



November 4, 2016

Welcome to Byline Bank!

We're happy to welcome you as a new customer of Byline Bank. And, we're excited to offer you an extensive range of personal banking services. Our corporate vision isn't a case of "me too." We continually innovate to bring you new products and we seek new ways to improve our services so you get what you need, when you need it.

Inside this welcome package you'll find the Byline Bank Personal Products and Services Guide and a copy of the Byline Bank Personal Deposit Account Disclosure brochure. The guide contains all of the information you need to know: before, during and after the transition. The disclosure contains a Schedule of Fees and Privacy Policy. Please take time to review the information on the back of this letter that references your new Byline Bank Product(s) and take action as outlined for the services you have.

Who we are says a lot about the bank we've become.

We're a Chicago-based bank, in the neighborhoods where you live, work and hangout—in-person, online, or through your cell phone—experience banking that is about you. We're experienced. And, we're excited about how our bank is changing as we join together. As your neighbor and community partner, we make our decisions quickly and locally and won't keep you waiting. As we work to grow the bank, we promise to do it one satisfied customer at a time.

We're committed to ensuring you a smooth transition. It's our promise. Together, we will write the next chapter in the story of your success.

Warm regards,

Alberto Paracchini
President and CEO
Byline Bank

As part of the transition into one Bank, your Ridgestone personal deposit products will transfer to comparable Byline Bank product(s). Below details what you currently use at Ridgestone Bank and the Byline Bank Product(s) you will be transferred to. Please refer to the Personal Account Product Features Comparison table on page 5 in the guide for new product features.

Current Ridgestone Product(s)

Byline Bank Product(s)

EXISTING PRODUCT A

NEW PRODUCT A

EXISTING PRODUCT B

NEW PRODUCT B