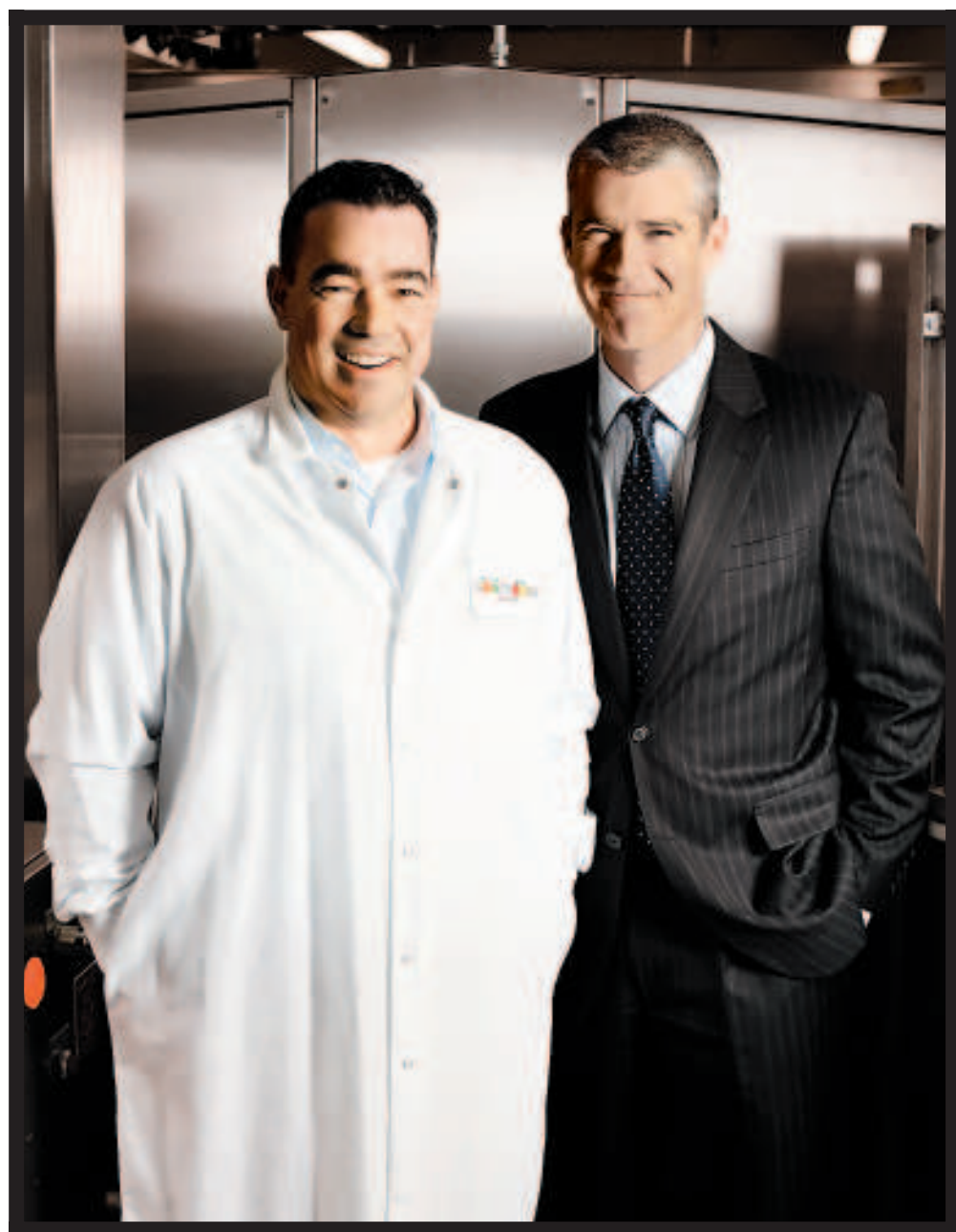


A faulty audio feed at MLB.com prompts an ex-Chicagoan to write to What's Your Problem? for help. **JON YATES, PAGE 6**



Kurt Penn (left), founder and CEO of Good Foods Group, and Michael O'Rourke, president of Signature Bank, together Thursday at Good Foods' plant, 6851 W. Irving Park Rd.



Art (left) and Patrick LeBeau help run the family business, Cardinal Colorprint, 2532 W. Irving Park Rd. They recently became clients of Signature Bank. **MICHAEL TERCHA/TRIBUNE PHOTOS**

WHO'S GETTING LOANS

Stepping in, filling gaps

Companies find banks willing, able to lend for payroll, new equipment, expansion, even when others have backed away

By Becky Yerak | TRIBUNE REPORTER

Dione Reyes, president of Specialty Title Services Inc. in Schaumburg, had a shocking meeting last October. "We want our money," she quoted the Fifth Third Bank representative as saying. "I was in complete shock."

The bank demanded that she pay off her six-figure loan in 60 days despite a record of making payments on time, Reyes said.

"We make every effort to avoid situations like this and deeply regret that this customer is dissatisfied," said a Fifth Third Bank spokeswoman, who added that the bank remains committed to its business banking clients and is "actively lending."

Faced with the possibility of going out of business, Reyes said she turned to Chicago-based Signature Bank, which she had learned about through friends. Today, Reyes predicts her real estate information, title insurance and settlement services business will survive the recession after Signature replaced her firm's credit line.

As President Barack Obama's administration has noted, credit allows new ideas to flourish into new jobs. Loans help companies meet payroll, buy raw materials and machinery, and expand facilities.

To open up bank lending spigots, the federal government has pumped billions into some of the country's largest institutions. Still, credit for many remains tight.

"This has created a tremendous opportunity for banks like Signature that have access to capital and a priority on establishing long-term customer relationships," said Signature President Michael O'Rourke.

Total loans at Signature, which was founded in 2006,

WHO'S DOING THE LENDING

By Becky Yerak | TRIBUNE REPORTER

Loan growth between last year's third and fourth quarters was 1.1 percent for more than 200 banks and thrifts headquartered in the Chicago area, according to an analysis by Loan Workout Advisers LLC, a Northbrook-based bank consulting firm.

That was down from 2.71 percent for the same period in 2007. Stripping out institutions that ultimately received money from the U.S. Treasury Department's Troubled Asset Relief Program, outstanding loans experienced a drop of 0.73 percent in the fourth quarter.

A bright spot in the analysis performed for the Chicago Tribune was that TARP's goal of easing credit seems to be working, said

Justin Barr, president of Loan Workout Advisers. Local TARP banks had loan growth of 4.14 percent, according to the analysis.

"The bad news is that TARP banks in the Chicago area controlled only 39 percent of the outstanding loans held by local banks at year end," he said. "And as a whole the rest of the nearly 200 banks in the six-county greater Chicago area, mostly smaller community banks, have curtailed loan growth."

Still, more than half of non-TARP banks' loan balances edged up from the third quarter to the fourth quarter. And four of the five biggest percentage gainers received no federal money.

Chicago-area bank lending, Sept. 30-Dec. 31, 2008 *All figures in millions of dollars*

AMONG BANKS THAT RECEIVED TARP MONEY *Biggest lending increases*

BANK	LOANS, DEC. 31	% CHANGE FROM SEPT. 30	TARP RECEIVED
Beverly Bank & Trust Co.	\$174.3	15.3%	Dec. 19*
The PrivateBank and Trust Co.	\$6,729.7	15.0	Jan. 30
Old Plank Trail Community Bank	\$165.9	14.9	Dec. 19*
St. Charles Bank & Trust Co.	\$138.4	8.0	Dec. 19*
Wheaton Bank & Trust	\$270.4	5.5	Dec. 19*

Biggest lending decrease/smallest increases

NorStates Bank	\$480.2	-2.0%	Feb. 20
Advantage National Bank	\$271.9	-1.2	Dec. 19*
Pacific Global Bank (PGB)	\$147.4	-0.4	Feb. 6
Bridgeview Bank Group	\$1,177.6	-0.2	Dec. 19
State Bank of the Lakes	\$397.1	0.3	Dec. 19*

Total loan growth for TARP banks 4.1%

AMONG ALL BANKS *Biggest lending increases*

BANK	LOANS, DEC. 31	% CHANGE FROM SEPT. 30
Covenant Bank	\$39.4	165.9%
Community Bank of DuPage	\$48.4	24.4
Gold Coast Bank	\$87.2	15.7
First Bank of Highland Park	\$1,115.3	15.6
Beverly Bank & Trust Co.	\$174.3	15.3
The PrivateBank and Trust Co.	\$6,729.7	15.0
Old Plank Trail Community Bank	\$165.9	14.9
Signature Bank	\$172.4	14.8
Pan American Bank	\$45.2	12.2
STC Capital Bank	\$109.4	11.6

Total loan growth for all banks 1.1%

For a list of more than 200 Chicago-area banks, visit: chicagotribune.com/lendingreport

To check the health of Chicago-area banks, visit: chicagotribune.com/banks