

May 1, 2019

Greetings!

Community Bank of Oak Park River Forest (CBOPRF) and **Byline Bank (Byline)** are joining forces to better serve you—our customers! This is an exciting opportunity for us and we are looking forward to working together to enhance the capabilities we are able to provide, while maintaining the strong and consistent service and relationships you have come to expect from your bankers.

What's changing right now?

Initially, you will not notice much change. While Community Bank of Oak Park River Forest has legally become part of Byline Bank—and any reference to CBOPRF should be deemed to be a reference to Byline, as we are now one company—you will not see many immediate changes to your accounts or services. You will continue to visit the same branches and continue to use your current accounts, checks and debit cards. Most importantly, you will continue to have the same dedicated, personal service you have come to expect from CBOPRF over the years. Our commitment to you and our communities will not change. Additionally, we have enclosed a copy of the Byline Bank Privacy Policy that reflects the information sharing practices that will now apply to your account.

Who is Byline?

Like CBOPRF, Byline is a Chicago-based community bank that is committed to putting its customers first. For more than 100 years, Byline has helped its customers meet their financial goals, and continued to invest in the neighborhoods in which we live and work. We share a vision that the true value of a community bank is in the way we invest in and support our local communities and neighborhoods. One of the many reasons we believe in the value of our combined organizations is the complementary nature of our core values. You—our customers—are the most important part of our business and we want to reassure you that you can continue to count on us to make the transition into one bank, as seamless as possible.

What's next?

In the coming months, we will provide more updates and information on when you will start to see additional changes, including when you will be able to begin to utilize Byline branches and services. We will continue to provide clear and timely updates on any changes coming as we work to become one bank under the Byline Bank brand. We will consistently post updates on our progress and information to help with the transition at www.bylinebank.com/welcome-cboprf. Please visit this page regularly for posted versions of the latest updates and information on our progress. If you have any additional questions, please feel free to contact your banker directly or call us at **(708) 660-1000**.

Lastly, we want to assure you how grateful we are for the opportunity to work with you. We are confident about the path ahead and the opportunities it will provide for our customers, our bank and our ability to continue to invest in and support our local communities.

Warm regards,



Alberto J. Paracchini
President and Chief Executive Officer
Byline Bank



Walter Healy
President and Chief Executive Officer
Community Bank of Oak Park River Forest