



The FIRST MIDWEST Yield Report[®]

First Midwest Securities, Inc. ♦ Member FINRA / SIPC



Investment Spotlight:

Bank of America Corp. – Corporate Bond
5.250% / Due 11-15-2018 / Non-Callable



Summary

Bank of America Corporation accepts deposits and offers banking, investing, asset management, and other financial and risk-management products and services. The Company has a mortgage lending subsidiary, and an investment banking and securities brokerage subsidiary.



- This corporate bond is a new issue and is offered by prospectus only.
- This security will fluctuate in value and if sold prior to maturity may be worth more or less than the original cost.
- All information as of 11/2/09 and is subject to price change and availability.

Coupon:	5.250%	YTM:	5.250%
Maturity:	11/15/2018	YTC:	N/A
Call Date:	None	CY:	5.250%
Retail Price:	100.00	S&P Rating:	A
Quantity:	1,000,000	Moody Rating:	A2



The Educated Investor

“Fixed-Income 101”

There are many different fixed-income investments available for investors today; however, depending on factors such as income, age, and risk tolerance, it is smart to understand all options before investing. Below is a brief description of five major fixed-income categories:

- 1. Treasury Bonds** – Treasury bonds provide the highest degree of safety and are backed by the full, faith, and credit of the U.S. Government. Treasury bonds *provide state tax-free income*.
- 2. Government Agency Bonds & GSE Bonds** – These bonds were created by Congress to fund loans to certain groups of borrowers such as homeowners, farmers, and students and **are not** a direct obligation of the U.S. Treasury. *Some of these bonds provide state tax-free income.*
- 3. *Municipal Bonds** – Municipal bonds represent debt obligations issued by state or local governments and *may provide investors with *state and federally tax-free income.* *Not all municipal bonds are state and federally tax-free.
- 4. Corporate Bonds** – “Corporates” are issued by financial institutions and *fall into two broad categories* (1) Investment Grade (BBB- & above) and (2) Non-investment Grade (BB+ & below).
- 5. Brokered CDs** – Bank CDs that trade in the open market with a variety of structures. Brokered CDs are like other bonds, which contain interest rate and market risk.

Source: TYR

Vol. 7 ♦ Issue 41 ♦ Nov. 2, 2009

INCOME IDEAS

First Midwest Securities, Inc. is pleased to provide an extensive list of top income investment ideas. In addition to selected new investment offerings, investors can choose from a wide selection of bonds currently trading in the secondary market.

PRODUCTS AVAILABLE:

- Tax-Free Municipal Bonds
- Corporate Bonds
- Government Agency Bonds
- Mortgage-Backed Securities
- Treasury Securities
- Convertible Bonds
- Certificates of Deposit
- Common Stocks
- Preferred Stocks
- Closed-End Funds

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MUNICIPAL BOND OFFERINGS

Municipal bonds are subject to interest rate risk. Investors should be aware that bond values may decline, if interest rates rise.

Please call for a complete selection of **state specific municipal bond offerings!!**

National Municipal Bonds:

* Insured / ** AMT / *** Pre-Refunded / **** Escrowed to Maturity

AMT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
500	AAA	5.000	*CHICAGO IL OHARE FSA- N/C	01/01/12	109.00	.77
390	AAA	3.650	OHIO STATE HSG FIN MTG- N/C	09/01/18	100.60	3.57
200	AAA	5.000	*NASSAU CNTY NY TAX MBIA- CALL 11/15	11/15/22	109.02	4.09 / 3.33
125	AAA	5.250	*MIAMI DADE FL AVA FSA- CALL 10/17	10/01/26	108.26	4.54 / 4.01
120	AAA	5.000	*COLUMBIA FLORIDA FSA- CALL 07/17	07/01/27	103.36	4.71 / 4.47
160	Aaa	4.750	OHIO STATE HSG FIN MTG- CALL 09/18	09/01/29	100.00	4.75 / 4.75
125	AAA	4.700	*ROUND LAKE IL AGC- CALL 03/17	03/01/33	98.91	4.77
230	AAA	5.000	NEW YORK NY TRAN- CALL 05/19	05/01/36	109.75	4.37 / 3.76
280	AAA	5.000	*LEESBURG FL AGY AGC- CALL 05/20	05/01/36	102.50	4.83 / 4.70

National Municipal Bonds:

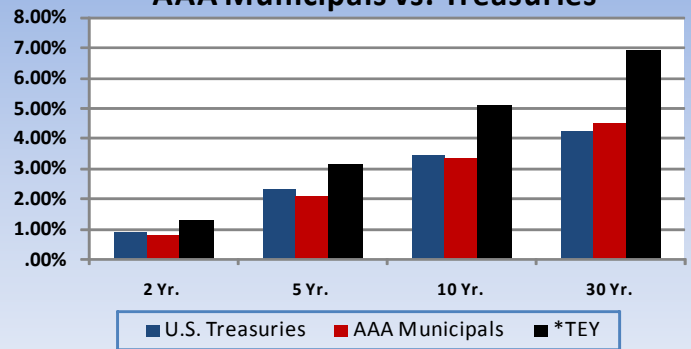
All offerings as of 11/2/09 and are subject to price change and availability. The Graph *TEY (Taxable Equivalent Yield) assumes a Federal Tax Bracket of 35.0%. **State Tax Rate is an assumed rate for illustrative purposes. Individual rates may vary depending upon your filing status. Not all municipal bonds are State and Federally tax-free. ***U.S. Treasuries are a full faith and credit obligation of the U.S. Government while AAA municipals are not. The AAA municipals are a random selection of current offerings in the open market as of the date of this publication. Sources: U.S. Treasury / HTD

AMT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
100	AAA	4.000	*CHAWANAKEE USD GO FSA- N/C	08/01/13	107.44	1.92
500	Aaa	4.650	GATEWAY PFA MF HSG- CALL 07/16	07/01/14	109.20	2.45
400	Aaa	4.000	ENERGY NORTHWEST WASH- N/C	07/01/16	108.87	2.54
840	AAA	4.250	*MOHAVE ARIZONA AGC- N/C	04/01/18	106.19	3.40
500	AAA	4.625	*TARRANT TEXAS ED AGC- CALL 09/19	09/01/20	104.72	4.08 / 4.03
2,000	AAA	5.000	ARIZONA STATE TRANS- CALL 07/16	07/01/23	109.10	4.12 / 3.45
100	AAA	4.000	MUKITEO WASH GO- CALL 12/19	12/01/25	100.00	4.00 / 4.00
250	AAA	5.000	PHOENIX ARIZONA CVC - CALL 07/19	07/01/39	109.94	4.40 / 3.76
100	AAA	5.000	*GOLDEN ST TOB SEC AGC- CALL 06/15	06/01/45	100.00	5.00 / 5.00

Tax-Free Yield Calculator

Fed Rate	State Rate	Total Rate	Tax Free Return					
			2.0%	3.0%	3.5%	4.0%	4.5%	5.0%
25.0%	**0.0%	25.0%	2.66%	4.00%	4.66%	5.33%	6.00%	6.66%
28.0%	**0.0%	28.0%	2.77%	4.16%	4.86%	5.55%	6.25%	6.94%
33.0%	**0.0%	33.0%	2.98%	4.47%	5.22%	5.97%	6.71%	7.46%
35.0%	**0.0%	35.0%	3.07%	4.61%	5.38%	6.15%	6.92%	7.69%
Tax Brackets			Taxable Equivalent Yields					

*** AAA Municipals vs. Treasuries





CORPORATE BOND OFFERINGS

Corporate bonds are subject to interest rate risk. Investors should be aware that bond values may decline, if interest rates rise. Municipal bonds, Corporate bonds, U.S. Treasury Securities, Government Agency bonds, and CDs will fluctuate in value and if sold prior to maturity may be worth more or less than their original cost.

Corporate Bonds: AAA – AA

AMT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
125	AAA	6.350	LANDESBANK BADEN NY– N/C	04/01/12	108.86	2.55
1,000	AAA	4.850	BERKSHIRE HATHAWAY FIN– N/C	01/15/15	109.13	2.95
3,900	AAA	5.550	JOHNSON & JOHNSON– N/C	08/15/17	111.92	3.76
700	AAA	4.200	MICROSOFT CORP– N/C	06/01/19	102.91	3.83
500	AAA	4.875	EUROPEAN INVT BANK– N/C	02/15/36	103.44	4.64
1,000	AA	4.450	PFIZER INC– N/C	03/15/12	106.58	1.61
2,000	AA	4.800	NYSE EURONEXT– N/C	06/28/13	106.15	3.01
190	Aa3	5.350	COCA COLA– N/C	11/15/17	109.81	3.91
225	AA+	6.100	GENERAL ELECTRIC CAP– CALL 10/11	10/15/26	102.12	5.90 / 4.94

Corporate Bonds: A – BBB

All offerings as of 11/2/09 and are subject to price change and availability. *Insured

AMT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,400	A	5.125	GENWORTH GLOBAL FDG TRUST– N/C	03/15/11	102.75	3.06
1,300	A3	7.300	DAIMLERCHRYSLER NA– N/C	01/15/12	109.75	2.72
450	A-	4.121	LOCKHEED MARTIN– N/C	03/14/13	106.31	2.16
1,000	A3	7.250	AMERICAN EXPRESS– N/C	05/20/14	114.69	3.71
400	A-	7.300	MACQUARIE GROUP– N/C	08/01/14	109.10	5.11
1,000	A+	5.500	CISCO SYSTEMS– N/C	02/22/16	110.52	3.62
250	A	5.200	CONOCOPHILLIPS– N/C	05/15/18	106.97	4.21
220	A	6.850	BB&T– N/C	04/30/19	113.34	5.06
4,000	A-	8.450	PROTECTIVE LIFE CORP– N/C	10/15/39	98.95	8.54



New Issue of the Week

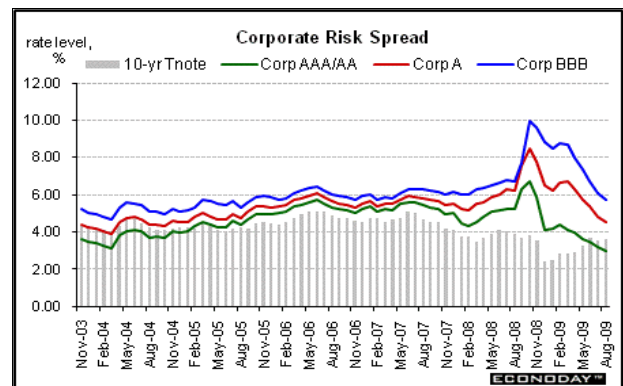
Goldman Sachs Group InterNotes

The Goldman Sachs Group, Inc., a bank holding company, is a global investment banking and securities firm specializing in investment banking, trading and principal investments, asset management and securities services. Source: Bloomberg

Investment Data

(Subject to early close and availability. *For Survivor's Option - Please Call for Details)

Coupon:	4.000%	Price:	100.00
Maturity Date:	11/15/2015	YTM:	4.000%
Call Date:	None	S & P Rating:	A
*Survivors Option:	Yes	Moody's Rating:	A1



For illustration purposes only. Past performance is no guarantee of future results. Source: Econoday



GOVERNMENT AGENCY OFFERINGS

Government Agency bonds are subject to interest rate risk. Investors should be aware that bond values may decline, if interest rates rise. Municipal bonds, Corporate bonds, U.S. Treasury Securities, Government Agency bonds, and CDs will fluctuate in value and if sold prior to maturity may be worth more or less than their original cost. All offerings as of 11/2/09 and are subject to price change and availability.

Government Agency Bonds:

^IRR – Internal Rate of Return, if held to maturity / *State tax-free income

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
8,000	Aaa	2.000	FHLMC– CALL 11/10	11/05/12	100.84	1.71 / 1.14
3,000	Aaa	5.000	FHLMC– N/C	02/16/17	111.22	3.25
195	Aaa	4.625	*FEDERAL HOME LOAN BKS– CALL 03/11	03/11/19	102.31	4.32 / 2.86
900	Aaa	4.900	FNMA– CALL 11/11	11/15/21	106.89	4.86 / 2.13
1,500	Aaa	4.850	*FEDERAL HOME LOAN BKS– CALL 11/10	11/05/24	100.00	4.85 / 4.85
390	Aaa	6.318	FNMA– CALL 06/12	06/15/27	109.45	5.47 / 2.55
120	Aaa	5.250	FNMA– CALL 11/10	11/09/29	100.00	5.25 / 5.25
450	Aaa	5.400	FNMA– CALL 11/10	11/09/29	100.85	5.33 / 4.52
6,000	Aaa	5.500	*FEDERAL HOME LOAN BKS– N/C	07/15/36	107.40	5.00

New Issues:

New issues are offered by offering circular or prospectus only. For a copy, please contact your investment professional. Subject to availability and early closing.

*State Tax-Free Income / ^IRR – Internal Rate of Return, if held to maturity.

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,000	Aaa	2.750	*FEDERAL HOME LOAN BKS– CALL 02/10	11/19/13	100.00	2.75 / 2.75
1,000	Aaa	3.125	*FEDERAL HOME LOAN BKS– CALL 05/10	11/19/14	100.00	3.12 / 3.12
1,000	Aaa	3.500	*FEDERAL HOME LOAN BKS– CALL 05/10	11/12/15	100.00	3.50 / 3.50
1,000	Aaa	4.000	FHLMC– CALL 05/10	05/05/17	100.00	4.00 / 4.00
1,000	Aaa	4.420	*FFCB– CALL 01/10	10/28/19	100.00	4.42 / 4.42
1,000	Aaa	5.250	FNMA– CALL 05/10	11/19/24	100.00	5.25 / 5.25

Bank of Oklahoma GNMA's:

***Minimum 25M Settlement 11/12/09

Government National Mortgage Association securities or GNMA's are a direct full, faith and credit obligation of the United States Government. Each month they pay investors a monthly interest payment and partial repayment of their principal based on the amount of prepayments within the associated pool. GNMA's U.S. Government guarantee applies only to the prompt payment of principal and interest and does not remove market risk. If security is sold prior to maturity it may be worth more or less than its original cost. *Average Life and **Yield to Average Life are based on a street consensus default model provided by Bloomberg using pre-payment assumptions that may or may not be met. The actual duration and yield of each security will vary. Source: TYR

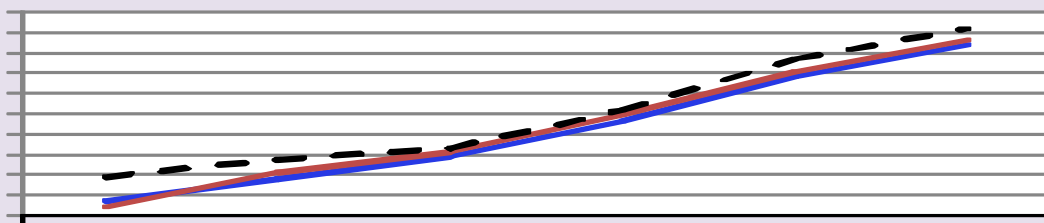
AMOUNT(000)	COUPON	MATURITY	DESCRIPTION	PRICE	*AVG	**YIELD
1,000	4.000	11/15/39	***GNMA I – NOVEMBER NEW POOL	98.36	7.30	4.29
1,000	4.500	11/15/39	***GNMA I – NOVEMBER NEW POOL	100.91	6.20	4.32
1,000	5.000	11/15/39	***GNMA I – NOVEMBER NEW POOL	103.58	4.80	4.13
1,000	5.500	11/15/39	***GNMA I – NOVEMBER NEW POOL	105.31	3.20	3.63



U.S. TREASURY SECURITIES

The Yield Curve

5.00%
4.50%
4.00%
3.50%
3.00%
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%



	6 m o .	2 yr .	3 yr .	5 yr .	10 yr .	20 yr .
— Current	0.37	0.9	1.43	2.31	3.41	4.19
— 1 Week Ago	0.18	1.04	1.57	2.46	3.51	4.29
- - - 1 Year Ago	0.93	1.36	1.65	2.56	3.82	4.58

For illustration purposes only. Past performance is no indication of future results.
Source: U.S. Treasury

U.S. Treasuries:

All offerings as of 10/26/09 and are subject to price change and availability. Municipal bonds, Corporate bonds, U.S. Treasury Securities, Government Agency bonds, and CDs will fluctuate in value and if sold prior to maturity may be worth more or less than their original cost.

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,000	AAA	1.000	*/** U.S. TREASURY – N/C	10/31/11	100.22	.89
1,000	AAA	1.375	*/** U.S. TREASURY – N/C	10/15/12	100.00	1.37
1,000	AAA	2.375	*/** U.S. TREASURY – N/C	10/31/14	100.36	2.31
1,000	AAA	3.625	*/** U.S. TREASURY – N/C	08/15/19	102.00	3.38
1,000	AAA	4.500	*/** U.S. TREASURY – N/C	08/15/39	104.62	4.23

U.S. Treasury Zero Coupon:

Treasury Securities are subject to interest rate risk. Investors should be aware that bond values may decline, if interest rates rise.

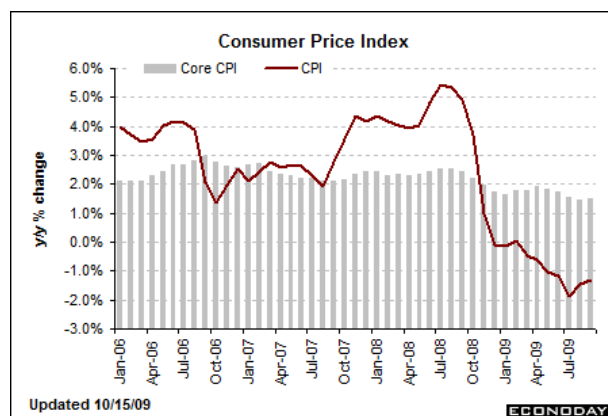
*State Tax-Free / **1 Million dollars or more / Sources: U.S. Treasury, Zions

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,000	AAA	0.000	* U.S. TREASURY STRIP – N/C	08/15/15	85.80	2.66
1,000	AAA	0.000	* U.S. TREASURY STRIP – N/C	08/15/20	66.53	3.81
1,000	AAA	0.000	* U.S. TREASURY STRIP – N/C	08/15/25	50.71	4.34
1,000	AAA	0.000	* U.S. TREASURY STRIP – N/C	08/15/30	40.14	4.44
1,000	AAA	0.000	* U.S. TREASURY STRIP – N/C	08/15/39	28.33	4.28

U.S. TIPS:

Treasury Inflation-Protected Securities or TIPS are unique in that they offer investors a return that is over and above the inflation rate. How do they work? First, investors purchase a TIPS which has a Yield-to-Maturity. Second, the principal or par amount of the investment grows in tandem with the rate of inflation as measured by the CPI.
Source: U.S. Treasury / TYR

COUPON	DESCRIPTION	MATURITY	PRICE	YTM
1.250	*/**U.S. TIPS – N/C	04/15/14	102.87	.59
1.875	*/**U.S. TIPS – N/C	07/15/19	104.72	1.35
2.500	*/**U.S. TIPS – N/C	01/15/29	108.25	1.99





InterNotessm

InterNotes are new issue Corporate bonds – subject to both interest rate and credit risk. If sold prior to maturity, they may be worth more or less than their original cost. InterNotes are offered By Prospectus or Offering Circular Only. For a Prospectus Please Call Your Investment Professional.



Bank of America Corporation is a bank holding company and a financial holding company. The Company provides a diversified range of banking and non-banking financial services and products both domestically and internationally. The Company provides consumer and commercial banking, asset management, investment banking and equity investments. –
Source: Bloomberg

*Offerings for week of 11/2/09 to 11/9/09. Cutoff 12:00 PM EST

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,000	AA+	5.250	*BANK AMERICA NOTES – N/C	11/15/18	100.00	5.25
1,000	AA+	N/A	N/A	N/A	N/A	N/A
1,000	AA+	N/A	N/A	N/A	N/A	N/A



FreddieNotes® are unsecured senior debt offered on a best efforts basis once a week. All of Freddie Mac's rated senior unsecured debt has been given the highest possible credit ratings by Standard & Poor's and Moody's Investors Service of A1+/P1 for short-term obligations and AAA/Aaa for longer-term debt.
Source: DirectNotes.com

^Internal Rate of Return, if held to maturity.

*Offerings for week of 11/2/09 to 11/9/09. Cutoff 12:00 PM EST

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,000	AAA	1.00 – 3.00	*FREDDIE NOTES– CALL 11/10	11/15/12	100.00	^1.74 / 1.00
1,000	AAA	3.000	*FREDDIE NOTES– CALL 11/10	11/15/15	100.00	3.00 / 3.00
1,000	AAA	4.250	*FREDDIE NOTES MTH– CALL 11/12	11/15/24	100.00	4.25 / 4.25



The Goldman Sachs Group, Inc., a bank holding company, is a global investment banking and securities firm specializing in investment banking, trading and principal investments, asset management and securities services. The Company provides services to corporations, financial institutions, governments, and high-net worth individuals.
Source: Bloomberg

*Offerings for week of 11/2/09 to 11/9/09. Cutoff 12:00 PM EST

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,000	A	4.000	*GOLDMAN SACHS NOTES– N/C	11/15/15	100.00	4.00
1,000	A	4.800	*GOLDMAN SACHS NOTES– N/C	11/15/19	100.00	4.80
1,000	A	N/A	N/A	N/A	N/A	N/A



National Rural Utilities Cooperative Finance Corp., is a premier private market lender to rural electrical systems. It's member/owners consist of 1,037 electric cooperatives across the US, serving an estimated 37 million ultimate users, or about 12% of U.S. electricity users. Source: InterNotes

IRR – Internal Rate of Return, if held to maturity.

*Offerings for week of 11/2/09 to 11/9/09. Cutoff 12:00 PM EST

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,000	A	2.650	*NATIONAL RURAL UTIL– N/C	11/15/13	100.00	2.65
1,000	A	N/A	N/A	N/A	N/A	N/A
1,000	A	N/A	N/A	N/A	N/A	N/A



General Electric Company develops, manufactures, and markets products for the generation, distribution, and utilization of electricity. The Company, through General Electric Capital Services, Inc., offers a variety of financial services including mutual fund management, financing, asset management, and insurance. General Electric also owns NBC.

Source: InterNotes

*Offerings for week of 11/2/09 to 11/9/09. Cutoff 12:00 PM EST

AMOUNT(000)	RATING	COUPON	DESCRIPTION	MATURITY	PRICE	YTM / YTC
1,000	AA+	4.500	*GE CAPITAL NOTES– N/C	11/15/17	100.00	4.50
1,000	AA+	5.100	*GE CAPITAL NOTES– N/C	11/15/20	100.00	5.10
1,000	AA+	N/A	N/A	N/A	N/A	N/A



FED WATCH

The Big Number

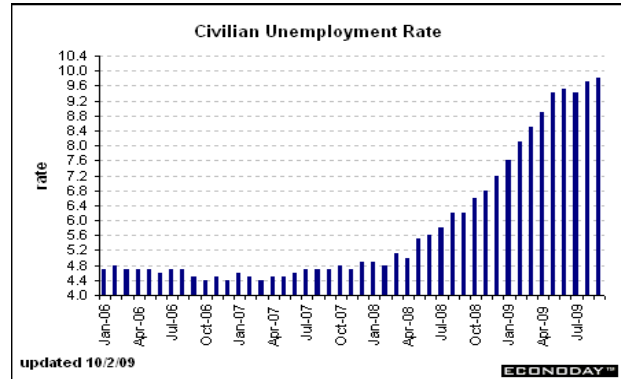
Employment Report (Oct.)

Definition: "The employment situation is a set of labor market indicators based on two separate surveys in this one report."

Summary: "Nonfarm payroll employment in September fell 263,000, following a decline of 201,000 in August and a decrease of 304,000 in July. Job losses were widespread in both goods-producing and service-providing sectors. Turning to the household survey, the civilian unemployment rate continued its uptrend, rising to 9.8 percent from 9.7 percent in August. Looking ahead, relatively unchanged initial unemployment claims in recent weeks suggest little progress in cutting payroll job losses for October and the unemployment rate is likely to drift higher."

Nonfarm Payrolls - M/M change Consensus: **-175,000**
 Unemployment Rate Consensus Level: **+ 9.9 %**

Source: Econoday



Economic Chartbook

Source: American Century

Major Economic Indicators	When	Tells
Non-Farm Payrolls	Monthly – 1st Friday	Shows how many jobs were created in the last month
Unemployment Rate	Monthly – 1st Friday	This indicator is considered a wage inflation barometer
ECI – Employment Cost Index	Quarterly	This indicator measures wage increases
CPI – Consumer Price Index	Monthly – 15th to 21st	Considered the most important measure of U.S. Inflation
PPI – Producer Price Index	Monthly – 9th to 16th	Measures wholesale inflation. Tracks 3,500 commodities
ISM Index	Monthly – 1st Bus. Day	Survey of 250 purchasing managers for economic trends
GDP – Gross Domestic Product	Quarterly / Monthly Update	Most important broad indicator of economic growth
Retail Sales	Monthly – 11th to 14th	Measures consumer spending which is two-thirds of GDP
Consumer Confidence	Monthly – Last Tuesday	Survey of 5,000 households to gauge consumer spending
LEI – Leading Economic Indicators	Monthly	Composite of 12 economic indicators to forecast economy

Weekly Calendar

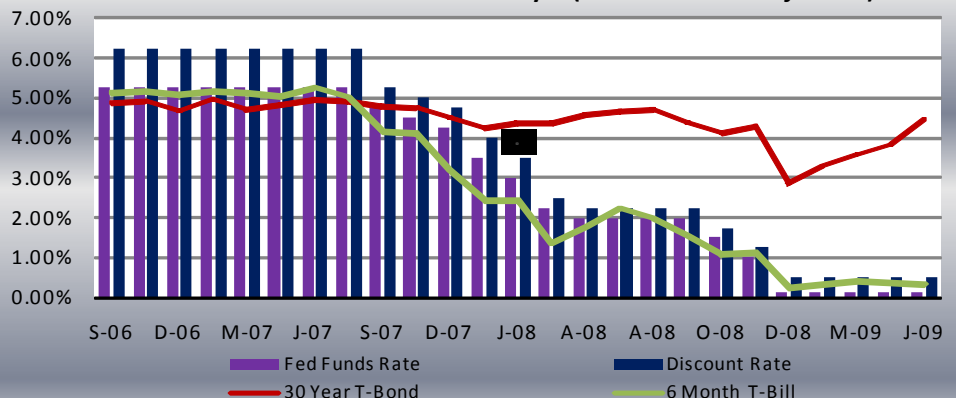
Weekly Economic Calendar November 3 – November 9

- Tuesday:** Sept. Factory Orders, FOMC Mtg.
- Wednesday:** FOMC Decision, Oct. ISM Non
- Thursday:** Q3 Prod. , Wkly Jobless Claims
- Friday:** Oct. Employment Report, September Consumer Credit
- Monday:** Weekly T-Bills

**The Next FOMC Meeting is
November 3 & 4, 2009**

Source: FOMC / Lioninc.com

Federal Reserve 3-Year History (Current Risk - Deflation)



For illustration purposes only. Past performance is no indication of future results. Source: FOMC



RESEARCH CENTER

The Cost of Waiting:

If you are waiting for interest rates to rise before considering a fixed-income investment, you run the risk that rates fall and the opportunity to lock-in current levels is lost; or that rates do rise, but not high enough (or soon enough) to offset potential income sacrificed during the waiting period. Source: InCapital

This Week's Example

*Investors Sample Money Market Yield

0.250%

**Available 1 Yr. FDIC Brokered CD Yield

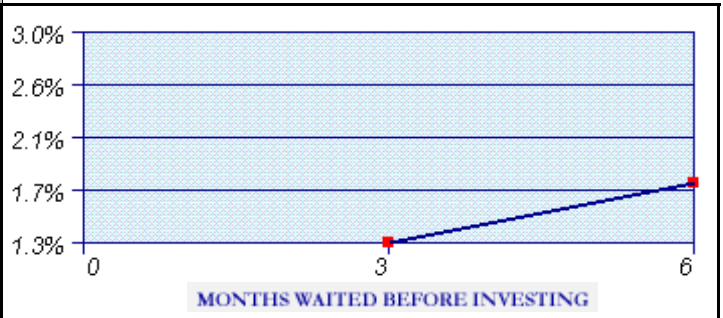
1.000%

Calculator

Source: InCapital

BREAK EVEN YIELD CHART

Step 1:	If You Wait	Required Yield
Compare the yield you can "lock-in" by investing today to what you might earn if you choose to wait. Current 1-Year Brokered CD Yield – 1.000%.	***3 Months	1.250%
	6 Months	1.750%
	N/A	N/A
	N/A	N/A
Step 2: Find the yield you must achieve in the future, simply to break even with what you can lock-in today.	N/A	N/A
	N/A	N/A
	N/A	N/A
	N/A	N/A



*The purpose of providing a hypothetical money market yield is to help illustrate the percentage spread lost between sitting in "cash" and a money market fund and "locking-in" a longer-term rate, such as a 1 Yr. FDIC CD Yield. Each investor's actual money market return will vary. ***This graph shows that if an investor were to wait 3 mo. to invest, they would need to be able to "lock in" a return of 1.25% for the remaining 9 months, in order to match the 1.00% available today.

**The Cost of Waiting calculation is based on a FDIC Brokered CD, ^Flagstar Bank, MI – 1.00% due 11/05/10, as of 11/2/09. For illustration purposes only. Past performance is no guarantee of future results. Investors should consult their investment professional before making any investment decisions. ^Subject to price change and availability.

Bond Ratings

Standard & Poor's Corp.

Moody's Investor's Service, Inc.

AAA	Highest Quality; principal & interest well protected.	Aaa	Highest Quality; principal is well protected and interest payments are virtually assured.
AA	High Quality; marginally higher long-term risk than AAA.	Aa	High Quality; marginally higher long-term risk than AAA.
A	Good Quality; somewhat more susceptible to adverse conditions over the long term.	A	Good Quality; many favorable investment aspects. Suggestion credit risk could increase over long-term
BBB	Adequate; adverse conditions could threaten principal or interest payments.	Baa	Medium Grade, neither highly protected nor poorly secured: may be regarded as somewhat speculative.
BB	Questionable; faces major uncertainties. Adverse conditions could jeopardize prin/int payments.	Ba	Lack characteristics of desirable investment; protection of prin/int payments over long-term is small.
B	Speculative; adverse conditions would likely impair ability to pay interest or repay principal.	B	Speculative; with only moderate protection of principal and interest payments.
CCC	Risky; has been identified as being vulnerable to default.	Caa	Poor quality; may be in default and protection of principal is questionable.
D	In default.	Ca	Highly speculative; issues may be in default or have other large shortcomings.
	Sources: S&P / Moody's / Barron's – Rating Definition source is Barron's	C	Lowest rated; extremely poor chances of ever attaining investment standing.

All offerings are available as of 11/2/2009 and are subject to price change and availability. This information is obtained from internal and external sources which are believed to be reliable, however, no guarantee of its accuracy can be made. Neither the information nor any opinion that may be expressed constitutes a solicitation for the purchase or sale of any security referred to herein. This firm does not make a market in any of the securities listed throughout this report. For certain investors, the income from bonds designated AMT may be subject to the alternative minimum tax. Discount bonds may be subject to capital gains tax. Minimum purchase amounts may apply. Not all municipal bonds are free from both state and federal taxes. If bonds are insured no representation is made as to the insurer's ability to meet its commitments. Insurance does not remove market or safety risk. All CD offerings are held in book entry. Custodian holds a receipt. Zero coupon CD's have an accreted balance. To determine this balance the original rate and the dated date are provided when purchased. Price invested may be above or below this accreted balance. The FDIC only insures up to the accreted balances. All deposits may be subject to early liquidation per FDIC rules and regulations. Term is not guaranteed. Under certain market conditions as when falling interest rates would cause the CD to trade at a premium in the secondary market, the issuer will likely exercise its call option, as it can obtain deposits at lower interest rates. In addition, Brokered CDs may carry interest rate and principal risk, and may be subject to transaction costs not associated with bank CDs. Due to fluctuating market conditions, yield/principal value may be higher or lower if security is sold prior to maturity.

All bond ratings are from S&P or Moody and may be under review for possible downgrade. Bond offering yields include calculations which are the lower of the yield to maturity or the yield to call. No part of this document may be reproduced or redistributed in any way without prior written authorization. The Yield Report® is a condensed profile of various investment opportunities. Due to the brevity of the information, further research is imperative before making an investment decision or recommendation. This report is prepared by Yield Advisors, Inc. - P.O. Box 636 Rancho Santa Fe, CA 92067. The Yield Report® is a registered trademark of Yield Advisors, Inc. © Copyright 2009 The Yield Report®. All rights reserved.

Certificates of Deposits:

All CDs are **FDIC Insured** from \$100,000 to \$250,000



All offerings as of 11/2/09 and are subject to price change, availability and interest rate risk. *Annual percentage Yield / **Not available in all states / ^/f held to maturity

AMT(000)	PAYS	COUPON	DESCRIPTION	MATURITY	PRICE	*APY
1,000	MONTHLY	.450	**FLAGSTAR BANK FSB- N/C	05/06/10	100.00	.45
1,000	MONTHLY	.750	**FLAGSTAR BANK- N/C	08/06/10	100.00	.75
1,000	MONTHLY	1.200	**WESTERNBANK PR- N/C	11/05/10	100.00	1.20
1,000	MONTHLY	1.500	**INTEGRA BANK- N/C	05/13/11	100.00	1.50
1,000	MONTHLY	2.000	THE PARK AVENUE BANK- N/C	11/14/11	100.00	2.00
1,000	MONTHLY	2.600	THE PARK AVENUE BANK- N/C	11/13/12	100.00	2.60
1,000	MONTHLY	3.000	**DORAL BANK PR- N/C	11/06/13	100.00	3.00
1,000	MONTHLY	3.400	HIGHLAND BANK- CALL 02/10	11/13/14	100.00	3.40 / 3.40
1,000	MONTHLY	3.650	FLORIDA CITIZENS BANK- N/C	11/08/19	100.00	3.65
1,000	MONTHLY	4.150	HSBC BANK USA- CALL 11/13	11/23/21	100.00	4.15 / 4.15

CD Investment Focus

Callable S&P 500* MILCs

(MILC) Market Index Linked CD based on the S&P 500* Index
 100% Principal protected** / 100% Participation / 4.25 Year Term. Non-Callable 2 years Offering Period N/A

Issuer	LaSalle Bank N.A.	CUSIP	TBD	Maturity Date	N/A
Term	4.25 Years	Participation Rate	100% - If Not Called	Initial Index	N/A
FDIC Insurance	Up to \$100,000 Per Account	Settlement Date	N/A	Final Index	N/A

Call Feature: Non Callable 2 Years: If Called in Years 2 - 4, the value will be:				Hypothetical Example: If you invest \$10,000, the issue is not called, and the index performs as follows:	
Year	Call Price	Original Inv.	Value	Final Index vs. Initial Index	Principal & Interest at Maturity
2	116.00%	\$100,000	\$116,000	-30%	\$10,000
3	124.00%	\$100,000	\$124,000	-20%	\$10,000
4	132.00%	\$100,000	\$132,000	-10%	\$10,000
				0%	\$10,000
				+10%	\$11,000
				+25%	\$12,500
				+50%	\$15,000
				+100%	\$20,000

Redemption's: After one year the CDs may be redeemed at the investor's option every quarter until the CDs are called or reach maturity. Redemption price set by the bank. **Minimum Return of Principal:** 100% if held to maturity. Increments of \$1,000.00. Minimums may apply.

All figures are for illustrative purposes only and are not predictions of the S&P 500 Index's performance. Actual results will vary.

Source: LaSalle Bank N.A.

*Standard & Poors, S&P 500 are trademarks of The McGraw-Hill Companies. The CDs are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the CD's.
 **If the CDs are redeemed early, the redemption price may be less than the original deposit amount. Only CDs held to the maturity date (or the call date if the CDs are called) will be entitled to the return of the full deposit amount.
 Although holders of MILCs receive no interest until maturity, they are nonetheless subject to annual taxable income at the rate displayed in the Disclosure Statement.
 Because of the numerous factors that affect the value of the S&P 500 index, no assurance can be given that the holders of the CDs will receive any interest. No interest is earned or credited on the CDs for any purpose, including FDIC insurance, until the maturity date (or the call date if the CDs are called).
 This firm does not make a market or plan to make a secondary market for the purchase and sale of the CDs after the initial issuance and has no obligation to do so. There is no assurance that any secondary market will develop or, if it develops, that it will continue. Consequently, investors may not be able to sell their CDs readily or at prices that will enable them to realize their desired yield.
 For further information, please refer to the disclosure statement.

The FIRST MIDWEST Yield Report®



Question of the Week

FIRST MIDWEST SECURITIES, Inc.

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Member - FINRA, SIPC, MSRB

Q.. I hear the term "Basis Point" used frequently. What is a "Basis Point?"

A.. The term "Basis Point" refers to the smallest measurement of a bond yield in the fixed-income market.

Institutional traders, dependent on fractional bond market moves, divided each percentage point into 100 points called "Basis Points". Each "Basis Point" equals .01% of a bond yield. For example; 15 "Basis Points" equals .15% of a bond yield or the difference between a hypothetical 4.80% return and a 4.95% return. Source: The Bond Book / TYR