

MILLENNIUM TRUST COMPANY, LLC

MTRUST

December 1, 2000

To all clients of Independent Trust Corporation:

Effective today, Millennium Trust Company, LLC has acquired the assets and accounts of Independent Trust Corporation. The very first thing I want to do is extend my abundant thanks for your incredible patience over the past few months. The staff of INTRUST has made it very clear that your support is what made it possible to get through such an unthinkable ordeal.

Please accept my apologies for not addressing this letter to you personally. Right now, my thoughts are on how quickly I can fill you in on what is, and what will be, happening.

Even though our company, Millennium Trust Company, LLC, is new, our credentials are impeccable. Our ownership and management has an excellent background in trust and investment services. In this regard, Millennium Trust is very pleased to have the opportunity to **earn** your business. We are equally pleased with the staff we've met at INTRUST and with their dedication to you, the customer. *We are very pleased that virtually all existing employees have indicated a willingness and a desire to stay with Millennium Trust Company and continue to serve you.* No one knows your accounts as well as those who have been working with you. Our business philosophy is to focus on the customer and on the needs of that customer. The existing staff appears to be very comfortable with that philosophy.

I have been advised that the Receiver for INTRUST hopes to have all accounts "unfrozen" by the end of the first quarter, 2001. When your account is unfrozen, please consider the following as incentives for continuing your account with Millennium Trust Company:

1. We have made provisions to purchase several types of insurance, the most important of which is a **fidelity bond**. This coverage will be in **amounts that are the largest in the trust industry** and that exceed most other trust organizations. Our fidelity bond coverage, for example, will be in the amount of \$10 million per occurrence.
2. The **data processing system is being upgraded** to enable more complete and effective recognition and reporting. As part of this upgrade, we will be offering you **Internet access to your account** within 60 to 90 days. I am committed to employing whatever resources may be necessary to get this accomplished.
3. We will be using an audit firm with an impeccable reputation in the banking and trust industry and their **audit letter will be shared** with our clients immediately upon receipt. Audits will include careful scrutiny of the potential for "insider" transactions and the reports will contain a specific statement to the effect that there is no such

15255 S. 94th Avenue
Orland Park, IL 60462
708-873-5300
fax 708-873-5320

info@mtrustcompany.com
www.mtrustcompany.com

activity taking place which would or could lead to another loss.

4. New choices for the **investment of client cash** will be made available. One of these will be **in an FDIC-insured bank account**.
5. As another incentive, we will **hold to current fee schedules** for existing clients through 2002.

Please continue to check our website, which can be accessed through either www.intrust.com or www.mtrustcompany.com for updates on any and all pertinent dates and information. If you want information on matters relating only to the Receiver, go to the INTRUST site. We truly look forward to the opportunity to maintain your account, to build a strong relationship with you, and to find ways to serve your needs even better.

In summary, thank you for this opportunity to serve you; we are very good at what we do and we do it in a way that we believe you will like; and we want to prove it to you.

Sincerely,

A handwritten signature in black ink, appearing to read "James A. Boyd". The signature is fluid and cursive, with a large initial "J" and "B".

James A. Boyd
Chief Executive Officer
Millennium Trust Company, LLC