

The Depository Trust Company

IMPORTANT

B#: 2838

DATE: January 11, 2002

TO: All Participants

CATEGORY: Dividends

FROM: Nilesh Desai, Supervisor, Dividend Department

ATTENTION: Dividend Managers, Cashiers & Reorganization Managers

SUBJECT: Rights: Jacksonville Bancorp, Inc. Common CUSIP: 469249106
Rights Contra-CUSIP# 469249999 R/D: 12/12/01
Expires: 2/15/02 (5:00 p.m. Eastern time)
Rate: 1 right for every 5 shares of common stock held

***** WARNING TIME CRITICAL *****

Jacksonville Bancorp, Inc. (the "Company") is granting non-transferable rights to stockholders of its common stock as of December 12, 2001, the record date.

No fractional rights will be issued. The number of rights distributed to each holder (including beneficial owners) will be rounded up to the next whole number (all fractions are being rounded up).

DTC credited rights and an additional right if applicable, due to the round up to the next whole number right, to participants' accounts on **1/10/02**.

Participants may instruct DTC as to the aggregate number of additional round up rights they require on behalf of their beneficial owners. Participants must provide written representation on their firm's letterhead and authorized by appropriate personnel. Participants should include their participant number and a contact name and telephone number where they can be reached if necessary.

The round up instruction must be received by DTC no later than **10:00 a.m. New York City time on January 31, 2002.**

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Participants must "Fax" the round up instruction (via telephone facsimile) to the attention of Ms. Susan Alvino at DTC using only this phone number (212) 855-4545 and call (212) 855-4532 for confirmation of receipt of the round up instruction.

All round up requests received by DTC will be summarized and forwarded to the Company.

DTC anticipates crediting rights, issued pursuant to a round up request, to participants on the day the round up instruction is received.

THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY (DIVA) FUNCTION, SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY AND PAYMENT INFORMATION.

IT IS IMPORTANT THAT PARTICIPANTS REFER TO THE DTC REORGANIZATION INQUIRY FOR PARTICIPANTS (RIPS CODE 59) FOR INFORMATION REGARDING THE SUBSCRIPTION PRIVILEGE AND ANY EXTENSION OF THE EXPIRATION DATE.

If participants have any questions concerning this Important Notice, please contact Mr. John McCarthy or Ms. Susan Alvino of DTC's Stock Dividend Department at (212) 855-4521/4532.

If participants have any questions concerning the rights offering, they may contact Mr. Gilbert J. Pomar III, President/Chief Financial Officer or Ms. Cheryl L. Whalen, Executive Vice President/Chief Financial Officer of the Company, at (904) 421-3051.