



NON-PROFIT BANKING

First Bank of Highland Park

Where Community is First!

ABOUT NON-PROFIT CHECKING

At First Bank of Highland Park we understand that your organization has a unique story. You have worked hard to be successful and we want to take an active role in supporting your financial needs.

Because we share in your vision to shape, define and strengthen local communities, we have created an Interest Bearing Non-Profit Checking Account*. This account is tailored to meet the financial needs of Non-Profit organizations with a low transaction volume.

Activity

Minimum Balance Required	None
Monthly Maintenance Fee	None
Business Online Banking with Bill Pay Service	Free
Cashier's Checks & Money Orders	Free
Number of Monthly Transactions at No Charge	Unlimited

*Please consult with your tax advisor regarding the responsibility of reporting interest earnings. All eligible Non-Profit organizations must provide a 501 (c) 3 certificate. Refer to our Retail or Business Account Disclosure(s) for complete terms and conditions.

DEPOSITORY SERVICES

Depository bank account specifically designed for 501(c)(3) organizations

- No monthly maintenance fees
- Earn interest on balances
- No minimum balance to open

CHECK PAYEE & ACH POSITIVE PAY

Fraud prevention solutions to keep your business safe and secure

- Quickly detect and prevent fraud
- Automated account reconciliation
- Simple and efficient implementation

REMOTE DEPOSIT

Deposit donation checks from your office via a scanner or through your phone via our mobile app

- Increase efficiencies
- Reduce processing costs
- Improve availability of funds

INSURED CASH SWEEP

Safeguard large deposits

- Access to multi-million-dollar FDIC insurance
- Competitive deposit rates
- Full liquidity

ACH CAPABILITY

Direct ACH debit and credit origination

- Provide alternate donation method
- Streamline accounts receivable and accounts payable
- Same-day settlement up to \$100,000 for qualifying transactions

WIRE CAPABILITY

Same-day payments

- Ability to send same day payments
- Domestic and International wires (USD & Foreign Currency)
- Creates templates for recurring payments

ONLINE BANKING

Access accounts 24/7

- Secure Single Sign-On to all services
- Monthly statements, bill payments, transfer, notifications and stop payments
- Mobile app

VALUE ADDED SOLUTIONS

Improved cash flow

- Merchant Services
- Corporate Cards*

* Provided by a Third Party and subject to Credit approval.

LETTER *from the* CHIEF EXECUTIVE OFFICER

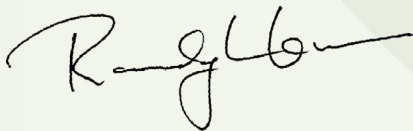
First Bank of Highland Park prides itself in giving back to the community. We are an independently owned community bank that derives our sources of funds from, and lends money to, our community. It's the way banking should be.

We firmly believe that it is our duty as a responsible corporate citizen to support our local community on many different levels. We share in your vision to shape, define and strengthen our community.

We embrace our motto "Where Community is First" by contributing over \$1.8 million since 2017 to local non-profits as well as supporting and encouraging our employees to take active community service roles.

We are privileged to support the community that has helped us grow to become one of the largest banks headquartered in the Chicago metropolitan area.

With friendly regards,

A handwritten signature in black ink, appearing to read "Randy L. Green". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Randy L. Green
Chief Executive Officer