

Byline Bank Website Privacy Policy

This Website Privacy Policy describes certain information that Byline Bank (“we,” “our,” or “us”) collects from visitors to our website www.bylinebank.com (the “Website”) and how we use that information. Unless specifically stated otherwise, this Website Privacy Policy applies only to information collected on the Website, and does not apply to information collected offline. By using the Website, you agree to the collection and use of information by us in accordance with this Website Privacy Policy.

We also handle and use personal information collected from consumers, whether via the Website or other means, in accordance with our Privacy Notice. If you are a California resident, please see Appendix A: Privacy Information for California Residents for supplemental California-specific privacy information.

While this Website Privacy Policy describes how we treat personal information collected from the Website, please be aware that additional terms and conditions may apply for certain parts of our Website.

We may revise this Website Privacy Policy at any time. We will notify you of any material changes by posting the new Website Privacy Policy here and by changing the “Effective Date” at the end of the Website Privacy Policy.

What information is collected on the Website?

Information you provide to us. We may collect personal information about you when you provide it to us while using or interacting with the Website such as your name, email address, telephone number, mailing address, business name, login information, location, financial information, account information, messages you submit via the Website’s form, and other information that may personally identify you.

Information we collect automatically. As you use our Website, we may use technologies that collect certain information about you automatically. We may collect, among other things, your IP address, location, device type, date and time of visit, operating system, browser type and version, your activities on the Website, and information about how you use the Website. If you are visiting the Website via a mobile device, we may also collect your mobile device’s unique device ID and information about how you use the Website.

Information we receive from third parties. From time to time, we receive information about individuals from our third party service providers, affiliates, and partners. For example, we receive information on our email campaigns from our third party service providers, including whether you have read an email sent by us or on our behalf, forwarded an email, and when and how many times you have opened an email. We may also receive information from third party analytics on the Website that allow us to improve our Website and services.

What do we do with information collected on the Websites?

We use this information to administer the Website, assess our advertising programs, improve our Website and marketing efforts, and as generally permitted under applicable law. We also use information we gather to track activity within our Websites and to gather demographic information. We sometimes use the information that we collect to improve the design and content of our Websites and to enable us to personalize your Internet experience. We also may use this information to analyze how our Website is used, as well as to offer you products, programs, or services that may be of particular interest to you. We may also use information we collect automatically that is otherwise de-identified, aggregated, or anonymous for any purpose.

What advertising features are in use on the Website?

Byline Bank advertises online and offline. To understand how our online advertising performs, we (or our service providers) may collect certain information regarding your usage of the Website, using cookies, IP addresses, and other technologies such as anonymous identifiers.

“Cookies” are pieces of information generated by web servers and stored in your computer for future access. For example, our Website includes Cookies used by the Google Analytics Demographics and Interest Reporting cookie, which facilitate our use of Google Analytics Advertising Features, described below. You may disable the use of cookies by our Website, but this will limit the functionality available to you on future visits. For more information on how Google Analytics collects and processes data, please see <http://www.google.com/intl/en/policies/technologies/ads/>.

Our Website has implemented the following Google Analytics for Display Advertisers Feature: Google Analytics Demographics and Interest Reporting. This feature is used to help us understand how our advertising performs

and to improve our marketing efforts and the Website. Our Website may use Google Remarketing with Google Analytics. We reserve the right to test, turn-on, or turn-off any of the Google Advertising features from time to time without explicating announcement or disclosure.

You can Opt Out of Google Analytics for Display Advertisers Features by:

- Changing your settings at Google's Ad Settings at: <http://www.google.com/settings/ads>
- Installing an Opt-Out browser add-on available at: <https://tools.google.com/dlpage/gaoptout/>
- Adjusting the settings on your web browser: See <http://www.google.com/intl/en/policies/technologies/managing>

Do we share information we collect with third parties?

We may share your information with third parties that assist us in providing our services, for advertising and marketing purposes, and potentially other reasons. In addition, we may transfer any information in our databases to a third party as part of a transfer of business assets, or release information to comply with requests from law enforcement and government agencies, to enforce the terms of our services, and to protect our customers and others. We may also share your information with third parties if we believe disclosure is necessary to enforce or protect our rights, property, or safety, or that of our users or third parties. We may share aggregate, de-identified information with others, including affiliated companies and non-affiliated companies for any legal purpose.

Your choices

Cookies. If you do not wish us to place cookies, you may set your browser to refuse some cookies, or to alert you when cookies are being sent. If you do so, please note that some parts of the Website may then be inaccessible or may not function properly. Information on deleting or controlling cookies can be found at www.aboutcookies.org.

Opt-Out. You may opt out of receiving future marketing communications from us any time we request your personal information. You can opt out by using the unsubscribe process listed below. We will use commercially reasonable efforts to process such request in a timely manner.

Children's privacy

Protecting the privacy of our children is essential to Byline Bank. Our Website is not designed to market to children under the age of thirteen (13) or obtain information or data from them.

Links to other websites

The Website may provide links to other websites. When you choose to use a link to visit another website, you are then subject to the security and privacy policy of that website. Byline Bank is not responsible for the privacy, security, accuracy, or reliability of the information on third party websites. You access such links at your own risk. We recommend you read the privacy policy of a website before disclosing any of your information. Links to third party websites do not imply an affiliation between us and the website owner, or any endorsement, approval, or verification of any content contained on those websites.

Keeping your information secure

The security of your personal information is very important to us, and we are committed to protecting the information that we collect. We have security measures in place at our facilities and in our systems to protect against the loss, misuse, or alteration of information that we have collected from you at our Website; however, please keep in mind that the transmission of information over the Internet and on mobile platforms is not always secure, which means we cannot and do not guarantee the complete security of any personal information you provide to us. Please consider this prior to submitting personal information to us via the Website. The confidentiality of your password for the Website is your responsibility.

Contact us

If you have any questions or concerns regarding our Website Privacy Policy, please speak with your local branch representative, or call us at (773) 244-7000.

Unsubscribe Process

You may Opt-Out of receiving future marketing communications from us by [clicking here: https://www.bylinebank.com/contact-us/](https://www.bylinebank.com/contact-us/)

Appendix A

Privacy Information for California Residents

This Appendix applies solely to individuals who reside in the State of California (“consumers” or “you”). This Appendix complies with the California Consumer Privacy Act of 2018 (“CCPA”) and any terms defined in the CCPA have the same meaning when used in this Appendix. This Appendix does not apply to personal information outside the scope of the CCPA, including:

- Personal information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act (“GLBA”), and implementing regulations, or the California Financial Information Privacy Act.
- Personal information bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living as set forth in the Fair Credit Reporting Act.

1. Disclosures

The below chart lists the categories of personal information that we may collect and have collected in the past 12 months and how we use such information.

Categories of Personal Information	Categories of Sources from which the Personal Information is Collected	How We Use the Personal Information (Business Purposes)	Categories of Services Providers and Third Parties with whom Personal Information is Shared
<p>Identifiers. This may include a real name, alias, address, email address, phone number, online identifier, IP address, account username and password, job title, or other similar identifiers.</p>	<p>You or your agents; our other customers; our third party service providers; ad networks; data analytics providers; our affiliates; and social media networks.</p>	<p>To provide you with information, products, or services; to advertise or market to you; and for our own legal obligations and business needs.</p>	<p>Entities that we are required to share with pursuant to law or for legal proceedings; service providers; our affiliates; data analytics providers; prospective purchasers of our business; outside auditors and lawyers; and social media networks.</p>
<p>Internet and network information. This may include information on your interaction with a website, application, or advertisement, such as browsing history and how you use your account.</p>	<p>You or your agents; our third party service providers; ad networks; data analytics providers; our affiliates; and social media networks.</p>	<p>To provide you with information, products, or services; to advertise or market to you; to improve our services and products; for our own legal obligations and business needs; and to secure our website.</p>	<p>Entities that we are required to share with pursuant to law or for legal proceedings; service providers; our affiliates; data analytics providers; and social media networks.</p>

<p>Device information. This may include the operating system of your device, device identifier, the type of device you are using, or your geolocation information.</p>	<p>You; our third party service providers; data analytics providers; our affiliates; and social media networks.</p>	<p>To provide you with information, products, or services; to advertise or market to you; to improve our services and products; to secure our websites; and for our own business needs.</p>	<p>Entities that we are required to share with pursuant to law or for legal proceedings; service providers; data analytics providers; and social media networks.</p>
<p>Other information you submit to us. This may include requests or communications you submit to us.</p>	<p>You or your agent.</p>	<p>To provide you with information, products, or services; to advertise or market to you; and for our own legal obligations and business needs.</p>	<p>Entities that we are required to share with pursuant to law or for legal proceedings; service providers; our affiliates; prospective purchasers of our business; and outside auditors and lawyers.</p>
<p>Inferences we draw about you. This may include information about your preferences, characteristics, predispositions, behavior, or other trends that help us identify which products you may be interested in.</p>	<p>You or your agents; our third party service providers; data analytics providers; our affiliates; and social media networks.</p>	<p>To provide you with information, products, or services; to advertise or market to you; and for our own business needs.</p>	<p>Entities that we are required to share with pursuant to law or for legal proceedings; service providers; and our affiliates.</p>
<p>Applicant or employment information. This may include your name, address, resume, work history, education, cover letter, drug screening information, and background check information.</p>	<p>You or through our third party service provider.</p>	<p>To evaluate you for employment; to begin the employment process; and for our own legal and business needs.</p>	<p>Entities that we are required to share with pursuant to law or for legal proceedings; our affiliates; and service providers.</p>

2. We Do Not Sell Personal Information for Monetary Purposes

CCPA defines a “sale” of personal information broadly to include more than exchanges for monetary purposes. A sale can include personal information shared with a third party for “valuable consideration,” or information shared with a third party (even if they are performing services on our behalf) if they are permitted to use the information for their own purposes. We do not sell your personal information for monetary payment, whatsoever. To ensure we can share our products with you and tailor our advertisements, we do allow some of our advertising partners to use cookies, pixels and other technologies to collect personal information on our website, and this may constitute a “sale” of personal information under CCPA.

If you would like to opt-out of providing us with personal information through cookies, pixels, and other similar technologies, you may set your browser to refuse some cookies or to alert you when cookies are being sent. Information on deleting or controlling cookies can be found at www.aboutcookies.org.

3. California Residents’ Rights and Choices

The CCPA provides California residents with specific rights regarding their personal information, described below. Below are your CCPA rights and how to exercise those rights.

a. Access to Specific Information and Data Portability Rights (“Right to Know”)

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. You could request:

- The categories of personal information we collected about you;
- The categories of sources of the personal information we collected about you;
- Our business or commercial purpose for collecting that personal information;
- The categories of third parties with whom we share that personal information; or
- The specific pieces of personal information we collected about you.

Keep in mind that CCPA does not apply to information you have provided to us or that we have collected from you that is subject to exemptions above, including Non-Public Personal Information subject to GLBA or information subject to the California Financial Information Privacy Act. We will deny any Right to Know concerning such personal information.

b. Deletion Request Rights (“Right to Deletion”)

You have the right to request that we delete some or all of the personal information that we have collected from you and retained, subject to a number of exceptions. We are not required to delete personal information that is: (a) necessary to complete a transaction with you or for warranty or product recalls; (b) used for security purposes, to prevent fraud, to fix errors, or to comply with law; (c) reasonable for us to use for internal purposes given our relationship with you; or (d) compatible with the context in which you provided the information. The list of exceptions above is not exhaustive and we may also deny a deletion request as otherwise permitted by law.

The same limitations described above with respect to the Right to Know, apply to the Right to Deletion.

c. Exercising Your Rights

To exercise your rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 866-957-7700, select option 0
- Visiting bylinebank.com/contact-us.

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. If you are making a request on behalf of another person, you must provide written legal documentation that you are authorized to act on behalf of that individual.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We may not be able to fulfill your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. To verify your identity, we may request up to up to three pieces of personal information about you, and we reserve the right to take additional steps as necessary to verify your identity if we have reason to believe a request is fraudulent.

d. Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing.

Any disclosures we provide will only cover the 12-month period preceding the date we receive your verifiable consumer request. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is

readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

e. Non-Discrimination

You have the right to not be discriminated against for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties;
- Provide you a different level or quality of goods or services; or
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

However, we may offer you certain financial incentives permitted by the CCPA that can result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information's value and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt-in consent, which you may revoke at any time.

Effective Date: January 2020
