

Important Information About
The Northern Trust Company

2011 ILLINOIS OFFICE CONSOLIDATIONS



Northern Trust

WHY IS NORTHERN TRUST TAKING THIS ACTION?

This decision was made after careful deliberation. As a leading wealth manager, we believe that the way forward includes the continued delivery of sophisticated capabilities and exceptional service through the appropriate mix of physical locations and online delivery channels. Consolidating our presence in these communities is reflective of this approach, as it continues to place great value on ensuring that professional expertise is within close proximity of our clients.

WHEN ARE THE CONSOLIDATIONS HAPPENING AND WHAT DOES THIS MEAN FOR MY ACCOUNTS?

Your accounts and services remain the same. However, you will no longer be able to conduct transactions at any of the following three offices that are closing as of 5:00 pm (CST) on December 2, 2011:

OFFICE/ADDRESS

2550 Waukegan Road
Glenview, Illinois 60025

959 South Waukegan Road
Lake Forest, Illinois 60045

201 East Huron Street
Chicago, Illinois 60611

HOW OR WHERE WILL MY FINANCIAL RELATIONSHIP BE SERVICED?

After the office consolidations, we are confident that our other 12 Illinois offices will be able to assist you with your financial affairs. You may conduct transactions at any Northern Trust location nationwide. To locate the office most convenient for you, please call 800-388-5407, contact your relationship manager or refer to the list of Illinois offices on the back panel.

You also can take advantage of the many convenient services available to access your accounts:

- **Online:** Access your accounts via Northern Trust's online financial management suite that gives you a single, comprehensive view of your financial picture 24 hours a day, seven days a week. You will have complete access to your account information, including the ability to view your latest balances and transaction activity, generate custom reports, set proactive account monitoring alerts and download account information into Quicken, Quickbooks or Microsoft Money.
- **Phone:** Call our Banking Service Center at 866-484-0232 anytime, day or night, to obtain information on account balances, recent transactions and to transfer funds between accounts.
- **ATM:** Take advantage of more than 50,000 no-fee* ATMs nationwide using your Northern Trust debit card at any Northern Trust ATM, as well as through the Allpoint and MoneyPass ATM networks. Visit MoneyPass.com and Allpointnetwork.com to find locations near you.
- **Mail:** Utilize our Bank-by-Mail services to make deposits. Deposits should be sent to: Northern Trust, P.O. Box 92000, Chicago, IL 606752000. Please do not mail cash.
- **Electronic Transmission:** Set-up Remote Deposit Capture and enjoy convenient electronic transmission of deposits for your business.

*Standard transaction fees may still apply.

WHAT DO I NEED TO DO WITH MY SAFE DEPOSIT BOX?

If you have a safe deposit box at either our Glenview or West Lake Forest offices, specific instructions will be mailed to you within the next two weeks. In the meantime, if you have questions related to your safe deposit box, please call your local safe deposit box services area listed below:

Glenview 847-832-9988;

West Lake Forest 847-615-4183.

DOES NORTHERN TRUST'S FINANCIAL CONDITION REMAIN STRONG?

Yes, Northern Trust remains a solid financial institution with top tier credit quality, outstanding capital strength and a strong, liquid balance sheet.

Our decision to consolidate these offices was not related to financial performance.

■ Strong Credit Ratings

Northern Trust Corporation is one of only six U.S. bank holding companies with a long-term unsecured debt rating of "AA," currently the highest rating given to a bank from Standard & Poor's. We have held the AA rating for more than 20 years.

■ Consistently Strong Capital Position

Northern Trust Corporation and all its U.S. subsidiary banks have capital ratios that are above the ratios required for the regulatory classification of "well capitalized." As of June 30, 2011, Northern Trust Corporation's Tier 1 Capital Ratio was a strong 12.8%. Northern Trust's consistently strong capital position continues to allow us to meet the needs of our clients.

■ High Quality Balance Sheet

Northern Trust's conservative balance sheet is driven by the needs of our clients. We have a high level of liquidity with cash, securities available for sale and money market assets, in aggregate, totaling 63% of total assets at June 30, 2011. Relationship-based lending practices allow us to maintain a high-quality loan portfolio relative to the industry with a ratio of nonperforming assets to loans of 1.26% at June 30, 2011 versus a peer group average of 4.12% as of March 30, 2011. Likewise, our securities portfolio is very high quality, with 81% of the portfolio invested in U.S. Treasury, government-sponsored agency and triple-A rated securities as of June 30, 2011.

WHAT IF I HAVE OTHER QUESTIONS?

Please call a Client Service representative at 800-388-5407 or contact your relationship manager.

RECOGNIZED LEADER

- **Best Private Bank in North America**
– *Financial Times Group*
- **Ranked Among the Top 10 Wealth Managers**
– *Barron's*
- **One of the World's Most Admired Companies**
– *Fortune*

ILLINOIS OFFICE LOCATIONS

770 West Northwest Highway, Barrington 60010
Thomas Wischhusen • 847-842-4950

2814 West Fullerton Avenue, Chicago 60647
Heriberto (Ed) Ruiz • 773-395-2255

50 South La Salle Street, Chicago 60603
David C. Blowers • 312-630-6000

120 East Oak Street, Chicago 60611
Monique Brinkman-Smith • 312-630-6666

7801 South State Street, Chicago 60619
Jack Crane • 773-602-8000

1700 Green Bay Road, Highland Park 60035
Stephen H. Butzlaff • 847-266-4200

4 North Washington Street, Hinsdale 60521
Emilio Salvi • 630-323-2727

265 East Deerpath, Lake Forest 60045
Brayton Alley and Martha R. Hinchman • 847-234-5100

401 South Main Street, Naperville 60540
Rick Wills • 630-369-7101

One Oakbrook Terrace, Oakbrook Terrace 60181
Eileen L. Sachanda and Glenn A. Weiss • 630-691-2200

101 South Cross Street, Wheaton 60187
Scott J. Cross • 630-784-7800

62 Green Bay Road, Winnetka 60093
Allegra Biery and Joe Schwall • 847-441-1233



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THE NORTHERN TRUST COMPANY

MEMBER FDIC EQUAL HOUSING LENDER 

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