

<FirstName> <LastName>  
<Street Address 1>  
<Street Address 2>  
<City>, <State> <Zip>

Dear <FullName>:

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,



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**

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 updated Business Deposit Account Disclosures can also be found at [bylinebank.com/business-account-disclosures](http://bylinebank.com/business-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
Small Business Checking	<b>Makers Checking</b>	Your <b>Makers Checking Account</b> : <ul style="list-style-type: none"> <li>Free transactions increase to 250.</li> </ul>
Commercial Checking Commercial Checking OLBP Commercial Checking Special	<b>Commercial Checking</b>	Your <b>Commercial Checking</b> : <ul style="list-style-type: none"> <li>Higher earnings credit rate may apply.</li> <li>Visit <a href="http://bylinebank.com">bylinebank.com</a> for current interest rates.</li> </ul>
Sole Proprietor NOW	<b>Business High Interest Checking</b>	Your <b>Business High Interest Checking</b> : <ul style="list-style-type: none"> <li>Minimum daily balance to avoid monthly service charge increases to \$2,500.</li> <li>Monthly service charge if minimum balance is not met will decrease to \$12.50.</li> </ul>
Not-for-Profit Interest Bearing Checking	<b>Business High Interest Checking</b>	Your <b>Business High Interest Checking</b> : <ul style="list-style-type: none"> <li>Your new interest rates will be calculated on the following account balance tiers: <ul style="list-style-type: none"> <li>\$1,000 - \$499,999.99</li> <li>\$500,000 - \$999,999.99</li> <li>\$1,000,000 - \$4,999,999.99</li> <li>\$5,000,000 and above</li> </ul> </li> <li>Visit <a href="http://bylinebank.com">bylinebank.com</a> for current interest rates.</li> </ul>
Not-for-Profit Interest Bearing Checking – "Public Funds Customer"	<b>Public Funds Interest Checking</b>	Your <b>Public Funds Interest Checking</b> : <ul style="list-style-type: none"> <li>Your new interest rates will be calculated on the following account balance tiers: <ul style="list-style-type: none"> <li>\$1,000 - \$499,999.99</li> <li>\$500,000 - \$999,999.99</li> <li>\$1,000,000 - \$4,999,999.99</li> <li>\$5,000,000 and above</li> </ul> </li> <li>Visit <a href="http://bylinebank.com">bylinebank.com</a> for current interest rates.</li> </ul>
NOW Not-for-Profit	<b>Business High Interest Checking</b>	Your <b>Business High Interest Checking</b> : <ul style="list-style-type: none"> <li>Visit <a href="http://bylinebank.com">bylinebank.com</a> for current interest rates.</li> </ul>
NOW Not-for-Profit Basic	<b>Not-for-Profit Checking</b>	Your <b>Not-for-Profit Checking</b> : <ul style="list-style-type: none"> <li>1,000 standard transactions per month.</li> </ul>
Money Market Commercial	<b>Business Money Market</b>	Your <b>Business Money Market</b> : <ul style="list-style-type: none"> <li>\$15 monthly service fee if below minimum.</li> <li>No longer allows for average daily balance of \$5,000 to avoid monthly service fee.</li> <li>Excessive withdrawal fee will decrease to \$10.00 per item over 6 per statement cycle.</li> </ul>

Current Account Name	New Account Name	New Account Features
Jumbo Money Market GoldLeaf Money Market	<b>Business High Yield Money Market</b>	Your <b>Business High Yield Money Market:</b> <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 NonPersonal	<b>Business Statement Savings</b>	Your <b>Business Statement Savings:</b> <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 fee.</li> <li>• Minimum daily balance to avoid monthly services fee decreases to \$200.</li> <li>• Monthly service charge decreases to \$3.00 if balance falls below required minimum.</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 Business Product Service and Fee Schedule for the specific fees that apply to your account.

**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™.

If you're a business customer utilizing the CBOPRF consumer online banking platform and perform wire transfer requests, or have additional users, please call us at (708) 660 -1000 as soon as possible to support your business needs.