



Welcome to Byline Bank

BUSINESS PRODUCTS & SERVICES WELCOME GUIDE



Learn



Help



Work

Start



Listen



Grow



Inspire



Obsess



Amaze

Build



Support



Deliver



Pleased to meet you. We're Byline Bank.

The bank that works as hard as you do.

DECEMBER

2

December 2, 2016 at 5:00 p.m. Byline Bank will begin the conversion of Ridgestone Banks' products and systems to Byline Bank.

DECEMBER

5

December 5, 2016 at 8:00 a.m. the conversion will be complete. Accounts you had at Ridgestone Bank will be converted and available to access from Byline Bank.

On the following pages of this Welcome Guide, we have highlighted some important details about the transfer of your accounts and services to Byline Bank. Please take time to review the information carefully and take actions as outlined for the services you have.

Also included in the mailing with the Welcome Guide is your copy of the Byline Bank Business Deposit Account Disclosure brochure. The disclosure contains a Schedule of Fees and Privacy Policy.

Should you have any questions, call **262.789.1011**. Our service team will provide you with the professional and helpful service you can expect. Or, you can call your Banker directly.

For Business Online Banking and Cash Management questions after December 5, 2016, call the Business Online Banking help line, **866.518.9128**.

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1 | WHAT YOU NEED TO KNOW

1.1 Before the Conversion

- Right now it's business as usual. Please continue to bank with Ridgestone Bank as you always do using the same account numbers, checks, debit cards, ATM's, online banking and branches.

1.2 Conversion Weekend:

December 2, 2016, 5:00 p.m., through December 5, 2016, 8:00 a.m.

- Branches will be open during normal banking hours on December 2, 2016. You will be able to access your current Ridgestone Bank products until December 2, 2016 at 5:00 p.m. when the transition will begin.
- During conversion weekend, purchase limits on your debit card will remain the same.
- Ridgestone debit cards will stop working after 12:01 a.m. on Monday, December 5, 2016.
- Online Banking will be available in inquiry only mode from December 2, 2016 at 5:00 p.m. through December 4, 2016 at 10:00 p.m.
- Telephone banking will be available in inquiry only mode from December 2, 2016 at 5:00 p.m. through December 4, 2016 at 10:00 p.m.
- You and your employees should activate the new Byline Bank Debit MasterCard® or ATM card anytime after 6:00 a.m. on Monday, December 5, 2016 by following the instructions in the card mailer.
- Ridgestone Bank ATM's will be unavailable conversion weekend.

1.3 After the Conversion, December 5, 2016, 8:00 a.m.

- Ridgestone branches will open under the name Byline Bank.
- You will have access to Byline Bank's more than 50 branch locations.
- Start using your new Byline Bank Business Debit MasterCard® or ATM card on December 5, 2016 after 6:00 a.m. Your Ridgestone Business Debit or ATM card will no longer work after 12:01 a.m. on December 5, 2016.
- The Allpoint ATM network will become the preferred network for surcharge free withdrawals and deposits.
- Use of the MoneyPass as the preferred surcharge free network, will be discontinued on December 5, 2016, after 12:01 a.m.

- Byline Bank's TeleBanker, 24-hour bank-by-phone service, will be available at the start of business on December 5.
- Your Ridgestone accounts and services will have become Byline Bank accounts and services. Refer to the Business Account Product Features Comparison Table on page 5, for details.
- Direct deposits and pre-authorized payments made from your Ridgestone accounts will be transferred automatically to Byline Bank.
- Provide your new Business Debit MasterCard® or ATM number to the merchants you pay automatically from your Debit or ATM card. Examples include a phone service provider or an insurance company.
- You will have access to Online Banking and Bill Payment at Byline Bank. Log in to Online Banking at <https://www.bylinebank.com>.
- Re-establish all bill payments and future dated funds transfers made through Online Banking. Examples include transfers made at regular intervals to another account at the Bank or an installment payment, such as a loan.
- Ridgestone Bank checks will be honored through December 31, 2016.
- 2016 Annual Tax Documents for interest earned on accounts will be provided to you from Byline Bank.

2 | BUSINESS BANKING SOLUTIONS

2.1 Deposit Products

- Starting on December 5, 2016, you will have access to similar Byline Business Bank Product offerings.
- Direct deposits and pre-authorized payments made from your Ridgestone accounts will be automatically transferred to Byline Bank.
- Refer to the Business Account Product Features Comparison Table on page 5 for specific new product features.

Business Account Product Features Comparison Table

Ridgestone Product Name	Byline Bank Product Name	New Product Features	
Business Checking	Makers Checking	<ul style="list-style-type: none"> • First 250 items free then \$.50 per item (deposits, credits, debits, checks) • \$2 per \$1,000 for currency deposited over \$10,000 • \$1 per \$1,000 overdraft 	<ul style="list-style-type: none"> • \$.45 return item fee under \$2,500 and \$10 return item fee over \$2,500 • No monthly maintenance fee • No minimum daily balance
Commercial Checking Analyzed Account	Commercial Analysis Account	<ul style="list-style-type: none"> • ECR competitively set by Byline (currently .345%) • Deposits and credits per item - \$.75 • Checks deposited - \$.16 • Checks and debits paid - \$.20 	<ul style="list-style-type: none"> • Currency deposited \$2 per \$1,000 • \$1 per \$1,000 overdraft • \$.45 return item fee under \$2,500 and \$10 return item fee over \$2,500 • Cash Management Services Available
Business Interest Checking	Business Interest Checking	<ul style="list-style-type: none"> • \$1,000 minimum daily balance required • \$12.50 monthly fee if below minimum balance • First 25 items free then \$.50 per item 	
IBRETA	Business Interest Checking	<ul style="list-style-type: none"> • \$1,000 minimum daily balance required • \$12.50 monthly fee if below minimum balance • First 25 items free then \$.50 per item 	
Business Money Market	Business Money Market	<ul style="list-style-type: none"> • \$2,500 minimum daily balance • \$2,500 minimum to earn interest • \$15 monthly fee if daily balance is below minimum 	
Success Checking	Makers Checking	<ul style="list-style-type: none"> • First 250 items free then \$.50 per item (deposits, credits, debits, checks) • \$2 per \$1,000 for currency deposited over \$10,000 • \$1 per \$1,000 overdraft 	<ul style="list-style-type: none"> • \$.45 return item fee under \$2,500 and \$10 return item fee over \$2,500 • No monthly maintenance fee • No minimum daily balance
Success Plus Checking	Makers Checking	<ul style="list-style-type: none"> • First 250 items free then \$.50 per item (deposits, credits, debits, checks) • \$2 per \$1,000 for currency deposited over \$10,000 • \$1 per \$1,000 overdraft 	<ul style="list-style-type: none"> • \$.45 return item fee under \$2,500 and \$10 return item fee over \$2,500 • No monthly maintenance fee • No minimum daily balance
Success Premium Checking	Makers Checking	<ul style="list-style-type: none"> • First 250 items free then \$.50 per item (deposits, credits, debits, checks) • \$2 per \$1,000 for currency deposited over \$10,000 • \$1 per \$1,000 overdraft 	<ul style="list-style-type: none"> • \$.45 return item fee under \$2,500 and \$10 return item fee over \$2,500 • No monthly maintenance fee • No minimum daily balance
NOW Not-for Profit Checking	Business Interest Checking	<ul style="list-style-type: none"> • \$1,000 minimum daily balance required • \$12.50 monthly fee if below minimum balance • First 25 items free then \$.50 per item 	
Community Service Checking	Makers Checking	<ul style="list-style-type: none"> • First 250 items free then \$.50 per item (deposits, credits, debits, checks) • \$2 per \$1,000 for currency deposited over \$10,000 • \$1 per \$1,000 overdraft 	<ul style="list-style-type: none"> • \$.45 return item fee under \$2,500 and \$10 return item fee over \$2,500 • No monthly maintenance fee • No minimum daily balance
Business Savings	Corporate Statement Savings	<ul style="list-style-type: none"> • \$200 minimum daily balance • \$200 minimum to earn interest • \$3 monthly fee if daily balance is below minimum 	



2.2 Certificate of Deposit Accounts (CD's)

- Byline Bank will honor your existing CD rates and terms through the first maturity date after conversion.
- Before your CD matures, you will get a renewal notice with the terms, conditions and early withdrawal penalties for Byline Bank Certificates of Deposit.
- You will have a 10 calendar day grace period to make changes or close the account without penalty.
- If you don't make any changes at maturity, the CD will be automatically renewed as a Byline Bank CD at a same or similar term and at the current interest rate and Annual Percent Yield (APY).

2.3 Business Bank Account Statements

- For the month of December 2016 an additional statement will be issued.
 - » A partial statement will include all Ridgestone transactions posted through the close of business on December 2, 2016.
 - » A second statement will include activity beginning December 3 through December 31, 2016
 - » Ridgestone Business Bank account statements will not be available online after the conversion. Print and save your Ridgestone bank statements prior to December 2, 2016 to ensure you have your account history.

2.4 Account Analysis Statements

- All Account Analysis accounts will transition to the Byline Bank Earnings Credit Rate on December 5, 2016.
- The December account analysis statement you receive in January will include service charges from December 3, 2016 through December 31, 2016.
- Previous Ridgestone Account Analysis statements will not be available online after the conversion. Please download, print and save your Ridgestone Account Analysis statements prior to December 2, 2016 to ensure you have your account history. Or, you can contact your banker for copies of your statements.
- There is no change in your Account Analysis statement cycle. It will continue to be the last day of the month.

2.5 Checks and Deposit Slips

- Continue using your current supply of pre-printed Ridgestone Bank checks and deposit slips.
- Begin using Byline Bank checks after the conversion on December 5, 2016, but not before this date.
- Ridgestone Bank checks will be honored through December 31, 2016.
- Please destroy excess Ridgestone checks and deposit slips after December 31, 2016.
- If you order checks from another provider, you'll need to provide them with the Byline Bank routing and transit number, 071001533, for correct processing.
- Byline Bank will help cover the costs of your first reorder; please contact your banker to request a new order of checks.

3 | FDIC INSURANCE

Insurance on deposits is provided by the FDIC on balances up to \$250,000.

3.1 FDIC Insurance-Deposit Accounts

- When a bank (Byline Bank) assumes the deposits of another institution, deposits from the selling bank (Ridgestone Bank) are insured separately from the deposits of the purchasing bank for six months after the acquisition.
- This grace period gives you the opportunity to restructure accounts if you have accounts at both institutions and your newly combined deposit balance could exceed the \$250,000 normal maximum amount for deposit insurance coverage provided by the FDIC.

3.2 FDIC Insurance-Certificates of Deposit

- Certificates of Deposits from Ridgestone Bank are separately insured until the earliest maturity date after the six month grace period.
- CD's that mature during the six-month period are renewed for the same term and dollar amount with accrued interest and continue to be separately insured until the first maturity date after the six-month period.
- If a CD matures during the six-month grace period and is renewed on any other basis, the funds would be separately insured only until the end of the six-month grace period.
- Any account opened or additional deposits made to existing accounts on or after December 5, 2016, will be combined with existing account balances at Byline Bank and will not be separately insured.

4 | ONLINE BANKING AND BILL PAYMENT

4.1 Online Banking & Bill Payment

- Accounts moving to Makers Checking will use Online Banking. Your banker will contact you in the next few weeks to provide enrollment instruction.
- Online Banking will be available in inquiry only mode from December 2, 2016 at 5:00 p.m. through December 4, 2016 at 10:00 p.m.
- You can begin accessing Byline Bank's Online Banking, December 5, 2016, at 8:00 a.m.
 - » Merchants you pay on a scheduled basis with bill pay will not automatically transfer to the new product as part of the conversion. Please contact the merchants you pay automatically and provide them with new account and the Byline Bank routing and transit number, 071001533, to re-establish bill payment.
 - » You will need to schedule any recurring or future dated transfers in the new product.
- Your online bill payment history from Ridgestone Bank will not carry over to Byline Bank. For bill payment history, please contact your banker.
- Print or save your Ridgestone bank statements prior to December 2, 2016 to ensure you have your account history.
- You will be provided with the credentials you need to gain access to Online Banking prior to conversion.

5 | BUSINESS ONLINE BANKING

- Business Online Banking will not be available from December 2, 2016 at 5:00 p.m. through December 5, 2016, at 8:00 a.m.
- Commercial Analysis Accounts will use Business Online Banking
- You will be provided with the credentials you need to gain access to Online Banking prior to conversion.
- You will be invited to attend internet based live training in November. All users within each company should attend one of the sessions.

- The Byline Business Mobile App is available for free download on the App Store or Google Play.

6 | CASH MANAGEMENT SERVICES

- Ridgestone's Treasury Management Services will migrate to Byline Bank's Cash Management Solutions. The terms Treasury Management and Cash Management are often used in the same context. Cash Management will be the service term used going forward to better reflect services to manage your company's cash.
- We will be working with you to review your current services and what you will need to be prepared for as a result of the change to Byline. This includes reviewing our Business Online Banking application, Business Mobile App and the Byline Master Services Agreement for Cash Management.
- Treasury Management services will not be available from December 2, 2016 at 5:00 p.m. through December 5, 2016 at 8:00 a.m.
- In preparation for the transition, the last day to add user permissions and transaction templates is November 15, 2016. Changes made after this date will need to be added after conversion.
- Byline Bank Cash Management will be available at the start of business on December 5, 2016 at 8:00 a.m.
- Your company administrator will get detailed information separately about changes and any actions that may be required such as:
 - » ID's and passwords
 - » Security access information
 - » System requirements
 - » Training information
- If you have questions and would like to speak with a Cash Management Representative, please call us at 866-518-9128.

6.1 ACH

- Business Online Banking will allow Commercial Analysis Accounts to manage the creation and the tracking of ACH initiated actions.
- We will work with you to transfer your existing ACH templates to Business Online Banking.
- ACH Origination Limits will be reviewed with you to ascertain that they remain appropriate for your needs.

6.2 Wire Transfer

- You will be contacted prior to conversion for discussion of new multi-factor security standards. Unfortunately, your existing tokens are not compatible with Byline's Online Banking application.
- We will work with you to transferr your wire templates to Business Online Banking.
- Beginning December 5, 2016 use Business Online Banking to initiate a wire transfer

6.3 Lockbox

- Your existing Lockbox numbers and remittance address will remain the same
- Images for Ridgestone lockbox transactions will be available after the conversion—as they are today.
- You will continue to access your information as you do today.

6.4 Remote Deposit Capture

- New single sign on information with access from within Business Online Banking will be provided for Remote Deposit Capture.
- You may continue to use your existing equipment and procedures.

7 | NOTICE OF CHANGE IN TERMS

Starting December 5, 2016, the Treasury Management Service Agreement and Terms and Conditions of your Ridgestone accounts will change to Byline Bank's Cash Management, Master Service Agreement and Terms and Conditions. Prior to conversion, a Cash Management team member will provide you with the Cash Management Master Service Agreement and Terms and Conditions for review and acceptance.

8 | CARD SERVICES

8.1 Debit/ATM Cards

- Employees with debit and ATM cards will be issued a new Byline Bank Business Debit MasterCard® which includes chip-enabled technology to provide you with an additional layer of security.
- This new card will come in a separate mailer and will replace your Ridgestone Debit Card.
- The information you need to activate your new card will be included in the mailer.
- You and your employees should activate your new Byline Bank Business Debit MasterCard® or ATM card as soon as you get it by following the instructions in the mailer. At the same time cards are activated, you and your employees will be able to select your PIN.
- Start using your new Byline Bank Business Debit MasterCard® or ATM card on December 5, 2016 at 8:00 a.m.
- Your Ridgestone Business Debit or ATM card will no longer work after 12:01 a.m. on December 5, 2016.
- The features of your new Byline Bank Business Debit MasterCard® can be found at <https://www.bylinebank.com/business-debit-card>.
- Provide your new Debit MasterCard® or ATM numbers to the merchants you automatically pay from your Debit or ATM card.
- For more information about your debit card benefits, access the MasterCard Guide to Benefits for Commercial Debit Cardholders at <https://www.bylinebank.com/business-debit-card>.
- Use of the MoneyPass as the preferred surcharge free network will be discontinued on December 5, 2016, at 8:00 a.m.
- The Allpoint ATM network will become the preferred network for surcharge free withdrawals and deposits. Byline Bank is a proud member of the Allpoint Network, providing access to over 55,000 ATMs at your favorite retail locations. You can transact business at a convenient location nearest you, as often as you like; it's all surcharge-free. You will benefit from:
 - » Surcharge-free transactions
 - » 55,000 ATMs worldwide
 - » Use your new Byline bank debit or ATM card
 - » No sign-up fees
- Allpoint locations can be found on the Byline Bank mobile app, www.bylinebank.com, or <http://www.allpointnetwork.com>.
- Schaumburg has 12 locations, Brookfield has 7 locations.
- Find Allpoint at these retailers:

» Target	» CVS	» Walgreens
» Kroger	» Seven-11	» Circle K
» Winn Dixie	» Speedway	» Sunoco
» Costco	» Safeway	

9 | TELEPHONE BANKING

- Byline Bank's TeleBanker, 24-hour bank-by-phone service, will be available on December 5, 2016 at 8:00 a.m.
- Dial **866.957.7700** to bank by phone. You will be prompted to select the appropriate options to access account information and services.
- With TeleBanker, you can:
 - » Review your account balances, history and loan information
 - » Verify a payment or deposit
 - » Transfer money between accounts
 - » Reorder checks
 - » Change your Debit Card's Personal Identification Number (PIN), or
 - » Report a lost or stolen Debit Card
- Prior to your initial use you must see a banker for TeleBanker access. To access your account information, you will need to enter your User ID and your Personal Identification Number (PIN)
- Your User ID will consist of your Date of Birth (MM/DD/YYYY) + the last 4 digits of your Social Security Number.

10 | BANK BY MAIL

- The new address to bank by mail is:
Byline Bank
3639 North Broadway
Chicago, Illinois 60653

11 | SAFE DEPOSIT BOXES

- Your box will remain in its present location and your keys will remain the same
- Upon renewal, Byline Bank rates for safe deposit boxes will apply.

12 | 2016 ANNUAL TAX DOCUMENTS

- Byline Bank will provide you with Form 1099-INT which is an annual tax statement provided by payers of interest income on accounts that earn interest more than \$10.00.
- The Form summarizes your interest income for the tax year and includes interest paid on savings accounts, interest-bearing checking accounts, and US Savings bonds.
- The Form is also used to report other tax items related to your interest income, such as early withdrawal penalties and federal tax withheld. All Information provided on Form 1099-INT is reported to the Internal Revenue Service and should be included when you prepare your taxes.
- Only the primary account holder on an account jointly owned will have their 1099-INT displayed based on their Social Security number. No tax information for the secondary account holder will be displayed.

13 | CONVENIENT LOCATIONS

- In addition to the Ridgestone branches you are familiar with, starting on December 5, 2016, you will have convenient access to Byline Bank branches and Allpoint ATM's.
- To locate and visit the most convenient locations for you, use the Byline Bank branch locator that can be found at www.bylinebank.com.

14 | DISCLOSURES

Included in this mailing is your copy of the Byline Bank Business Deposit Account Disclosure brochure. The disclosure contains a Schedule of Fees and Privacy Policy as well as disclosure information.



