



Welcome to Byline Bank

PERSONAL 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.

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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.
- Ridgestone Bank ATM's will be unavailable conversion weekend.
- 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.
- Activate your 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.

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.
- 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 Personal 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.
- Start using your new Byline Bank Personal Debit MasterCard® or ATM card on December 5, 2016 after 6:00 a.m. Your Ridgestone Personal 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.
- Provide your new Debit MasterCard® or ATM numbers 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>.
- Recurring bill payments will automatically convert to the Byline Bank bill payment system.
- Transfers that you have saved in online banking and PopMoney will not transfer to Byline. You will need to re-establish these after logging onto Byline Online Banking on or after December 5, 2016.
- Begin using Byline Bank checks and deposit slips on December 5, 2016. You will be receiving a starter pack of checks for your use. 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 | PERSONAL BANK SOLUTIONS

2.1 Deposit Account Products

- Starting on December 5, 2016, you will have access to similar Byline Personal Bank Product offerings.
- Direct deposits and pre-authorized payments made from your Ridgestone accounts will be automatically transferred to Byline Bank.
- Refer to the Personal 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
Regular Checking	Freedom Checking	<ul style="list-style-type: none"> • No minimum balance • No monthly service charge • Free online & mobile banking
Interest Checking	High Interest Checking	<ul style="list-style-type: none"> • \$2,500 minimum daily balance • \$2,500 minimum to earn interest • Tiered Interest rate • \$15 monthly fee if daily balance is below minimum • Free online & mobile banking
Momentum Checking	Freedom Checking	<ul style="list-style-type: none"> • No minimum balance • No monthly service charge • Free online & mobile banking
Regular Money Market Savings	Personal Money Market	<ul style="list-style-type: none"> • \$2,500 minimum daily balance required • \$2,500 minimum to earn interest • \$15 monthly service fee if daily balance is below minimum • Free online & mobile banking
Premium Money Market	Personal High Yield Money Market	<ul style="list-style-type: none"> • \$10,000 minimum daily balance • \$10,000 minimum to earn interest • \$25 monthly service fee if daily balance is below minimum • Free online & mobile banking
Regular Savings	Statement Savings	<ul style="list-style-type: none"> • \$200 minimum daily balance • \$200 minimum to earn interest • Fixed rate interest structure • Interest compounded quarterly • \$3 monthly fee if daily balance is below minimum • Free online & mobile banking
Momentum Savings	Statement Savings	<ul style="list-style-type: none"> • \$200 minimum daily balance • \$200 minimum to earn interest • Fixed rate interest structure • Interest compounded quarterly • \$3 monthly fee if daily balance is below minimum • Free online & mobile banking
Youth Savings	Minor Savings	<ul style="list-style-type: none"> • \$1 minimum daily balance to earn interest • Fixed rate interest structure • Free online & mobile banking for custodian
Health Savings (Ind & Family)	Employee Health Savings	<ul style="list-style-type: none"> • \$1 minimum daily balance to earn interest • Debit card issued • Free online & mobile banking
IRA Premium Money Market	IRA Savings	<ul style="list-style-type: none"> • \$1 minimum daily balance to earn interest • Interest compounded quarterly • No monthly service charge
IRA Savings	IRA Savings	<ul style="list-style-type: none"> • \$1 minimum daily balance to earn interest • Interest compounded quarterly • No monthly service charge

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 to 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 Individual Retirement Accounts (IRA's)

- Byline Bank will become the custodian of your IRA accounts.
- The terms, interest rates and Annually Percent Yield (APY) for the CD accounts that your retirement plan is invested will remain the same until the first maturity date after the conversion.
- If you get a scheduled distribution from your IRA, it will continue as scheduled.
- The beneficiaries you have elected for your accounts will remain the same.
- Communication and notices about your IRA accounts will be sent to you from Byline Bank in the future

2.4 Personal 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 8, 2016.
 - » Ridgestone Personal 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.

2.5 Checks and Deposit Slips

- Continue using your current supply of pre-printed Ridgestone Bank checks and deposit slips.
- By November 30, you will get a free, starter pack of Byline Bank checks with the Byline Bank name and ABA routing and transit number 071001533.
- Begin using your 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 before 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.

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 at least 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 | NOTICE OF CHANGE IN TERMS

Starting December 5, 2016, the following terms and conditions of your Ridgestone accounts will change to Byline Bank terms. Changes are listed below. Other product and service terms not listed will remain the same.

Payment Order ACH & Electronic Funds Transfers (EFT)	<ul style="list-style-type: none"> • When ACH/EFT debits and check are presented for payment, ACH/EFT debits will be paid first followed by the checks presented. • Both ACH/EFT and checks will be processed in the order they are received • EFT transactions such as those at a point of sale will be posted to your account as they are received throughout the day
Statement Cycles	<p>Accounts getting statements prior to conversion will continue to get statements. Statement cycles will change as follows:</p> <ul style="list-style-type: none"> • Statement Savings: 8th of every month • Money Markets: 8th of every month, starting December 8, 2016 • Money Market IRA's: 8th of every month, starting December 8, 2016 • Checking/NOW Accounts: 8th of every month, starting December 8, 2016 • Combined Account Statements: 8th of every month, starting December 8, 2016
Interest Accrual	<ul style="list-style-type: none"> • Interest begins to accrue on the business day you deposit any non-cash items (e.g. checks) • The daily balance method is used to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day. • High Interest Checking is a tiered product that pays interest according to the following balance tiers: \$2,500; \$10,000; \$50,000 and \$100,000 • Withdrawal of funds are posted on the day of withdrawal and interest is not accrued on the day of withdrawal • Accounts closed during a statement cycle will not earn accrued interest for that period. • Prime Life Checking, for customers 55 and over, is a tiered product that may pay interest according to the following balance tiers: \$2,500; \$10,000; \$50,000 and \$100,000 • Rates are set at the bank's discretion and may change at any time. Visit our website for current rates at https://www.bylinebank.com/rates
Funds Availability	<ul style="list-style-type: none"> • Our policy is to make electronic direct deposits available on the business day we receive the deposit. • Our policy is to make cash available on the business day we receive the deposit. This refers to cash deposits made at a location where our employees accept deposits in person as well as cash deposits at ATMs that leverage envelope-less technology. • The funds availability policy is changing. Please refer to the enclosed disclosure booklet for a detailed funds availability schedule.
Debit Card Reg E – SafetyNet	<p>If you previously opted-in to Reg E coverage, you will now be covered under our SafetyNet program. This is debit card/ATM coverage allowing overdrafts on consumer accounts. When a consumer opts in to Reg E coverage, they are authorizing the bank to pay ATM and Debit Card transactions up to \$250 that may overdraw their account. One time debit card and ATM transaction fees count toward this \$250 limit. Under our standard overdraft practices, you will be charged if we pay your overdraft. Please see our Product and Service Fees document for more information regarding our fees. There is no limit to the number of fees we can charge you for overdrawing your account. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.</p>

5 | ONLINE BANKING AND BILL PAYMENT

5.1 Online Banking & Bill Payment

- 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.
 - » After 8:00 a.m. on December 5, Personal Online Banking assistance is available 7:00 a.m. to 10:00 p.m. Monday through Friday and 8:00 a.m. to 5:00 p.m. on Saturday by calling 866.518.9124.
 - » Merchants you pay on a scheduled basis through bill pay that are set up prior to December 1, 2016 at 5:00 p.m. will be automatically transferred to the new product as part of the conversion. No further action is needed by you.
- **Bill Pay will be available on Tuesday, December 6 by 10:00 a.m.**
- All Popmoney standing payments and other standing transfers in Online Banking will need to be re-entered beginning Monday, December 5, 2016.
- All payments scheduled to be paid on December 2, 2016 through December 4, 2016 will be processed the morning of December 2, 2016.
- Your online bill payment history from Ridgestone Bank will not carry over to Byline Bank. For bill payment history you can refer to your Ridgestone Bank statements.
- Print or save your Ridgestone bank statements prior to December 2, 2016 to ensure you have your account history.
- To learn more about Online Banking, Bill Payment and Mobile Banking refer to the Byline Bank website <https://www.bylinebank.com> for:
 - » A list of frequently asked questions and answers
 - » Training videos
 - » Browser settings

If you are a current Bill Pay customer:

You will be pre-registered for online banking

- Go to the following link: <https://www.bylinebank.com>
- You will have to login by entering your current Online Banking User ID and the last four digits of your Social Security Number as the password.
- You will be prompted to change your password and accept the Terms & Conditions of service containing our Retail Online Banking Disclosure.
- The same User ID and password can be used for Mobile Banking using Byline Bank's mobile apps or browsers on a mobile device.

If you are NOT a current Bill Pay customer:

- First Login to Byline Bank's Online Banking
 - » Go to the following link <https://www.bylinebank.com>
- You will have to register by clicking a "Sign Up" button.
- You'll be presented with the Federal E-Sign Act Disclosure and Consent Agreement.
- To continue, click ACCEPT to confirm you have read and accept the terms of this disclosure.
- After accepting the E-Sign Disclosure, you will be prompted to establish your new User ID and the password.
- You will be prompted to accept the Terms & Conditions of service containing Retail Online Banking Disclosure.
- The same User ID and password can be used for Mobile Banking using Byline Bank's mobile apps or browsers on a mobile device.

6 | CARD SERVICES

6.1 Debit/ATM Cards

- You'll be issued a new Byline Bank 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 by November 30 and will replace your Ridgestone Debit Card.
- The information you need to activate your new card will be included in the mailer.
- Follow the instructions in the mailer to activate your new card. At the same time you activate the card, you will be able to select your PIN.
- Begin using your new Byline Bank Personal Debit MasterCard® or ATM card on December 5, 2016 after 6:00 a.m.
- Your Ridgestone Personal Debit or ATM card will no longer work after 12:01 a.m. on December 5, 2016.
- The features of your new Byline Bank Debit MasterCard® can be found at <https://www.bylinebank.com/personal-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 Debit Cardholders at <https://www.bylinebank.com/personal-debit-card>.
- Use of the MoneyPass as the preferred surcharge free network will be discontinued on December 5, 2016, at 12:01 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 near you, as often as you like; it's all surcharge-free. You will benefit from:
 - » Surcharge-free transactions
 - » 55,000 ATMs worldwide
 - » No sign-up fees
- Allpoint locations can be found at on 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
 - » Kroger
 - » Winn Dixie
 - » Costco
 - » CVS
 - » Seven-11
 - » Speedway
 - » Safeway
 - » Walgreens
 - » Circle K
 - » Sunoco

7 | 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
- 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.
- Additional information on TeleBanker is included in the enclosures.

8 | BANK BY MAIL

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

9 | SAFE DEPOSIT BOXES

- Your safe deposit 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.

10 | 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 greater 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.

11 | CONVENIENT LOCATIONS

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

12 | DISCLOSURES

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



