

Dear Valued Customer

As you may have heard from recent news reports, Byline Bank and Ridgestone Bank are joining forces to better serve you. You are the most important part of our business and you can count on us to make the transition into one bank—Byline Bank—as seamless as possible.

Your Ambition, Our Resources

We're Byline Bank, pleased to meet you. With more than 50 branch locations, online banking, mobile banking and other convenient services, we pride ourselves on being a good neighbor. Our communities are built on the hard work of makers and doers just like you, and we support the goals of families and businesses like yours every day.

Leadership

- **Alberto Paracchini**, President and CEO of Byline Bank.
- **Bruce Lammers**, joins Byline Bank as an Executive and President of Byline Small Business Capital.

What's Next?

For now, it's business as usual. You'll continue working with the same talented and experienced bankers and the customer service team you already know and trust. The Ridgestone branches and hours of operation in Brookfield, Wis. and Schaumburg, Ill. will remain the same.

In the coming months, Ridgestone Bank will transition to the Byline Bank brand as our teams and businesses are integrated. We are committed to clearly communicating news and updates about our plans through mailings to account holders and updates on our webpages: www.ridgestone.com and www.bylinebank.com.

With each transaction and conversation over the next few months, you'll see us work to:

- Earn your business by staying focused on your needs
- Roll up our sleeves to get you what you need, when you need it
- Follow through on our promises, as a good neighbor does

Thank you for your business and we look forward to supporting your continued success. We won't stop until you get what you need. For questions, please call your relationship manager or 262-789-1011.

Warm regards,



Alberto Paracchini
President and CEO
Byline Bank



Bruce Lammers
President, Byline Small Business Capital
Byline Bank