



January 19, 2012

Kerry A. Bell
First Trust & Savings Bank
PO Box 160
Watseka, IL 60970-0160

Dear Mr. Bell:

Congratulations! First Trust & Savings Bank has once again received a financial strength rating of "A" or "Excellent" from Weiss Ratings, the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

This rating recognizes First Trust & Savings Bank as an outstanding bank offering excellent financial stability for its customers, vendors and employees. Please know that fewer than two percent of the nation's banks and thrifts meet Weiss Ratings' criteria for exceptional financial strength, making this distinction truly one to be proud.

Every quarter Weiss Ratings evaluates the financial strength of more than 19,000 institutions, including life, health, and annuity insurers, property and casualty insurers, banks, savings and loans, and credit unions.

Weiss Ratings' proprietary model uses more rigorous standards than other rating agencies, placing greater emphasis on a company's future financial solvency and its ability to withstand severe economic adversity. For this reason, a company receiving our highest financial strength rating truly demonstrates itself to be among the industry's elite.

On behalf of Weiss Ratings, it is a privilege to acknowledge your company's exceptional financial strength!

Thank you.

Sincerely,

A handwritten signature in black ink that reads "Melissa A. Gannon".

Melissa A. Gannon
Vice President