



Ownership: Horizon is a wholly owned subsidiary of Horizon Bancorp. Horizon Bancorp is a publicly traded company listed on the NASDAQ Global Market exchange under the symbol HBNC. A vast majority of Horizon's owners live and work in Northwest, Indiana and Southwest, Michigan. In addition, Horizon has an Employee Stock Ownership Plan (ESOP) and is one of the longest tenured bank ESOPs in the country. Horizon's employees own approximately 15% of the company.

Locations: Horizon Bank, NA has a total of nineteen branches located in Northwest, Indiana and Southwest, Michigan. Horizon's branches are located in Lake, Porter, La Porte, St. Joseph and Elkhart counties, Indiana and Berrien County, Michigan.

Headquarters: 515 Franklin Street, Michigan City, Indiana

HORIZON IS SAFE, SOUND AND STILL GROWING

SOLID FINANCIAL PERFORMANCE. Horizon continues to prosper during these difficult times as demonstrated by record earnings in each of the last 10 years.

TIME TESTED. Horizon has been in business for 137 years. From the Great Depression to the current recession, our long-term business philosophy of serving local businesses and individuals, and providing loans to qualified borrowers, has helped the bank, its shareholders, and its customers to weather these economic storms.

SENSIBLE ADVICE. Horizon has a long history of helping people through tough times. We listen and seek to provide sensible advice. We recognize that a business or family's financial stability can change quickly. Therefore, we encourage our customers, and non-customers alike, to talk with us about ways we may help.

EXPERIENCED LEADERSHIP. Our management team consists of seasoned officers many of whom have come through several recessions to date - so they know how to get through tough times.

SOLID CAPITAL POSITION. Horizon is well-capitalized as defined by regulatory guidelines.

LOCAL DECISION MAKING. All decisions impacting our customers are made locally, rather than by a corporate entity hundreds or thousands of miles away. We provide one-on-one, face-to-face consultation to see how we can help our customers.

DILIGENT RISK MANAGEMENT. The level of our non-performing loans continues to be better than our competitors, giving us a firm foundation for continued growth.

REINVESTMENT IN OUR COMMUNITIES. Because we are a local Company, we reinvest our profits locally. We also contribute extensively to local not-for-profit organizations through both volunteer work and funds. Horizon encourages employees to volunteer with organizations that have special meaning for them. As a result, more than 170 organizations throughout our region have benefited from these efforts.

CONTINUED GROWTH. Horizon Bank is one of the area's largest employers with nearly 300 advisors living and working in the communities we serve. We continue to expand our services into additional communities throughout our region - bringing more jobs to the area and giving more consumers the opportunity to bank locally.

SAFE DEPOSITS. Horizon's deposits are insured by the FDIC for up to \$250,000 with legal and safe ways to get even more FDIC coverage for deposit accounts.