**Section 1075.2390 Proxy Statement – Description of Capital Stock**

a) Furnish the information regarding capital stock of the applicant required to be disclosed in a registration statement filed under the Securities Exchange Act of 1934. In particular, see Item 202 of the "General Rules Regarding Disclosures: Regulations S-K – Standard Instructions for Filing Forms under Securities Act of 1933 and the Securities Exchange Act of 1934" (17 CFR 229.202), November, 1992 no subsequent dates or editions). Unless the context otherwise requires the term "registrant" in the regulation shall refer to the applicant.

b) An undertaking should be included in the proxy statement that the applicant where practical will use its best efforts to encourage and assist a professional market maker in establishing and maintaining a market for the capital stock of the applicant.

c) Trading market:

1) Outline briefly the trading market that is expected to exist for the capital stock following the conversion including the estimated number of market makers and stockholders, and the anticipated success of the applicant in listing the stock.

2) Any discussion of the listing of the applicant's stock should include the basic requirements that must be met for such listing.

d) If the rights evidenced by the capital stock will be materially limited or qualified by the rights of savings account holders or borrowers, include the information regarding the limitations or qualifications necessary to enable investors to understand the rights evidenced by the capital stock.

(Source: Expedited correction at 17 Ill. Reg. 18223, effective June 7, 1993)