

Bank Notes

SUMMER, 2011
NEWSLETTER



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A MESSAGE FROM THE CHAIRMAN

Consistency and continuity are critical components to any institution's success, especially in times of financial uncertainty. I am pleased to report that Burling Bank continues to operate from a position of strength with a strong capital structure and a solidly performing loan and investment portfolio. As a result, BauerFinancial has, once again, recognized Burling Bank with its 5-Star rating, a highly desirable distinction in today's banking environment.

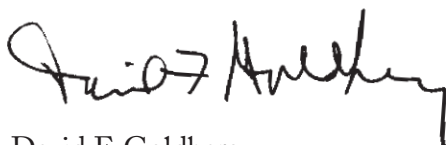
Our Board of Directors stands firm in its commitment to three fundamental goals: protecting the security of your deposits; providing the highest level of customer service; and extending credit based on a sound, conservative and time tested philosophy. As a privately owned bank, we have always emphasized stability, quality, and liquidity over bank profitability. Our conservative approach has served us well in the past and will continue to be of great benefit into the future.

I am pleased to share that Michael Busch and Andrew Goldberg, longtime Directors of Burling Bank, have recently assumed increased responsibilities: Michael as President of Burling Bank, and Andy as Vice Chairman. Michael is a veteran of the financial and exchange communities and has been an important contributor to the Bank since 1994. His professional and educational background, coupled with his enthusiastic, yet measured approach makes Michael an ideal person to lead our team. As Vice Chairman, Andy will join me in guiding the overall direction of the Bank, with a particular focus on Risk Management. For over twenty years, the Bank has benefitted from Andy's business acumen and pragmatism, and I am delighted to have him serve in a leadership role.

On behalf of Burling Bank, I wish to convey our sincere appreciation to our many valued customers and friends for their continued confidence in us and the opportunity to be of service. Additionally, I extend my personal thanks to the Bank's Board of Directors for their steadfast dedication and to the staff for their tireless efforts to deliver the exceptional service of which we are so proud.

I remain optimistic about this country and our future as we move forward together. My best wishes to you for continued success.

Sincerely,



David F. Goldberg
Chairman of the Board

WHO WAS EDWARD BURLING?

Edward J. Burling (1819-1892) was a distinguished Chicago architect and builder who became the city's second professional architect. Equipped with an abundance of talent and a strong work ethic, Mr. Burling was a prolific designer of many prominent buildings in Chicago. One of his most important buildings was the first Chamber of Commerce, a distinctive structure at LaSalle & Washington Streets that housed the emerging Chicago Board of Trade.



BOARD OF TRADE BUILDING

While he is not the best known member in Chicago's pantheon of architects, Edward Burling's contribution to the growth and success of Chicago is unmistakable. He designed the first Chicago Tribune Building, the first Chamber of

Commerce Building (Board of Trade), First National Bank Building, Holy Name Cathedral and St. James Episcopal Cathedral – all of which were completely or partially destroyed in the Great Chicago Fire of 1871. The best examples of Mr. Burling's work that survive today are the St. James Episcopal Cathedral, Scottish Rite Cathedral (former Unity Church), de Koven House, Historic Row Houses on Burling Street and Fremont Street, and, of course, Nickerson Mansion which is now the Richard Driehaus Museum.

When choosing a name for the Bank back in 1989, the connection between the Bank's location in the Chicago Board of Trade Building and Edward Burling's contribution to the city of Chicago and its early success seemed like a perfect name for the newest bank on LaSalle Street. Coincidentally, Burling Bank's founder grew up on Burling Street, which was named in honor of Mr. Burling in 1850. As David Goldberg commented when the Bank opened for business, "it seems appropriate to me today to recognize the foresight, creativity and tenacity of Edward Burling and the pioneer spirit of the people who have built Chicago."

A collection of photographs covering Mr. Burling's most prominent works is displayed in the bank and can also be viewed online at www.burlingbank.com/edwardburling. We hope that you will have an opportunity to visit us soon and view our namesake's significant contribution to the city of Chicago.

**PHOTOGRAPHS OF
BURLING'S MOST
PROMINENT WORKS
ARE ON DISPLAY
IN THE BANK.**

SOLUTIONS AND SERVICE

Two simple words, but they are the hallmark of an effective and successful lending program.



At Burling Bank, we offer a wide selection of flexible credit options to meet all of your financial needs — personal and commercial. We specialize in personalized mortgage options, consumer and home equity loans, and an assortment of commercial financing facilities, all at the competitive rates and terms you have come to expect from us. Credit decisions are made promptly, on site, and by our trusted representatives who know you and your business.

Our consistent, conservative approach to banking and strong asset base allows us to seek opportunities to help businesses grow and to assist families with their purchases and other credit needs. We welcome the opportunity to work with you and are confident that you will find our loan application process to be straight-forward, transparent and helpful.

When you are in the market for a loan, please know that you can count on Burling Bank to provide smart solutions and singular service.

- **MORTGAGES** – Fixed and adjustable, long and short-term, jumbo and conforming balances
- **HOME EQUITY LOANS** – Perfect for home improvement, debt consolidation, tuition, new car, vacation, etc.
- **CONSUMER LOANS** – Auto, savings and CD loans, stock and personal line account overdraft coverage
- **COMMERCIAL FINANCING** – Commercial, small business, real estate, and exchange membership financing

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WE VALUE YOUR INPUT!

Some of our best product enhancements are a direct result of customer feedback. We welcome any comments or suggestions that you may have and encourage you to email us at feedback@burlingbank.com, or contact one of our representatives directly:

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BAUERFINANCIAL RECOGNIZES BURLING BANK WITH COVETED 5-STAR RATING

BauerFinancial, Inc., the nation's leading bank research and rating firm, has once again awarded Burling Bank with its 5-star rating for superior performance. This distinguished award exemplifies Burling Bank's commitment to financial safety, strength and performance.

Michael Busch, President of Burling Bank, stated "We are very pleased that Burling Bank continues to earn BauerFinancial's highest 5-star rating — no small task in today's banking environment. We extend our thanks to the Bank's customers, staff and directors for this shared success."

Only given to a highly select group of Chicago banks, Burling Bank received the honor of this prestigious ranking for its sound banking practices and exceptional performance. The Bauer rating is based on a complex, independent analysis of financial criteria including capitalization, asset quality, profitability, liquidity and risk. Bauer's ratings can vary from zero, its lowest rating, to five, its highest "superior" rating.



WWW.BAUERFINANCIAL.COM

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**-MICHAEL BUSCH,
PRESIDENT**

SAFEGUARD YOUR PERSONAL INFORMATION

Burling Bank is dedicated to protecting the privacy of our customers. As a result, we will never request your personal information such as passwords, your Social Security number, bank account, or credit card numbers via email, cell phone, or text message.

If you receive an email or text message that appears to be from Burling Bank, but suspect that it is not legitimate, please:

1. DO NOT respond to the message under any circumstances
2. Forward the email or text message in its entirety to safeguard@burlingbank.com
3. Delete the email or text message immediately

Furthermore, Burling Bank's website should never be accessed from a link provided by a third party. It should only be accessed by typing our website address (www.burlingbank.com) into the web browser.

As always, please feel free to contact us should you wish to discuss any issues regarding the protection of your personal information. To learn more about how you can safeguard your personal information, please visit www.burlingbank.com/safeguard.

SURCHARGE-FREE ATM BANKING AT MORE THAN 45,000 LOCATIONS

Burling Bank is proud to offer surcharge-free ATM banking to its customers through two networks: Star Network's STARs^{sf} service and the Jeanie network operated by Fifth Third Bank. That means you can access over 45,000 ATMs nationwide that display the STARs^{sf} or Jeanie logo, including many in the Chicagoland area and surrounding suburbs, without paying any surcharge fees. Remote ATM Deposit is also available at select ATM locations.

To find a participating surcharge-free ATM, please visit burlingbank.com and click on the "ATM locations" tab on our homepage.

