



PRIVATEBANCORP, INC.

..... FOCUS

2001 ANNUAL REPORT



PRIVATEBANCORP
I N C.



PRIVATEBANCORP
I N C.

.....

PRIVATEBANCORP, INC.

**IS THE HOLDING COMPANY FOR
THE PRIVATEBANK AND TRUST COMPANY
AND THE PRIVATEBANK (ST. LOUIS),
WHICH ARE ORGANIZATIONS OF
SENIOR BANKING OFFICERS WHO
PROVIDE PREMIUM PERSONAL AND
COMMERCIAL BANKING SERVICES TO
INDIVIDUALS, PROFESSIONALS AND
THEIR BUSINESS INTERESTS.**

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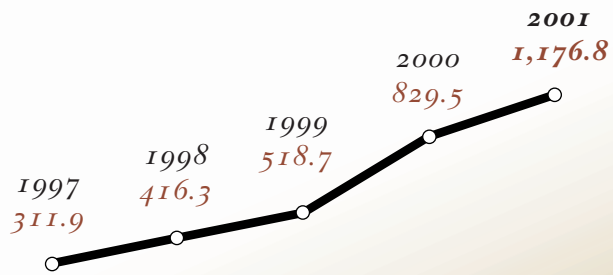




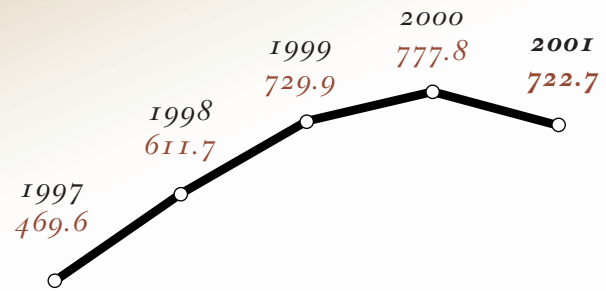
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2001 FINANCIAL HIGHLIGHTS
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PRIVATEBANCORP, INC.

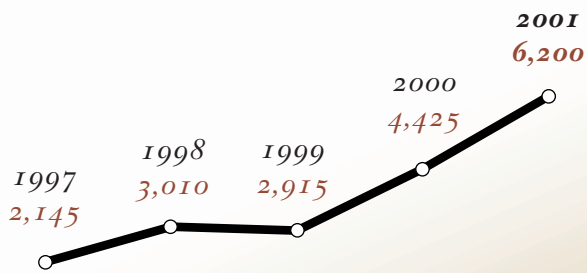
TOTAL ASSETS
in millions



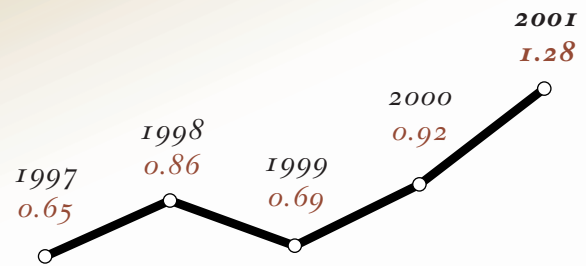
TRUST ASSETS UNDER ADMINISTRATION
in millions



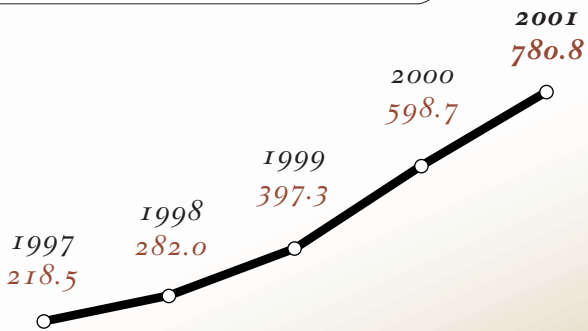
NET INCOME
in thousands



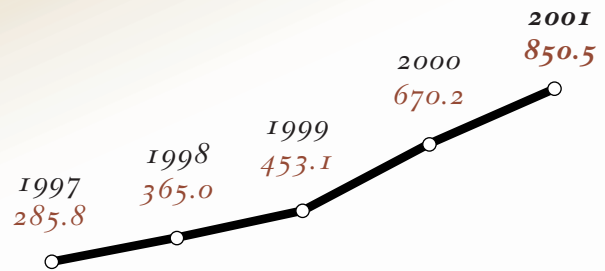
EARNINGS PER SHARE



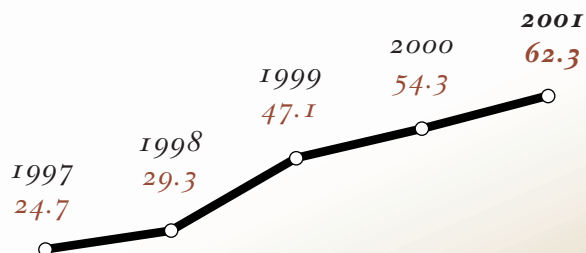
TOTAL LOANS
in millions



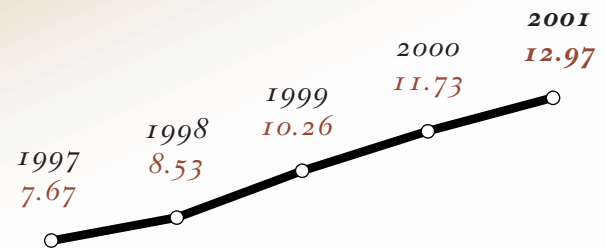
TOTAL DEPOSITS
in millions



TOTAL CAPITAL
in millions



BOOK VALUE
in dollars per share





*“If there is one word
that describes a
core strength of
The PrivateBank,
that word would be
focus.”*

RALPH B. MANDELL
CHAIRMAN, PRESIDENT AND
CHIEF EXECUTIVE OFFICER



..... A LETTER FROM RALPH B. MANDELL
CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER



TO OUR SHAREHOLDERS,

2001 marked the tenth anniversary of PrivateBancorp, Inc. and resulted in another solid year of record earnings and balance-sheet growth. In fact, we passed the \$1 billion milestone in total asset size during a year marked by the tragedy of the September eleventh attacks, an ongoing economic recession, and an unprecedented series of Federal Reserve interest rate reductions. Our strong performance amidst these challenges affirms our strategy of *focusing* on providing a premium level of service to our clients unmatched by other financial institutions in our markets. We intend to continue to capitalize on this core strength in the coming years.

PrivateBancorp, Inc. again demonstrated outstanding growth in 2001. Specifically, net income for the corporation grew to \$6.2 million or \$1.28 per diluted share compared to net income of \$4.4 million or \$0.92 per diluted share in 2000, a 40 percent increase in earnings per share. Excluding one-time charges, our earnings for 2000 were \$4.8 million, or \$1.00 per diluted share. Our 2001 earnings per share increased 28 percent as compared to the prior year's earnings per share, adjusted to exclude the 2000 one-time charges. Our balance sheet grew 42 percent in 2001 to \$1.2 billion in total assets, with loans growing to \$781.0 million or a 30 percent increase year over year. Despite the challenging economic environment, we are pleased that our asset quality remains strong with non-performing loans to total loans at 0.41 percent and non-accrual loans to total loans at 0.09 percent. Deposits grew to \$850.0 million or a 27 percent increase at year-end as compared to the prior year. Trust assets under administration declined modestly in 2001 as the steep market decline outweighed an increase in assets from new business generated during the year.

I am gratified to report that prior investments made in key personnel and efforts to expand our geographical franchise and service capabilities have begun to contribute to our financial performance, and we continue to build momentum in these areas. Our most recent investments including the addition of our seventh Chicago area office in Geneva, which opened in mid-2001, and the substantial progress made by The PrivateBank (St. Louis), which opened in mid-2000, are excellent examples of this success.



In recognizing the increasing scope and complexity of our growing organization, we promoted Hugh McLean and Gary Collins to Vice-Chairmen and Directors of the The PrivateBank and Trust Company. In addition, we made several other key hires to broaden our management team including Robert Griffiths who will manage our Wilmette office and John Kang who will lead our wealth management efforts in St. Louis.

We are enthusiastic about the future as we position the company to best take advantage of strategic opportunities. In that regard, we continue to direct our energies toward building the breadth and depth of our Wealth Management area. As the demand for wealth management expertise continues to rise at a rapid pace in our markets, we will bolster our efforts to grow market share in this area. As a result, we are very focused on acquiring additional asset management and financial planning capabilities as well as other fee-income-generating lines of business. Further, we will look at opportunities to establish The PrivateBank concept in other selected markets that have strong economies and a potential base of affluent clients that have become disenfranchised by bank consolidations. We believe that all of these efforts will become increasingly important in continuing to build our value as a franchise.

While 2002 has begun with both the recession and a new war, we continue to be optimistic about our prospects for growth in our chosen markets as we stay true to our focus and mission. A special thank you to our clients, employees and friends as well as our Board of Directors and you, our shareholders, for your continued support and interest in our company.

RALPH B. MANDELL
CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER



FOCUS

..... ON OUR POSITION WITHIN THE

MARKET



“We focus on a well-defined, sizable niche in the market—a segment that cannot be serviced properly by typical retail banks, and is not serviced properly by most of the larger institutions.”

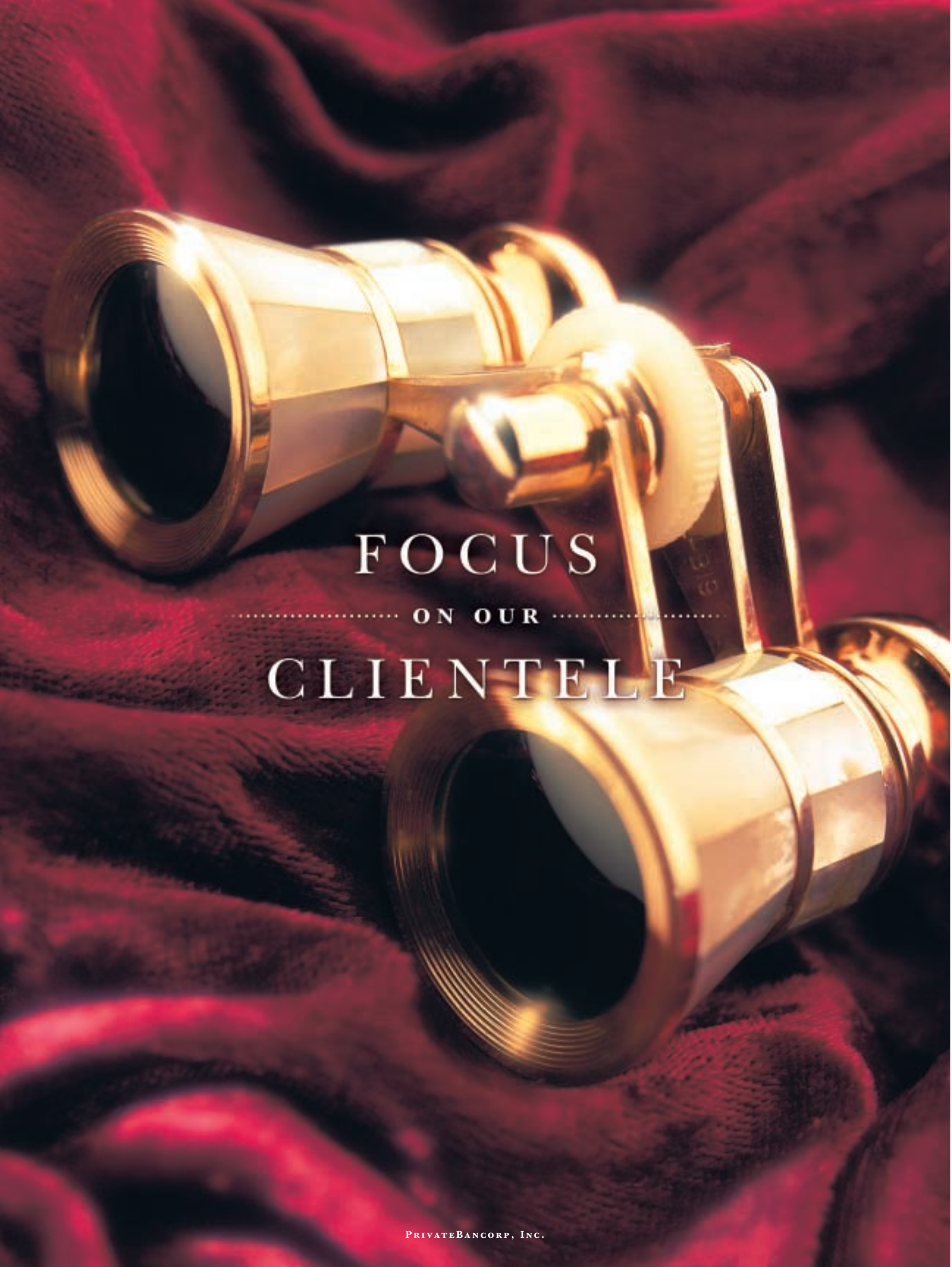
HUGH H. McLEAN

VICE CHAIRMAN



Over the years, we have maintained a strong sense of who we are as an organization. We have grown to become a well-respected financial institution in Chicago and St. Louis, and we continue to position ourselves to become an industry leader in our markets. One of our strongest commitments continues to be managing our growth while maintaining the highest standards

of professionalism and premium service. We will always differentiate ourselves from the impersonal, volume-driven, commodity-oriented institutions that are common in our markets, and we intend to maintain the distinctive position we have earned. We see a great deal of opportunity to leverage this approach in all aspects of our business and draw confidence from a sound foundation built from an enviable base of clients.

A pair of gold binoculars is the central focus, resting on a rich, textured red fabric. The lighting is dramatic, highlighting the metallic sheen of the binoculars and the folds of the fabric. The text is centered over the binoculars.

FOCUS
..... ON OUR
CLIENTELE



“Over the years we have become very astute at identifying the type of clientele whose needs we know we can satisfy and whose expectations we can consistently exceed.”

GARY S. COLLINS

VICE CHAIRMAN

We are very well attuned to the types of individuals who become clients of The PrivateBank. We will continue our strategy of attracting and serving the affluent market, which includes high net-worth individuals, entrepreneurs, business leaders, real estate investors, and their business, professional and personal interests. This is a rapidly growing segment in the markets we serve.

We focus on understanding our clients' requirements, frustrations and high expectations

and have become increasingly well-equipped to deliver solutions for them. We have learned to anticipate client needs, as we are committed to responsiveness and working on our clients' timetables. With this singular focus on our clients' requirements, we lay the foundations that create and support lifetime relationships. Our eleven years of robust growth validates our focus in this area and positions us well for an increasingly positive future.

A pair of gold-rimmed glasses with clear lenses is positioned on a dark, textured surface, possibly leather. The glasses are slightly out of focus, with the left lens in the foreground and the right lens in the background. The lighting is warm and directional, creating highlights on the metal frames and the texture of the surface. The overall mood is sophisticated and professional.

FOCUS
ON
SERVICE



“As we move forward, our emphasis will be to continue developing our client relationships. That puts us in the best position not only to problem solve, but also to anticipate needs.”

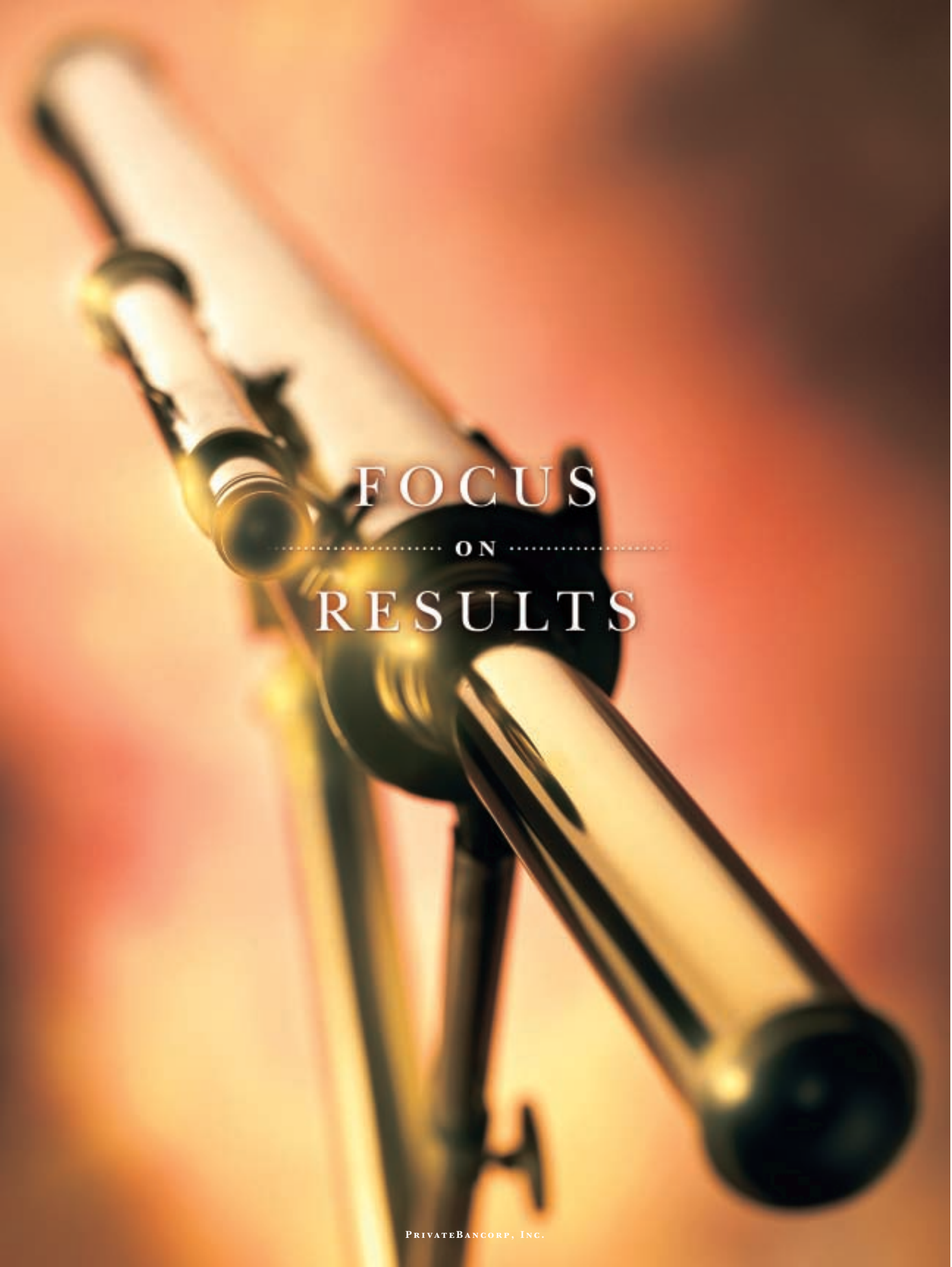
THOMAS S. PALMER

.....
SENIOR TRUST OFFICER

Superior service delivered consistently starts with a mindset – a set of values that cannot be readily taught, but is inherent in certain people. We make it a point to attract such individuals to become part of The PrivateBank. Our selective hiring practices, combined with continuous training, put in place the very best personnel to interact with our clients.

Each of our offices is staffed with a Managing Director who is also a bank principal

with years of senior-level experience. These individuals have the capabilities and dedication to make the key decisions and to tailor solutions to ensure each client’s welfare. This focus enables us to provide the highest quality of service with integrity and provides us with a significant source of continuing referrals upon which we will continue to build our business. Our approach gains the continuing trust of our clients, which is so vital to our mutual success.



FOCUS
ON
RESULTS



*“Ultimately, our results
reflect the level of
quality we strive for
in everything we do.”*

GARY L. SVEC

CHIEF FINANCIAL OFFICER



Our financial performance for 2001 was very strong despite the economic downturn experienced nationally. We are very proud of our results and are pleased to report significant improvements in all of our key financial metrics. Over the past year, we continued our emphasis on both loan and deposit growth across the markets we serve. We reached another milestone in 2001 by exceeding \$1.0 billion in total assets.

Since year-end 1995 to December 31, 2001, we have grown our asset base at a compounded annual rate of 35 percent to \$1.2 billion. During the same period, loans have grown at a compounded annual rate of 36 percent to \$781.0 million, deposits at a compounded annual rate of 30 percent to \$850.0 million and trust assets under administration at a compounded annual rate of 24 percent to \$722.7 million. Net income and earnings per share



*“The PrivateBank concept
has been very well received
in the St. Louis market.
And fostering the economic
growth of the communities
we serve is an integral part
of this concept.”*

RICHARD C. JENSEN

CHAIRMAN AND
CHIEF EXECUTIVE OFFICER
THE PRIVATEBANK (ST. LOUIS)



have grown at a compounded annual rate of 35 percent and 24 percent, respectively, during the six-year period ended December 31, 2001.

Each of our seven Chicago area offices made significant strides in 2001 to broaden its client base and enhance its performance. Our newest office, opened in May 2001, is strategically located in the Herrington Train Station in Geneva. This office, which reaches a significant number of professionals on their

daily commute as well as a desirable local clientele, complements our existing Fox Valley office in St. Charles.

Our St. Louis bank, which opened in mid-2000, has grown to almost \$100 million in assets and has greatly expanded its service offerings with the addition of both Wealth Management and residential mortgage origination. Our experienced management team is building the brand in St. Louis and the



ALLAN D. IVIE, IV

PRESIDENT AND CHIEF OPERATING OFFICER
THE PRIVATEBANK (ST. LOUIS)



SANFORD B. SCOTT

MANAGING DIRECTOR
THE PRIVATEBANK (ST. LOUIS)

market has been very receptive to what they are doing.

These growth accomplishments, which were achieved in a memorable year in history, are an affirmation of the integrity of our core strategies and mission.

Our focus is also very close to home as we continue our support of Community Development projects. In 2001, The PrivateBank

committed more than \$49 million to projects throughout the areas we serve, such as helping former Chicago Alderman Ted Marzola of New West Realty. Mr. Marzola has been developing projects in emerging neighborhoods for over 20 years. Recently Mr. Marzola planned to convert a large, vacant, former commercial/industrial building into an affordable residential property with over 200 units. We were able to provide a significant acquisition loan to purchase the



NICHOLAS S. GIULIANO

MANAGING DIRECTOR
OAK BROOK OFFICE



JAMES A. RUCKSTAETTER

CHIEF CREDIT OFFICER AND MANAGING DIRECTOR
CHICAGO OFFICE

property and are working with him through the HUD financing process.

We have developed ongoing relationships with not-for-profit agencies such as Neighborhood Housing Services of Chicago (NHS), the Mid-Valley Neighborhood Improvement Association of St. Charles, as well as other organizations that work on housing issues in Illinois. Our collaboration with the Community Investment Corporation (CIC) and the Illinois Mortgage

Bankers Association (IMBA) helps provide financing for multifamily property renovation, helps mortgage lenders understand available government assistance programs, and does important work toward curbing predatory lending practices in the state.

In St. Louis, we have made credit available to Beyond Housing for the purpose of financing homes that will be leased to low- and moderate-income families. Beyond Housing focuses its



**ROBERT P.
GRIFFITHS**

MANAGING DIRECTOR
WILMETTE OFFICE

**ALAN H.
KOHN**

MANAGING DIRECTOR
LAKE FOREST AND
WINNETKA OFFICES

**THOMAS N.
CASTRONOVO**

DIRECTOR OF MARKETING
AND MANAGING DIRECTOR
ST. CHARLES AND
GENEVA OFFICES

**MARK L.
KOSIEK**

MANAGING DIRECTOR
CHICAGO OFFICE

efforts on St. Louis County and is a great fit for us in many ways.

In addition, we have been an active lender on projects located in moderate-income census tracts, including acting as the lead bank in a large condo conversion project of the old Wire Works building, in an area undergoing a renaissance in the City of St. Louis.

Our efforts in Community Development are driven by our desire to be responsible and active

in the communities in which we live and work. This view is upheld at an individual level among our employees. We have continuous education programs stressing the importance of community involvement, and our staff maintains a high level of involvement, providing hands-on commitment by serving on numerous non-profit Boards and committees.



FOCUS
..... ON THE
FUTURE



*“The quality of our service
is totally dependent on the
quality of our staff and
how well we execute.
We will continue to deliver
the quality and continuity that
builds lifetime relationships
with our clients.”*

RALPH B. MANDELL

CHAIRMAN, PRESIDENT AND
CHIEF EXECUTIVE OFFICER



We are increasingly optimistic about the future as we continue to build our franchise around our existing offices and people. Of particular importance is our focus on building a well-rounded Wealth Management area with enhanced expertise, services and products. We intend to accomplish this through acquiring additional asset management and financial planning capabilities. Longer term, we will look at opportunities to establish The PrivateBank concept in other selected markets beyond the Chicago and St. Louis areas.

We will concentrate that effort on markets that have healthy economies and a potential base of affluent clients that have become increasingly disenfranchised by the movement toward bank consolidation. Finally, we will continue to invest in the latest technology and in our most critical resource, our people, to enhance our ability to optimally serve our clients. We believe that each of these efforts will better serve our clients, broaden our reach, and will positively impact earnings and shareholder value over the long term.





**DEDICATED
TO BUILDING
AND PRESERVING
WEALTH**



PRIVATEBANCORP, INC.

FINANCIAL REPORT

[in thousands, except per share data]

FISCAL YEARS ENDED DECEMBER 31

INCOME STATEMENT DATA

Net interest income (FTE)
Less: Provision for loan losses
Non-interest income
Non-interest expense
Income before tax and extraordinary items
Less: (FTE) adjustment
Less: Income tax provision
Net income to common shareholders

PER SHARE DATA

Net income (Diluted)
Dividend
Book value
Actual shares outstanding (Period end)

PROFITABILITY AND OPERATING RATIOS

Return on average assets (ROA)
Return on average total equity (ROE)
Net interest margin (FTE)
Efficiency ratio

BALANCE SHEET DATA

Total assets
Total loans
Total deposits
Total stockholders equity
Total equity/Total assets
Loans to deposits
Trust assets under administration

ASSET QUALITY RATIOS

Non-performing loans/Total loans
Allowance for loan losses/Non-performing loans
Allowance for loan losses/Total loans
Net charge-offs/Average loans
Non-performing assets/Total assets

2001	% Change	2000	1999	1998	1997
\$29,736	20.4%	\$24,700	\$16,377	\$12,065	\$10,042
3,179	88.1%	1,690	1,208	362	603
6,123	93.2%	3,169	2,004	1,320	1,210
22,652	21.7%	18,606	12,087	8,089	7,262
10,028	32.4%	7,573	5,086	4,934	3,387
1,777	100.8%	885	914	85	—
2,051	-9.4%	2,263	1,257	1,839	1,242
6,200	40.1%	4,425	2,915	3,010	2,145

\$1.28	39.1%	\$0.92	\$0.69	\$0.86	\$0.65
0.11	10.0%	0.10	0.10	0.08	0.07
12.97	10.6%	11.73	10.26	8.53	7.67
4,804	3.9%	4,624	4,590	3,431	3,217

0.65%	3.2%	0.63%	0.65%	0.85%	0.80%
10.59	20.2%	8.81	7.66	11.27	9.49
3.24%	-10.7%	3.63%	3.79%	3.64%	4.01%
63.17	-5.4%	66.76	65.76	60.82	64.53

\$1,176,768	41.9%	\$829,509	\$518,697	\$416,308	\$311,872
780,771	30.4%	598,724	397,277	281,965	218,495
850,495	26.9%	670,246	453,092	364,994	285,773
62,304	14.8%	54,249	47,080	29,274	24,688
5.29%	-19.0%	6.53%	9.08%	7.03%	7.92%
91.8	2.7%	89.4	87.7	77.3	76.5
\$722,713	-7.1%	\$777,800	\$729,904	\$611,650	\$469,646

0.41%	70.8%	0.24%	0.21%	0.36%	0.24%
262	-38.1%	423	548	336	578
1.06	3.9%	1.02	1.14	1.21	1.40
0.15	-16.7%	0.18	0.03	—	—
0.27	58.8%	0.17	0.16	0.24	0.17



BOARD OF DIRECTORS

PRIVATEBANCORP, INC.

RALPH B. MANDELL	CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER · PRIVATEBANCORP, INC. AND THE PRIVATEBANK AND TRUST COMPANY
DONALD L. BEAL	PRESIDENT · ARROW LUMBER
NAOMI T. BORWELL	PRIVATE INVESTOR
WILLIAM A. CASTELLANO	CHAIRMAN · WORKSPACE, WORKNET
ROBERT F. COLEMAN	OWNER · ROBERT F. COLEMAN & ASSOCIATES
GARY S. COLLINS*	VICE CHAIRMAN AND MANAGING DIRECTOR
JOHN E. GORMAN	GENERAL PARTNER · THE JORMAN GROUP
ALVIN J. GOTTLIEB	PRIVATE INVESTOR
JAMES M. GUYETTE	PRESIDENT AND CHIEF EXECUTIVE OFFICER · ROLLS-ROYCE NORTH AMERICA, INC.
RICHARD C. JENSEN	CHAIRMAN AND CHIEF EXECUTIVE OFFICER · THE PRIVATEBANK (ST. LOUIS)
PHILIP M. KAYMAN	SENIOR PARTNER · NEAL GERBER & EISENBERG
WILLIAM R. LANGLEY	PRIVATE INVESTOR
HUGH H. MCLEAN*	VICE CHAIRMAN AND MANAGING DIRECTOR
THOMAS F. MEAGHER	CHAIRMAN OF THE BOARD · HOWELL TRACTOR & EQUIPMENT COMPANY
WILLIAM J. PODL	CHAIRMAN AND CHIEF EXECUTIVE OFFICER · DORAN SCALES, INC.
CAREN L. REED	RETIRED, VICE CHAIRMAN · PRIVATEBANCORP, INC. AND THE PRIVATEBANK AND TRUST COMPANY
MICHAEL B. SUSMAN	PARTNER · SPITZER, ADDIS, SUSMAN & KRULL

THE PRIVATEBANK (ST. LOUIS)

RICHARD C. JENSEN	CHAIRMAN AND CHIEF EXECUTIVE OFFICER · THE PRIVATEBANK
STEPHEN S. ADAMS, III	VICE PRESIDENT, GENERAL MANAGER · ENTERPRISE RENT-A-CAR
STEVEN N. COUSINS	PARTNER · ARMSTRONG TEASDALE, L.L.P.
ALLAN D. IVIE, IV	PRESIDENT AND CHIEF OPERATING OFFICER · THE PRIVATEBANK
LEWIS A. LEVEY	PRINCIPAL · PARAGON GROUP
RALPH B. MANDELL	CHAIRMAN, CHIEF EXECUTIVE OFFICER AND PRESIDENT · PRIVATEBANCORP, INC. AND THE PRIVATEBANK AND TRUST COMPANY
JACOB W. REBY	MEMBER · LEWIS, RICE & FINGERSH, L.C.
ANDREW M. ROSEN	CHIEF FINANCIAL OFFICER AND TREASURER · BROWN SHOE COMPANY
SANFORD B. SCOTT	MANAGING DIRECTOR · THE PRIVATEBANK
JEROME W. THOMASSON	PRESIDENT · THOMASSON ADVISORY GROUP
PATRICIA D. WHITAKER	PRESIDENT · ARCTURIS

* The PrivateBank and Trust Company only



MANAGING DIRECTORS

PRIVATEBANCORP, INC.

RALPH B. MANDELL
CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER

GARY L. SVEC
CHIEF FINANCIAL OFFICER AND CORPORATE SECRETARY

THE PRIVATEBANK AND TRUST COMPANY

RALPH B. MANDELL
CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER

ALAN H. KOHN
MANAGING DIRECTOR

GARY S. COLLINS
VICE CHAIRMAN AND MANAGING DIRECTOR

MARK L. KOSIEK
MANAGING DIRECTOR

HUGH H. MCLEAN
VICE CHAIRMAN AND MANAGING DIRECTOR

ROBERT C. MCCALL
MANAGING DIRECTOR

GARY L. SVEC
MANAGING DIRECTOR AND CHIEF FINANCIAL OFFICER

JEANENE V. MEISSER
MANAGING DIRECTOR AND DIRECTOR OF OPERATIONS

THOMAS N. CASTRONOVO
MANAGING DIRECTOR AND DIRECTOR OF MARKETING

DENNIS C. MULLEN
MANAGING DIRECTOR

M. GAIL FITZGERALD
MANAGING DIRECTOR

THOMAS S. PALMER
MANAGING DIRECTOR AND SENIOR TRUST OFFICER

NICHOLAS S. GIULIANO
MANAGING DIRECTOR

JAMES A. RUCKSTAETTER
MANAGING DIRECTOR AND CHIEF CREDIT OFFICER

ROBERT P. GRIFFITHS
MANAGING DIRECTOR

THE PRIVATEBANK (ST. LOUIS)

RICHARD C. JENSEN
CHAIRMAN, CHIEF EXECUTIVE OFFICER AND MANAGING DIRECTOR

JOHN J. KANG
MANAGING DIRECTOR AND SENIOR TRUST OFFICER

ALLAN D. IVIE, IV
PRESIDENT AND CHIEF OPERATING OFFICER

SANFORD B. SCOTT
MANAGING DIRECTOR AND SENIOR COMMERCIAL REAL ESTATE OFFICER

ASSOCIATE MANAGING DIRECTORS

THE PRIVATEBANK AND TRUST COMPANY

ELLEN P. ABELL
ASSOCIATE MANAGING DIRECTOR AND TRUST OFFICER

ALLISON M. MANDELL
ASSOCIATE MANAGING DIRECTOR

JAMES K. BADGER
ASSOCIATE MANAGING DIRECTOR

PAMUELLA F. MANN
ASSOCIATE MANAGING DIRECTOR AND TRUST OFFICER

PAUL A. BERLEY
ASSOCIATE MANAGING DIRECTOR AND CONTROLLER

DAVID C. NEILSON
ASSOCIATE MANAGING DIRECTOR

MARCIA A. BOWDEN
ASSOCIATE MANAGING DIRECTOR AND DIRECTOR OF HUMAN RESOURCES

LISA M. O'NEILL
ASSOCIATE MANAGING DIRECTOR AND DIRECTOR OF FINANCIAL REPORTING

CHRISTOPHER C. HAINEY
ASSOCIATE MANAGING DIRECTOR

JOHN D. PAPIER
ASSOCIATE MANAGING DIRECTOR

LAUREN J. HENZEL
ASSOCIATE MANAGING DIRECTOR AND TRUST OFFICER

JOHN T. SCHMIDT
ASSOCIATE MANAGING DIRECTOR AND TRUST OFFICER

RICHARD L. HILLIER
ASSOCIATE MANAGING DIRECTOR

JAMES F. WAGNER
ASSOCIATE MANAGING DIRECTOR

THE PRIVATEBANK (ST. LOUIS)

MARK A. GRAHAM
ASSOCIATE MANAGING DIRECTOR

SCOTT W. SCHMID
ASSOCIATE MANAGING DIRECTOR



ADVISORY BOARDS

DUPAGE COUNTY OFFICE

KAREN BUSHY

PRESIDENT · VILLAGE OF OAK BROOK

DAVID J. BEEDIE

PRESIDENT AND CHIEF EXECUTIVE OFFICER · THE PURIZER CORPORATION

WILLIAM BOOCKFORD

SENIOR MANAGING DIRECTOR · MESIROW FINANCIAL, INC.

KEVIN C. CONNOR

PRESIDENT · JDI REALTY, L.L.C.

LARRY M. DONOVAN

PRESIDENT · RECREATION SERVICES, INC.

RICHARD GATTO

SENIOR VICE PRESIDENT/PARTNER · THE ALTER GROUP

ROBERT C. KNUEPFER

PARTNER · BAKER & MCKENZIE

THOMAS D. MARCUCCI

VICE PRESIDENT · GONNELLA BAKING COMPANY

EDWARD MOMKUS

PARTNER · MOMKUS, OZOG AND MCCLUSKEY

DR. PAUL K. ROSENBERG

PRESIDENT · FEMALE HEALTHCARE ASSOCIATES, LTD.

GARY B. ROTHBART

PRESIDENT · ROTHBART REALTY COMPANY

JAY SANDERS

PARTNER · PROFESSIONAL BUSINESS CONSULTANTS, INC.

KANE COUNTY OFFICES

DR. STEVEN J. BAGINSKI

OWNER · STEVEN J. BAGINSKI D.D.S. & ASSOCIATES, LTD.

DR. DAVID W. FLATT

CHIROPRACTIC ORTHOPEDIST · GREATER VALLEY MEDICINE, S.C.

JOHN A. GAINES

PRESIDENT · CORPORATE DESIGN, INC.

JOHN J. HOSCHEIT

PARTNER · HOSCHEIT, MCGUIRK & CUSCADEN, P.C.

MARK A. NICKEL

PRESIDENT · BULL & BEAR, LTD.

WILLIAM J. PODL

CHAIRMAN & CHIEF EXECUTIVE OFFICER · DORAN SCALES, INC.

DANIEL L. STAR

PRESIDENT · CENTEX HOMES-ILLINOIS

SEAN M. WILLIAMS

PARTNER · WALNUT ST. PARTNERS, L.L.C.

LAKE FOREST OFFICE

DR. DOUGLAS ADLER

NORTH SHORE GASTROENTEROLOGY, S.C.

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