

AFFIDAVIT OF LOSS AND INDEMNITY AGREEMENT

STATE OF _____ :
 : ss.
COUNTY OF _____ :

_____ (hereinafter called "Deponent") being duly sworn, deposes and says:

(1) Deponent is a holder of shares of common stock of Western Illinois Bancshares, Inc. (hereinafter called the "Company") and is entitled to the possession and control of Certificate No. _____ for shares dated _____ (hereinafter called the "Original Certificate") issued by the Company in Deponent's name.

(2) The Original Certificate was acquired by Deponent on _____.

(3) The Original Certificate was not endorsed for transfer.

(4) Deponent has made or caused to be made diligent search for the Original Certificate, and has been unable to find or recover the same; Deponent has not sold, assigned, pledged, transferred, deposited under any agreement, or hypothecated the Original Certificate or any interest therein, or signed any power of attorney or other authorization respecting same which is now outstanding and in force, or otherwise disposed of the same; and no person, firm, corporation, agency or government other than deponent has or has asserted any right, title, claim, equity or interest in, to or respecting the Original Certificate or the proceeds thereof.

(5) Deponent hereby requests, and this affidavit and agreement of indemnity is made for the purpose of inducing the Company, (1) to refuse to recognize any person other than Deponent as the owner of the Original Certificate and to refuse to make any payment, transfer, registration, delivery or exchange called for by the Original Certificate to any person other than Deponent or to refuse to take any other action pursuant to the request or demand of any person other than Deponent and (2) to issue a new or duplicate stock certificate in substitution for the Original Certificate, or to make the payment, transfer, registration, delivery or exchange called for by the Original Certificate without the surrender thereof for cancellation.

(6) If Deponent should find or recover the Original Certificate, Deponent will immediately surrender the same to the Company for cancellation without requesting any consideration thereof.

(7) Deponent agrees with the foregoing request, to indemnify and protect the Company and the Trustee, from any and all liabilities, loss, damage or expense in connection with, or arising out of its compliance with the request of deponent herein set forth.

Signed and delivered by Deponent this ____ day of _____, 200__.

On this ____ day of _____, 200__, before me, the undersigned, a Notary Public in and for said County and State, personally appeared _____, to me known to be the identical person named in and who executed the within and foregoing instrument, and acknowledged at he/she executed the same as his/her voluntary act and deed.

Notary Public in and for said County and State