

Byline Bank
List of Products, Services, and Fees

Lending Products and Services

Personal Lending

Loans to individual consumers

- Home Equity Loans
- Home Equity Line of Credit (HELOC)
- Installment Loans
 - Secured by Savings or Certificate of Deposit

Business Banking

- Letters of Credit
- Lines of Credit
- Not-for-profit lending
- Other Commercial Loans
 - Secured and Unsecured
- Real Estate Secured Loans (Commercial and Residential)
- SBA 504 Loans
- Small Business Overdraft Line of Credit
- Term Loans

Commercial Banking

- Commercial Services
 - Asset-Based Lending
 - Franchise Loans
 - Industrial Outdoor Storage
 - Lines of Credit
 - Letters of Credit
 - Term Loans
 - Owner Occupied Commercial Real Estate
 - Premium Financed Life Insurance Loans
 - Loans to fund purchases of Allstate insurance agencies
- Commercial Real Estate
 - Term and Construction Loans
 - Loan Sizes from \$1 million to \$25 million
 - Loans for major property types
 - Apartment
 - Retail
 - Mixed Use
 - Office
 - Industrial
 - Student Housing

- Self-Storage Loans
 - Ability to Syndicate Larger Loans
 - Equipment Financing
 - Government Guaranteed Loan Programs
 - SBA 7a
 - SBA Express
 - SBA 504
 - USDA Loans

Personal Accounts and Services

Checking/Demand Deposit Accounts (DDA)

- Simple Checking
- High Interest Checking
- Prime Life Checking
- Student Checking
- Opportunity Checking

Savings Accounts

- Statement Savings
- Junior Banker Statement Savings
- Health Savings Account (HAS)

Money Market Accounts

- Advantage Money Market
- Choice Money Market
- High Yield Money Market
- Online Money Market Account
- Personal Money Market
- Signature Money Market
- Standard Plus Money Market

Certificate of Deposit Accounts

- Certificates of Deposit (terms and rates vary)
- Individual Retirement Accounts (terms and rates vary)
- Asset Protection

Personal Services

- ATM Access
 - Byline Bank-owned ATMs
 - Additional ATM Access via AllPoint Network

- See www.bylinebank.com for Branch/ATM Locator
- Direct Deposits
- MasterCard® Debit Card (personal and business)
- Mobile Banking
 - Account Transfers
 - Electronic Bill Payment
 - Mobile Deposit
 - Person to Person Payments
- Online Banking
 - Electronic Bill Payment
 - Funds Transfers
 - Internal
 - External
 - Person to Person
- Safe Deposit Boxes (select locations; see “Safe Deposit Boxes Sheet” for information)
- TeleBanker (Telephone Banking)
- Online Account Opening
- Private Banking Services

Business Accounts and Services

Checking/Demand Deposit Accounts (DDA)

- Builders Checking
- Business Interest Checking
- Business High Interest Checking
- Client Trust – IOLTA
- Commercial Analysis
- Makers Checking
- Not For Profit Checking

Savings Accounts

- Business Statement Savings

Money Market Accounts

- Business High Yield Money Market
- Business Money Market
- Business Select Money Market
- Business Signature Money Market
- Repurchase Sweep Account

Certificate of Deposit Accounts

- Business Certificate of Deposit (terms and rates vary)

Public Funds Accounts

- Public Funds Checking
- Public Funds Interest Checking
- Public Funds Money Market
- Public Funds Certificate of Deposits

Treasury and Cash Management Services

- Account and Information Services
 - Business Online Banking – Basic, Standard, and Enhanced Platforms
 - Business Mobile Banking
 - Sweep Services – ZBA, Target, and Repo
 - Combined Entity Access
- Cash Collection Services
 - Remote Deposit (Mobile and Desktop)
 - Lockbox Services
 - Automated Clearinghouse (ACH) Collection Services
- Payment and Distribution Services
 - Automated Clearinghouse (ACH) Origination Services
 - Wire Transfers
 - Bill Pay
 - External Transfers
- Fraud Management Services
 - ACH Block
 - ACH Positive Pay
 - Check Positive Pay
 - Reverse Check Positive Pay
 - Full Reconciliation
- Sweep Services
 - Sweep services for additional FDIC coverage through Promontory Network

Additional Services

Wealth Management and Trust Products & Services

Solutions for Both Businesses and Consumers

- Investment Management Services
- Individual Retirement Accounts
- 401k Investment Management
- Personal Trust Services
- Philanthropic Services

- Financial Planning
- Agent for Trustee / Executor
- Probate/Estate Settlement Services
- Guardianship of the Estate
- Special Needs Trusts
- IM Secured Lines of Credit
- Enhanced Cash Business Solutions

Products and Services Offered by Subsidiaries of Byline Bank

Byline Financial Group - Commercial/Business Equipment Leasing and Financing

- Transactions from \$10,000 to \$1,000,000+
- Business equipment leasing and financing
- Industrial equipment leasing and financing
- Medical equipment leasing and financing
- Technology, hardware and software leasing and financing
- Specialty vehicle financing

Services Offered in Partnership with Third Party Vendors

- Residential mortgage loans (including Government Programs) through Guaranteed Rate
- Credit Card offered through Elan
- One Card offered through Elan
- Merchant Card Services offered through FIS Worldpay
- Cash Advance offered through FIS Worldpay
- Investment Services offered through Investment Professionals, Inc. (IPI)
- Lockbox Services offered through FIS
- Business Online Banking offered through FIS
- Online Banking offered through FIS
- Zelle offered through Personal Mobile Banking
- Zelle offered through Business Mobile Banking
- Remote Deposit offered through FIS
- Cash Vault Services offered through Davis
- Byline Express offered through Numerated
- Online Account Opening offered through Numerated