party or Parties shall be entitled to recover all costs incurred from the non-prevailing party or parties, including reasonable attorneys' fees.

J. Time is of the Essence. Time is of the essence in this Agreement, including specifically, payment of the Settlement Funds to FDIC-R on or before the due date.

IN WITNESS WHEREOF, the Parties hereto have caused this Agreement to be executed by each of them or their duly authorized representatives on the dates hereinafter subscribed.

FEDERAL DEPOSIT INSURANCE CORPORATION
as Receiver for Founders Bank

(b)(6) Date: 6-8-12

BY:
TITLE: COUNSEL
PRINT NAME: John Wolfson

FEDERAL DEPOSIT INSURANCE CORPORATION
as Receiver for First National Bank of Danville

(b)(6) Date: 6-8-12

BY:
TITLE: COUNSEL
PRINT NAME: John Wolfson

TRAVELERS INSURANCE COMPANY

(b)(6)

Date: 6-12-12

BY:

TITLE: VP, DIST. COUN.

PRINT NAME: Stacy Walker

(b)(6)

Date: 5/24/12

Donald Beenes

Date: _____

Thomas Bugielski

Date: _____

Craig Campbell

Date: _____

Douglas Campbell

Date: _____

Brad Waller, Trustee

Date: _____

Kim Webster Campbell

Date: _____

Lyle Campbell

Date: _____

Brad Waller, Trustee

Date: _____

Scott Campbell

Date: _____

Brad Waller, Trustee

Date: _____

Joseph Glab

Date: _____

Ernest Havrilla

TRAVELERS INSURANCE COMPANY

Date: _____

BY: _____

TITLE: _____

PRINT NAME: _____

Date: _____

(b)(6)



Date: _____

Thomas Bugterski

Date: _____

Craig Campbell

Date: _____

Douglas Campbell

Date: _____

Brad Waller, Trustee

Date: _____

Kim Webster Campbell

Date: _____

Lyle Campbell

Date: _____

Brad Waller, Trustee

Date: _____

Scott Campbell

Date: _____

Brad Waller, Trustee

Date: _____

Joseph Glab

Date: _____

Ernest Havrilla

TRAVELERS INSURANCE COMPANY

Date: _____

BY: _____
TITLE: _____
PRINT NAME: _____

Date: _____

Donald Beenes

Date: _____


Craig Campbell

Date: _____

Douglas Campbell

Date: _____

Brad Waller, Trustee

Date: 5-30-12


Kim Webster Campbell

Date: _____

Lyle Campbell

Date: _____

Brad Waller, Trustee

Date: _____

Scott Campbell

Date: _____

Brad Waller, Trustee

Date: _____

Joseph Glab

Date: _____

Ernest Havrilla

(b)(6)

(b)(6)

TRAVELERS INSURANCE COMPANY

Date: _____

BY: _____

TITLE: _____

PRINT NAME: _____

Date: _____

Donald Beenes

Date: _____

Thomas Bugielski

Date: _____

Craig Campbell

(b)(6)

Date: _____

[Redacted Signature]

~~Douglas Campbell~~

Date: _____

Brad Waller, Trustee

Date: _____

Kim Webster Campbell

Date: _____

Lyle Campbell

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Brad Waller, Trustee

Date: _____

Scott Campbell

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Brad Waller, Trustee

Date: _____

Joseph Glab

Date: _____

Ernest Havrilla

TRAVELERS INSURANCE COMPANY

Date: _____

BY: _____

TITLE: _____

PRINT NAME: _____

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Donald Beenes

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Thomas Bugielski

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Craig Campbell

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Douglas Campbell

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Brad Waller, Trustee

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Kim Webster Campbell

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Lyle Campbell

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Brad Waller, Trustee

(b)(6)

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Scott Campbell

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Brad Waller, Trustee

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Joseph Glab

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Ernest Havrilla

TRAVELERS INSURANCE COMPANY

Date: _____

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Donald Beenes

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Thomas Bugielski

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Craig Campbell

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Douglas Campbell

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Brad Waller, Trustee

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Kim Webster Campbell

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Lyle Campbell

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Brad Waller, Trustee

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Scott Campbell

Date: _____

Brad Waller, Trustee

(b)(6)

Date: May 23, 2012

[Redacted Signature]

Joseph Glab

Date: _____

Ernest Havrilla

TRAVELERS INSURANCE COMPANY

Date: _____

BY: _____
TITLE: _____
PRINT NAME: _____

Date: _____

Donald Beenes

Date: _____

Thomas Bugielski

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Craig Campbell

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Douglas Campbell

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Brad Waller, Trustee

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Kim Webster Campbell

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Lyle Campbell

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Brad Waller, Trustee

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Scott Campbell

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Brad Waller, Trustee

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Joseph Glab

Date: 6/3/12

[Redacted Signature Box]

Ernest Havrilla

(b)(6)

(b)(6)



Date: 6/3/12

Janet Havnilla

Date: _____

Edward Lode

Date: _____

John Lombard

Date: _____

T.R. McDowell

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James Mulvaney

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Michael Ritlof

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Keith Sanders

Date: _____

Helen Socha

Date: _____

Judith Stahl

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Elizabeth Tison

Date: _____

Kenneth Winn

Date: _____

Date: 5/24/2012

Date: _____



~~Edward Lodge~~

John Lombard

T.R. McDowell

James Mulvaney

Michael Rittof

Keith Sanders

Helen Socha

Judith Stahl

Elizabeth Tison

Kenneth Winn

(b)(6)

Date: _____

Janet Havrilla

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Edward Lode

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T.R. McDowell

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James Mulvaney

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Michael Rittof

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Elizabeth Tison

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Kenneth Winn

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Janet Havrilla

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Edward Lode

Date: _____

John Lombard

(b)(6)

Date: 5/30/2012



T.R. McDowell

Date: _____

James Mulvaney

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Michael Rittof

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Keith Sanders

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Helen Socha

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Judith Stahl

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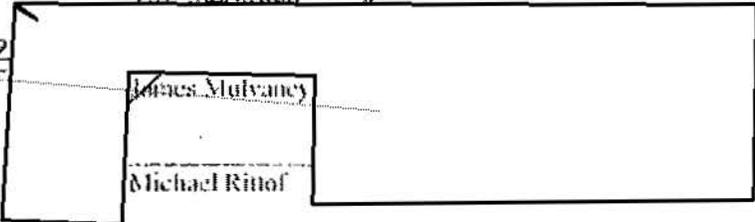
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Janet Havrilla

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Edward Lode

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John Lombard

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E.R. Maxwell

(b)(6) Date: MAY 24 2



Date: _____
Keith Sanders

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Elizabeth Tison

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Kenneth Winn

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Janet Havrilla

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Edward Lode

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John Lombard

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T.R. McDowell

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James Mulvaney

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Michael Kiltot

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T.R. McDowell

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James Mulvaney

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Michael Rittof

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Elizabeth Tison

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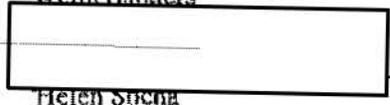
Michael Rittol

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Keith Sanders

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Date: 5/24/12



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T.R. McDowell

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James Mulvaney

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Michael Rittof

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Keith Sanders

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(b)(6)

Date: 6/5/2012



Judith Stahl

Date: _____

Elizabeth Tison

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Kenneth Winn

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Janet Havrilla

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Edward Lode

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John Lombard

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T.R. McDowell

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James Mulvaney

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Michael Rittol

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Keith Sanders

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Helen Socha

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Julia Stahl

(b)(6)



Date: _____

Elizabeth Tison

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Kenneth Winn

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Janet Havrilla

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John Lombard

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T.R. McDowell

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James Mulvaney

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Keith Sanders

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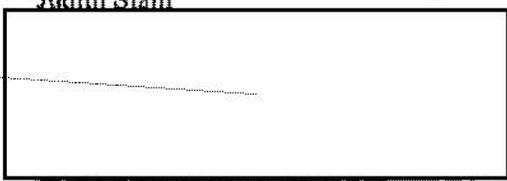
Helen Socha

Date: _____

Judith Stahl

Date: _____

Date: 5/25/12



Kenneth Winn

(b)(6)