

It's been a while since we reached out and we wanted to connect with you on our transition to becoming Byline Bank in the coming months. This is only the first in a number of communications you'll start to see from us, with increasing frequency in the new year.

Coming Soon | 2019

Beginning in January, you'll be receiving additional information about your accounts and any potential changes coming in February. Below is a quick preview of what's to come:

- **Get Ready** | FB&T Branches will become Byline Bank on Monday, February 25.
- **Enhanced** personal online banking dashboard and mobile banking app.
- **Same account numbers** | Your account numbers and systems will remain the same. Which means limited impact and less disruption to you.
- **Keep your checks** | Feel free to continue using your current check stock.

Below are some key highlights of what's changing and what isn't during the transition. We've checked the boxes where no action is needed. Use this checklist to mark when you've completed each item.

Debit Cards

- You'll receive information about your new Byline Bank MasterCard® Debit card prior to February 25. **Please be sure to activate and use your Byline Bank Card prior to March 17.**
- Activate** your new Byline Bank MasterCard® Debit card immediately upon receipt.

Online

- User ID | No changes.**
- Bill Pay | No changes.**

Mobile

- No change** | On February 25, your FB&T mobile app will be replaced with the Byline Bank mobile app and will have all the same services and functionality.

ATMs

- ATM Access** | On February 25, you'll have access to 55,000 fee-free ATMs on the Allpoint Network with Byline.

Checks

- No action needed** | You can continue to use your current supply of checks.

Building the bank you deserve takes time, but we've been hard at work making sure the transition will be as seamless as possible for you. Thanks for choosing to bank local and we look forward to sharing more updates with you during this exciting time!

Please visit bylinebank.com/welcome-firstbt for the latest announcements and updates.

