



COMMERCIAL BANKING

First Bank of Highland Park

Experience. The Difference.

LARGE CORPORATE BANKING

The Large Corporate team participates in syndicated credits for Midwestern, Fortune 1000 size firms. In these broadly syndicated transactions, First Bank of Highland Park is typically a “credit only” provider, a compelling attribute for many of our Large Corporate clients. At First Bank of Highland Park, we understand many other financial institutions have cross sell goals and Large Corporate clients may have limited business and time to allocate among the bank group. It is often in the company’s best interests to have “credit only” providers, like First Bank of Highland Park.

As a privately held bank, less bureaucracy and local decision making allow for quick response times. Our smaller size allows us to be nimble and take an intelligent risk on a company’s behalf.

LOAN TYPES

- Acquisition
- Share Repurchase
- Recapitalization
- Refinancing
- General Corporate Purposes

FOR MORE INFORMATION ON LARGE CORPORATE BANKING:

Martha McGuire

Executive Vice President

Commercial Banking / Large Corporate & Lease Finance
847.897.7570 | mmcguire@firstbankhp.com

MIDDLE MARKET BANKING

First Bank of Highland Park has built an experienced Middle Market Banking team with a reputation for high-speed execution and reliability. Our bankers take the time to understand your goals as well as the challenges you face running your business. Working with you and your advisors, we craft loan and treasury management packages that not only meet your current banking needs but anticipate your future needs as well.

Our Middle Market clients range from the area’s largest middle market corporations to sole proprietorships and professional partnerships, whose annual revenues are \$10 million plus. At First Bank of Highland Park, the Middle Market team readily takes on complex situations across a wide array of industry sectors.

LOAN TYPES

- Working Capital Lines
- Machinery & Equipment Financing
- Owner Occupied Real Estate
- Acquisition Financing

FOR MORE INFORMATION ON MIDDLE MARKET BANKING:

David Evely

Executive Vice President
Middle Market Banking

847.897.7545 | devely@firstbankhp.com

Joseph Haugh

Senior Vice President
Managing Director / Middle Market Banking
847.897.7557 | jhaugh@firstbankhp.com

BUSINESS BANKING

Since 1955, we have worked alongside our business clients, combining practicality with creativity for multiple generations of entrepreneurs and professionals. Our experienced bankers recognize that you have your own story and you have worked hard to be successful. We want to be there for you and take an active role in implementing your vision while staying focused on your long-term goals.

Whether you are a business owner, professional services, or a non-profit organization, First Bank of Highland Park offers an exceptional line of products and services that give you the ability to finance your business, reduce your borrowing costs and improve your cash flow.

LOAN TYPES

- Working Capital Lines
- Machinery & Equipment Financing
- Owner Occupied Commercial Real Estate
- SBA Lending
- Letters of Credit

COLLATERAL

- Secured
 - Accounts Receivable
 - Inventory
 - Equipment/Machinery
 - Owner Occupied Commercial Real Estate

FOR MORE INFORMATION ON BUSINESS BANKING:

Courtney Olson

Vice President
Business Banking

847.897.7630 | colson@firstbankhp.com

COMMERCIAL REAL ESTATE

As a privately owned local bank, First Bank of Highland Park has remained a consistent and steady financial partner through good and bad economies. Our seasoned bankers have been empowered with the authority and flexibility to approve and fund loans quickly. The added benefit of working with an experienced banker, from application to closing, translates to in-house decision making without bureaucracy and red tape.

Whether you are building, buying or refinancing your commercial properties, we can assist you with competitively priced, fixed or variable rate loans.

LOAN TYPES

- Acquisition Loans
- Refinancing
- Construction Loans
- Rehab Loans
- SBA Lending

PROPERTY TYPES

- Multi Family
- Mixed Use Buildings
- Residential Investment Properties
- Industrial Buildings
- Office Buildings
- Retail Centers

FOR MORE INFORMATION ON COMMERCIAL REAL ESTATE:

David A. Smith

Executive Vice President
Commercial Banking / Real Estate

847.897.7527 | dsmith@firstbankhp.com

TREASURY MANAGEMENT SOLUTIONS

We provide a full suite of treasury management solutions to optimize your working capital.

ACCOUNTS RECEIVABLE

- ACH Debit Origination
 - Lockbox Services
 - Merchant Services
 - Mobile Capture
 - Remote Deposit Capture
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ACCOUNTS PAYABLE

- Account Reconciliation
 - ACH Payments
 - Commercial Credit Card*
 - Online Bill Pay
 - International Wire Transfers (USD and Foreign Currency)
 - Positive Pay (Check and ACH)
 - Tax Payments
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REPORTING & INVESTMENT SERVICES

- Analyzed Checking Accounts
- Balance & Transaction Reports
- Check Images
- Commercial Mobile Banking
- Interest Bearing Accounts
- Online Statements
- Wire Notifications

*Offered through Elan, subject to approval.

FOR MORE INFORMATION ON TREASURY MANAGEMENT SOLUTIONS:

Erin Reardon Cohn
Executive Vice President
Commercial Banking / Director of Treasury Management
847.897.7511 | ecohn@firstbankhp.com

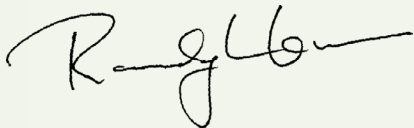
LETTER *from the* CHIEF EXECUTIVE OFFICER

First Bank of Highland Park is a Commercial & Industrial focused financial institution known for its speed of execution and reliability. We readily take on complex situations across a wide range of industry sectors. Our bankers take the time to understand your goals as well as the unique challenges you face running your business. Working closely with you, we craft a loan structure that not only meets your current banking needs but anticipates future needs as well.

Most of our Commercial Bankers have 20+ years of experience, many with top money center banks. Their expertise allows them to combine practicality with creativity, while remaining a steady financial partner through the ups and downs of clients' business cycles. We look forward to demonstrating how our collective experience is the difference at First Bank of Highland Park.

Working with our experienced team also strengthens the economy where you, your employees and your company are located by circulating dollars locally. This allows us to continue to support the Greater Chicago area with financing and philanthropy. We embrace our motto "Community is First" by having contributed over \$1 million since 2016 to local non-profits and encouraging, as well as supporting, our employees to take active community service roles. For 60 years...and counting, we are privileged to support the community that has helped us grow to become one of the largest banks headquartered in the Chicago metropolitan market.

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