



Illinois Department of Financial and
Professional Regulation
Division of Banking

NOTICE

Upon due consideration of the evidence presented to me, and pursuant to my statutory duties and powers as Director of the Illinois Department of Financial and Professional Regulation, Division of Banking, I find that Heritage Community Bank, Glenwood, Illinois (the "Bank") is operating with impaired capital and is conducting its business in an unsafe and unsound manner.

I have therefore, taken possession and control of the Bank, its assets and affairs for the purpose of examination, reorganization or liquidation, through receivership, in accordance with the provisions of Section 53 of the Illinois Banking Act effective this 27th day of February, 2009 at 6 p.m. CST.

Further pursuant to my statutory duties and powers, I have appointed the Federal Deposit Insurance Corporation (FDIC) as receiver for this bank. Depositors with questions about their accounts may contact the FDIC at (877) ASK-FDIC (877-275-3342).

JORGE A. SOLIS
DIRECTOR
DIVISION OF BANKING