



News Release

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ILLINOIS BANK FIRST IN NATION TO OFFER CLIENTS COMMUNITY DEVELOPMENT MUTUAL FUND

Belvidere National Bank, Alpine Bank and LNB National Bank Make CRA Qualified Investment Fund Available To Trust Clients

FORT LAUDERDALE, FL - March 19, 2003 - As a testament to the increasing popularity and demand for “socially responsible investments,” Belvidere Bank, Alpine Bank and LNB Bank have made shares of the CRA Qualified Investment Fund available to clients of the banks’ trust departments. The move marks the first time individual investors have had access to shares of the \$285 million mutual fund that until now was available primarily to large, institutional investors.

All three banks are located in northern Illinois and are part of the Landmark Financial Group, Inc. The banks originally invested in the CRA Qualified Investment Fund as part of their compliance with the Community Reinvestment Act (CRA), which requires large banks to invest a portion of assets in activities that support community development. The fund invests primarily in high credit quality (A-rated or better), community development-oriented securities, such as those that finance affordable housing, job creation, and similar activities that assist low- to moderate-income families. This positive social thrust has allowed many of the fund’s investors, which are banks, to earn regulatory credit under the guidelines of the CRA, hence the name “CRA Qualified Investment Fund.”

“As a responsible corporate citizen, we are constantly searching for innovative ways to serve members of our communities – including those that need our help most. The CRA Qualified Investment Fund has proven a successful tool in helping our institution achieve this goal,” said John Crone, executive vice president of Belvidere Bank. “Now, we can likewise give our trust clientele the opportunity to make a positive impact in their communities and still earn competitive returns on their investments.”

In the past 12 months, the fund has attracted more than \$150 million in new assets from banks subject to CRA compliance, as well as from non-bank investors that have been attracted to the fund’s competitive financial performance coupled with its positive social impact. For the 12 months ending December 31st, 2002, the fund’s one year annualized return of 10.60% exceeded 92% of the 677 intermediate-term bond funds tracked by Morningstar.*

“We are proud to be working with Belvidere Bank, Alpine Bank and LNB National Bank to help them meet their trust clientele’s financial goals and to help them advance their clients’ desire to make a positive social impact,” said Todd Cohen, portfolio manager for the CRA Qualified Investment Fund. “In today’s era of corporate scandal and geopolitical instability, investors are scrutinizing their portfolios in new ways. They’re not just looking at the numbers, but they’re looking for investments that also pay ‘social dividends.’ The banks are showing themselves to be pioneers in this regard, by offering a conservative, fixed income vehicle in line with their clients’ values.”



To date, the fund's investments have helped finance 623 affordable health care beds; 24,560 rental units and 1,182 homes for low- and moderate-income families; and more than \$41 million in economic development activities, including urban revitalization, job training, job creation, and brownfield redevelopment.**

Shareholders have been able to support these positive social dividends while earning competitive returns. As of December 31st, 2002, the CRA Qualified Investment Fund had \$266 million in assets, and returns as follows:

1-year total return: 10.60%
Three Year: 9.11%
Annualized return since
inception (8/30/99): 8.10%
Current yield: 4.38%

For more information about the CRA Qualified Investment Fund, visit www.crafund.com, or call CRA Fund Advisors at 877-272-1977. For more information about Belvidere Bank and its trust and investment services, contact John Crone at 815-231-6081, or visit www.belviderebank.com
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Financial performance figures are based on the period ending 12/31/02. Inception date is 8/30/99. The fund will invest only in securities that have a rating in the three highest categories (AAA, AA, A) as assigned by a nationally recognized statistical rating organization such as Standard & Poor's Ratings Group and/or Moody's Investor Services, Inc. or which are deemed by the Advisor to be of comparable quality to securities so rated, or which are credit-enhanced by one or more entities with one of the above credit ratings.

Other fees and expenses do apply to a continued investment in the fund and are described in the fund's current prospectus. This is not an offering, which can be made by prospectus only. For more information about investing in the CRA Qualified Investment Fund, contact CRA Fund Advisors at 1-877-CRA-1977. Please read the prospectus carefully before investing or sending money. Past performance does not guarantee future results. Investment return and principal value will fluctuate, so that shares when redeemed may be worth more or less than the original cost. The fund is not available to residents in all states. InCap Securities, Inc. is the distributor of the fund.

*© 2002 Morningstar Inc., All rights reserved. Information as of December 31, 2002. Morningstar calculates a rating based on a risk-adjusted return that accounts for variation in a fund's monthly performance (including) effects of sales charges, loads and redemption fees placing more emphasis on downward variations and rewarding consistent performance.

**Community development impact source: CRA Fund Advisors, Inc.