

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 Acting Director of the Illinois Department of Financial and Professional Regulation, Division of Banking, I find that Highland Community Bank, Chicago, Illinois (the "Bank") 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 23rd day of January, 2015 at 6:00 p.m.

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

SHIELA SAEGH HENRETTA

ACTING DIRECTOR

DIVISION OF BANKING