



On September 9, 2019, we're excited to finalize our transition to Byline Bank and officially welcome you to the Byline family!

Between Friday, September 6 and Sunday, September 8, Community Bank of Oak Park River Forest (CBOPRF) branches will become Byline Bank branches and your CBOPRF deposit accounts will transition into comparable Byline accounts. The terms of loan(s) will not change. We can't wait for you to be able to visit your local Byline Bank branch, or log onto your new Byline Bank online banking and mobile app on **September 9!**

We know change is never easy, but we want to reassure you about the time and effort we've put into making these account and system updates successful for you.

#### What this means for you

Enclosed with this letter is your Welcome Booklet, with more information about your loans, accounts, Account Disclosures, and your benefits and services through Byline. It's **IMPORTANT** to read each of these carefully to understand about account and service changes that will go into effect on September 9, 2019.

On the back of this letter: learn more about your new Byline account beginning on September 9.

Make sure to save your tear-out sheet and magnet—which are on the first page of your Welcome Booklet. Tear these out, and make sure to put them on your fridge, or near your computer, so you'll have them close by if you have questions as we get closer to September 9.

We're committed to constantly striving to become the bank our customers deserve and continue to earn your business. Thanks for making the choice to Bank Local with a community bank, as we transition into one, unified Byline Bank, this September.

Please feel free to call us at **(708) 660-1000**, visit your local branch, or search us at [bylinebank.com/welcome-cboprf](http://bylinebank.com/welcome-cboprf) for more information on our transition.

Warm regards,

A handwritten signature in black ink that reads "Megan Biggam".

Megan Biggam  
Senior Vice President  
Head of Retail Banking

## Welcome to Byline Bank!

### Weekend of September 7-8:

- **Branches closed**
- **Online Banking**  
Inquiry-only mode
- **Mobile Banking**  
Unavailable.
- **ATMs**  
May have limited deposit functionality.

### Beginning September 9: Questions?

Email:  
[contactus@bylinebank.com](mailto:contactus@bylinebank.com)

Call us:  
**(773) 244-7000**



180 N. LaSalle St., Ste. 300  
Chicago, IL 60601

773 244 7000  
[bylinebank.com](http://bylinebank.com)



Listed below are your current CBOPRF deposit accounts as they appear on our records and the new Byline account they will become on September 9, 2019. You'll find additional important information you need to know about your new Byline accounts and services in the enclosed Welcome Booklet. Please refer to the related enclosed accounts disclosures booklet for more detailed information, including fees. A copy of our Personal Deposit Account Disclosures can also be found at [bylinebank.com/personal-account-disclosures](http://bylinebank.com/personal-account-disclosures). If you have additional deposit accounts not listed below, you may receive another package from us.

Current Account Name	New Account Name	New Account Features
Essential Checking	<b>Freedom Checking</b>	Your <b>Freedom Checking</b> Account: <ul style="list-style-type: none"> <li>No monthly maintenance fee.</li> </ul>
Masterpiece Checking	<b>Prime Life Checking</b>	Your <b>Prime Life Checking</b> Account: <ul style="list-style-type: none"> <li>Interest compounds monthly.</li> <li>Your new interest rates will be calculated on the following account balance tiers: <ul style="list-style-type: none"> <li>\$1 - \$2,499.99</li> <li>\$2,500 - \$9,999.99</li> <li>\$10,000 - \$24,999.99</li> <li>More than \$25,000</li> </ul> </li> <li>Visit <a href="http://bylinebank.com/rates">bylinebank.com/rates</a> for current interest rates.</li> </ul>
NOW/Contemporary Checking Oak Ridge NOW Checking	<b>High Interest Checking</b>	Your <b>High Interest Checking</b> Account: <ul style="list-style-type: none"> <li>Requires a minimum daily balance of \$2,500 to avoid a monthly service charge.</li> <li>Will incur a \$15.00 monthly service charge if the daily balance falls below the minimum.</li> <li>Your new interest rates will be calculated on the following four account balance tiers: <ul style="list-style-type: none"> <li>\$1 - \$2,499.99</li> <li>\$2,500 - \$9,999.99</li> <li>\$10,000 - \$24,999.99</li> <li>More than \$25,000</li> </ul> </li> <li>Visit <a href="http://bylinebank.com/rates">bylinebank.com/rates</a> for current interest rates.</li> </ul>
NOW Employees	<b>Freedom Checking</b>	Your <b>Freedom Checking</b> Account: <ul style="list-style-type: none"> <li>Will not earn interest.</li> </ul>
eChecking	<b>Freedom Checking</b>	Your <b>Freedom Checking</b> Account: <ul style="list-style-type: none"> <li>There are no changes to your account features.</li> </ul>
Greenleaf checking Noninterest	<b>Freedom Checking</b>	Your <b>Freedom Checking</b> Account: <ul style="list-style-type: none"> <li>There are no changes to your account features.</li> </ul>
Personal Money Market	<b>Personal Money Market</b>	Your <b>Personal Money Market</b> Account: <ul style="list-style-type: none"> <li>Requires a minimum daily balance of \$2,500 to avoid a monthly service charge.</li> <li>Will incur a \$15.00 monthly service charge if the daily balance falls below the minimum.</li> <li>Excessive withdrawal fee reduced to \$10.00 per item over 6 per statement cycle.</li> </ul>

Current Account Name	New Account Name	New Account Features
GoldLeaf Money Market Jumbo Money Market	<b>Personal High Yield Money Market</b>	Your <b>Personal High Yield Money Market</b> Account: <ul style="list-style-type: none"> <li>• Monthly service charge if minimum balance is not met will increase to \$25.00.</li> <li>• Minimum balance to avoid monthly service charge decreases to \$10,000.</li> <li>• Excessive withdrawal fee will decrease to \$10.00 per item over 6 per statement cycle.</li> </ul>
Statement Savings Personal Savings Personal	<b>Personal Statement Savings</b>	Your <b>Personal Statement Savings</b> Account: <ul style="list-style-type: none"> <li>• Excessive withdrawal fee increases to \$5.00 per item over 6 per statement cycle.</li> <li>• No longer allows for an average daily balance in addition to the required daily balance to waive the monthly service charge.</li> <li>• Minimum daily balance to avoid monthly service charge decreases to \$200.00.</li> <li>• Monthly service charge decreases to \$3.00 if balance falls below required minimum.</li> </ul>
Acorn Account	<b>Junior Banker Statement</b>	Your <b>Junior Banker Statement</b> Account: <ul style="list-style-type: none"> <li>• Excessive withdrawal fee will increase to \$5.00 per item over 6 per statement cycle.</li> </ul>

**Important Notice Regarding Fees:** Effective September 9, 2019, the fees you'll be charged, as well as the ways that these fees are collected will change. Please consult your account disclosures and the Personal Product Service and Fee Schedule for the specific fees that apply to your account.

Additionally, effective September 9, 2019, you'll be charged a Continuous Overdraft Fee of \$30, which will be charged upon the fifth consecutive business day your account remains overdrawn. Additionally, an account that remains overdrawn after the fifth consecutive business day will continue to be charged a \$6.00 Continuous Overdraft fee for every business day the account remains in an overdraft status for a period of 30 business days from the date in which the account originally became overdrawn. If the account is no longer in overdraft status at the end of the fifth consecutive business day, the account will not be charged a Continuous Overdraft Fee.

**Important Notice Regarding Assessment and Recovery of Service Charges:** If a service charge is assessed on the last day of your account cycle, the service charge will be debited from your account balance. If your account balance does not have sufficient funds to pay this service charge, we'll only deduct the portion of the fee that will bring your account to \$0, so as not to overdraft your account. If at any time within the next cycle, the account balance is sufficient to recover the remaining service charge amount owed; your account will be debited to recover this amount. This will be reflected on your statement as a prior recovery of the fee assessed.

**Additional information about your new Byline Bank accounts and services:**

Effective September 9, 2019 your surcharge-free ATM network will change from Star™ to Allpoint™.

Interest rates on all accounts are set at the bank's discretion. Interest rates and annual percentage yields may change at any time without notice. Accounts closed before the interest payment date will not earn accrued interest for that period. Interest begins to accrue on the business day you deposit any non-cash items (for example, checks). For all accounts you must maintain the minimum required balance in the account each day to obtain the annual percentage yield. We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day. If you close an account before accrued interest is credited, interest will not be paid. Current rates can be found at [bylinebank.com/rates](http://bylinebank.com/rates).