



May 24, 2010

Dear Midwest BankCentre Customer:

Debit and ATM cards are a convenience it's hard to imagine living without. Using debit and ATM cards makes it easier than ever to make purchases and payments, but it also makes it easier to overdraw a checking account and incur fees associated with an overdraft. As a result, federal lawmakers have created new rules governing overdraft protection programs.

Beginning July 1, 2010 Midwest BankCentre will only authorize ATM withdrawals and one-time debit card transactions at the point of sale if a customer has enough money in their checking account at the time. This change will help our customers by reducing the likelihood they may inadvertently overdraw their account and thus will eliminate unexpected overdraft fees on these transactions. Recurring auto-debit transactions and check processing will not be affected by this new ruling.

Note: Sometimes, a situation may occur that would cause the electronic payment processing system to operate in an offline mode. Even though a customer may not have enough money in their checking account at the time, ATM withdrawals and one-time debit card transactions MAY be approved, causing an overdraft situation. In this instance, a customer will not be assessed an overdraft fee.

Midwest BankCentre also offers other tools and services to help you manage your finances to help prevent overdraft fees such as:

- Overdraft sweep service – links your checking account to another account
- Balance alert email through NetTeller internet banking

This new policy fits well with the purpose of our Financial Education initiative, which teaches customers basic banking and money management skills. To learn more about how you can benefit from our financial education programs, please visit our website at www.midwestbankcentre.com.

Midwest BankCentre has a long history of helping our customers manage their money and achieve their financial goals. If you have questions about this new policy or any other banking questions, please give us a call and one of our Client Services Specialists will be happy to assist you.

Sincerely,

Susan M. Bonano

Susan M. Bonano
President – Retail Banking