



Dear Valued Insurance Clients:

Thank you for placing your trust in Bankers Insurance Services to meet your insurance needs. The independent insurance agency system has undergone tremendous change in the past few years and has reflected many shifts in trends, technology and competition. These shifts have generated the need to evaluate the future of Bankers Insurance Services as part of The State Bank Group. As a result of this careful analysis, The State Bank Group has reached an agreement to sell its division of Bankers Insurance Services.

We are pleased to inform you that Neis Insurance Agency, Inc. located in Crystal Lake on 45 North Virginia Ave., will be managing and servicing your future property and casualty needs. In connection with this sale and transfer of interests, your personal information will be managed in the most confidential and prudent fashion in accordance with the guidelines and obligations of our privacy policy. It was important for The State Bank Group to select a local reputable agency that would understand the interests and needs of our insurance clients. We are confident that the Neis Independent Agency will continue the quality of personalized service you have come to expect from Bankers Insurance Services. Their robust variety of carriers will provide you with many options to meet your insurance needs. You will also continue to find coverage offered by the same companies you have come to know and trust.

We encourage you to contact them directly at 815-455-6960 and visit their informative website at <http://www.neisinsurance.com>. We are certain that your immediate questions about this transition can be answered by their service-oriented professionals. You may also contact The State Bank Group directly at 815-728-8000 to answer any questions or concerns you may have at this time. Specific to insurance policy payment, we will no longer be accepting payments at Bankers Insurance Services or at the bank. Please direct policy payment questions to Neis Insurance Agency.

Thank you for granting us your insurance business over the years. It has been a pleasure to provide personalized insurance services not only to our banking clients but for those valued residents in our market area. The State Bank Group's banking services and relationships remain unchanged as a result of the sale of Bankers Insurance Services. If you are a current banking client, we thank you for that important customer relationship. We invite those of you who are not our banking clients to consider The State Bank Group for your banking needs. We invite you to "Bank Where You're Known".

Again, the phone number for Neis Insurance Agency is 815-455-6960.

Sincerely,

Stephen J. Mitchell
President