

HARVARD ILLINOIS BANCORP, INC.

December 30, 2020

Dear Registered Shareholder:

In accordance with the Company's Plan of Liquidation approved by its shareholders on November 2, 2016, the Board of Directors has declared a final liquidating cash distribution of \$496,192 or \$0.60 per share. Attached is a check representing your pro rata share in the Company's final liquidating cash distribution for the registered shares you held as of January 2, 2020, the date our transfer books were closed. If you have any questions, please contact the undersigned at (815) 871-5649.

Regards,

HARVARD ILLINOIS BANCORP, INC.

A handwritten signature in black ink, appearing to read "Donn Claussen". The signature is written in a cursive, flowing style.

Donn L. Claussen, President