

## Attachment A

Bank	Interest Rate	Credit Limit	Term	Fees	Credit	Interest Cost per \$1.0 million per year*
Old Second Bank						
Option 1	LIBOR + 1.0%	\$ 10,000,000	Annual	None	G.O.	\$ 34,900
Option 2	Prime - 2%	\$ 10,000,000	Annual	None		\$ 35,000
Option 3	3.75% fixed	\$ 10,000,000	Annual	None		\$ 37,500
Fifth Third Bank	LIBOR + 0.8%	\$ 10,000,000	Annual	20% non-usage Fee*	G.O.	\$ 32,900
Wintrust/Aurora Bank and Trust						
Option 1 - No deposit	LIBOR + 1.5%	\$ 10,000,000	Annual	10% non-usage Fee	Non G.O.	\$ 39,900
Option 2 - \$2.5 million deposit	LIBOR + 1.25%	\$ 10,000,000	Annual	None	Non G.O.	\$ 37,400
Option 3 - \$5.0 million deposit	LIBOR + 1.0%	\$ 10,000,000	Annual	None	Non G.O.	\$ 34,900

\* The Non-usage fee will add to the total interest cost as follows:

\$5.0 million outstanding and \$5.0 million unused creates a fee of : \$ 34,900.00