



Dear Customer:

On April 14, 2025, we're excited to finalize your transition to Byline Bank and officially welcome you to the Byline family!

At the close of business on Friday, April 11, the branch location of First Security Trust and Savings Bank, a division of Byline Bank, will close. Between Friday, April 11, and Sunday, April 13, your banking services will relocate just down the street to Byline Bank's Elmwood Park branch at 7455 W. Grand Avenue. During this time, your First Security deposit accounts will also transition into comparable Byline accounts.

**On Monday, April 14**, you will be able to access your Byline accounts by visiting any of our local branches starting at 9 a.m. or by enrolling in Byline online banking or our mobile app starting at 8 a.m.

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 straightforward for you.

#### **What this means for you**

Enclosed with this letter is your **Welcome Book** with more information about deposit accounts, loans, benefits and services you'll be offered through Byline. It's **IMPORTANT** to read the book carefully to understand the account and service changes that will go into effect on Monday, April 14.

Inside the Welcome Book, you'll find **key dates** and a **checklist** to help you get ready for the transition. Keep this book handy to answer common questions you may have in the coming weeks.

At Byline Bank, we're committed to being the bank customers like you deserve—a bank worthy of your business. Thanks for making the choice to continue to bank local as we transition into one unified bank.

Please feel free to call us at (773) 244-7000, visit your local branch, or access [bylinebank.com/first-security](https://bylinebank.com/first-security) for more information on the transition.

Warm regards,

Megan Biggam  
Executive Vice President  
Head of Community Banking

## Welcome to Byline Bank!

### April 11

Last day to access your account using First Security's branch, ATM, and online and mobile banking.

### April 12-13

In-branch, online and mobile banking will not be available.

### April 14

First day to access your account using Byline Bank's branches and online, mobile and telephone banking.



**We're  
glad  
you're  
here.**

**Get to know your Byline Bank  
accounts and services**

**[bylinebank.com/first-security](https://bylinebank.com/first-security)**

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# Welcome to Byline Bank!

This Welcome Book highlights important details about the conversion of your accounts and services to Byline Bank from First Security Trust and Savings Bank (“First Security”), a division of Byline Bank. Please review it carefully and take note of upcoming dates when action is required.

Additionally, we have enclosed a copy of the Byline Bank Privacy Notice that reflects our consumer information-sharing practices. Please review the notice, as well as the Deposit Account Agreements and Disclosures previously sent to you:

- **Personal Deposit Account Agreement & Disclosures** for additional rules applicable to Byline personal deposit accounts, including but not limited to Binding Arbitration and Jury Trial Waiver (and Your Right to Opt Out), Statements & Notice of Errors, Setoff & Security Interest, Restricting Your Account; Blocking or Delaying Transactions; Limitation of Liability, Stop Payments, Overdrafts, and Overdraft Protection and Processing Order.
- **Business Deposit Account Agreement & Disclosures** for additional rules applicable to Byline business deposit accounts, including but not limited to Electronic Signature and Records, Statements; Notice of Errors, Fraud Detection/Deterrence and our Liability, Set Off & Security Interest, Limitation of Liability, Stop Payments, Overdrafts, and Processing Order.


## We’re here for you!

**For more information about the First Security transition:**


 [bylinebank.com/first-security](https://bylinebank.com/first-security)

**General questions:**

 [bylinebank.com/contact](https://bylinebank.com/contact)

 (773) 244-7000  
*8 a.m. to 6 p.m. Monday through Friday; 8 a.m. to 2 p.m. Saturday*

**Business Online and Mobile Banking and Treasury Management questions:**

 (312) 660-5811  
*8:30 a.m. to 5 p.m. Monday through Friday*

# Key dates

Be prepared for the following banking impacts the weekend we convert your account to a Byline account.



## Friday, April 11

**Last day to use First Security's branch, ATM, online and mobile banking.**

- ATM shuts down at 2 p.m.
- Online bill payment and external transfers are available until 3 p.m. See "Payments and transfers" for details.
- In-branch, online and mobile banking are available until 4:30 p.m.

**First day to use Byline debit cards.**

- Once activated, you can begin using your new Byline debit card as of 12 a.m.
- Byline debit cards can be used surcharge-free at Byline and Allpoint ATMs.



## Saturday-Sunday, April 12-13

**In-branch, online and mobile banking will not be available as we convert your account to a Byline Bank account.**

- You can still access ATMs during this time using either your First Security debit card or your new Byline Bank debit card (once activated).



## Monday, April 14

**First day to use Byline Bank branches, online and mobile banking, and telephone banking.**

- First Security debit cards stop working at 12 a.m.
- Online, mobile and telephone banking are available for enrollment at 8 a.m.
- Branches open at 9 a.m., including Byline's Elmwood Park location and 40+ others in Chicagoland.

**Come see us!**

**Quickly find ATMs and branches on our website:**



[bylinebank.com/locator](https://bylinebank.com/locator)

# Checklist of actions to take

Until April 11, it's business as usual. Continue banking with First Security as you always have. However, there are some things you'll need to do to start banking with Byline Bank on April 14.



## Now until April 11

### ✓ Download your First Security online account history for your records

First Security online transaction, bill pay, ACH and wire history—as well as records of your bill payees, wire and ACH recipients, and wire templates—will not be available in Byline online banking.

### ✓ Make note of bill payments and transfers to reschedule with Byline

Bill payments, transfers and other transactions scheduled with First Security will not be processed after April 11.



## Starting the week of April 7

### ✓ Activate your Byline debit card upon receipt

We will start mailing new cards during the week of March 31.



## Starting April 14

### ✓ Enroll in online banking

You will have to create a new user ID and password. Once enrolled, take some time to reschedule bill payments and transfers, set up eStatements, set up alerts, and more.

*Please note: You will need account-level information to complete enrollment. See "Online and mobile banking" for details.*

### ✓ Download our mobile app



#### **Personal Banking customers:**

Download the Byline Bank Mobile app.



#### **Business customers:**

Download the Byline Bank Business Mobile app.

Detailed information on these topics and more can be found throughout this Welcome Book. Please refer to the Table of Contents on the inside front cover.

Business customers who have Treasury Management services will be contacted separately with further details.

# Deposit accounts

On April 14, your accounts and services will become Byline Bank accounts and services. Your account numbers and checks will not change unless we notified you separately, but services and fees may change.

## Personal deposit accounts

Listed below are the current First Security personal deposit accounts, as well as the new Byline Bank accounts they will become.

Please refer to the Personal Product and Service Fees Schedule (Fee Schedule) in the Personal Deposit Account Agreement and Disclosures (Account Agreement) mailed to you on March 14 for additional information on fees that apply to Byline Bank accounts. The fees in **bold** on that Fee Schedule are different from your current First Security fees.

A copy of the Account Agreement can also be found online at [bylinebank.com/disclosures/personal-deposit-account-agreement-and-disclosures](http://bylinebank.com/disclosures/personal-deposit-account-agreement-and-disclosures).

First Security Account Name	Byline Bank Account Name	Byline Bank Account Details
Basic Checking E-Statement Checking Personal Checking Advantage 50 Checking	<b>Simple Checking</b> or <b>Prime Life Checking for ages 55+</b>	<b>Your Simple Checking Account:</b> <ul style="list-style-type: none"><li>• No monthly service fee will be assessed on the first statement cycle beginning April 14, 2025; after that, low monthly service fee of \$5, which we waive if you have at least a \$500 average account balance or a \$10,000 combined account balance<sup>1</sup></li><li>• Unlimited fee-free transactions at over 55,000 Byline and Allpoint® ATMs worldwide; \$3 transaction fee at other ATMs<sup>2</sup></li><li>• Free paper or electronic statements</li></ul> <b>Your Prime Life Checking Account:</b> <ul style="list-style-type: none"><li>• No monthly service fee or minimum balance required</li><li>• Minimum balance to earn APY is \$2,500</li><li>• Interest<sup>3</sup> is compounded and paid monthly according to the following account balance tiers: \$2,500.00; \$10,000.00; \$50,000.00; and \$100,000.00</li><li>• Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs<sup>2</sup></li><li>• Free checks for life<sup>4</sup></li><li>• Free paper or electronic statements</li></ul>

## Personal deposit account table, continued

First Security Account Name	Byline Bank Account Name	Byline Bank Account Details
Now Account	High Interest Checking	<p><b>Your High Interest Checking Account:</b></p> <ul style="list-style-type: none"> <li>• Low monthly service fee of \$15, or waived with \$2,500 minimum daily balance</li> <li>• Minimum balance to earn APY is \$2,500</li> <li>• Interest<sup>3</sup> is compounded and paid monthly according to the following account balance tiers: \$2,500.00; \$10,000.00; \$50,000.00; and \$100,000.00</li> <li>• Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs<sup>2</sup></li> <li>• Free paper or electronic statements</li> </ul>
Personal Money Market Premium Savings	Personal Money Market	<p><b>Your Personal Money Market Account:</b></p> <ul style="list-style-type: none"> <li>• Low monthly maintenance fee of \$15, or waived if daily balance is \$2,500 or more</li> <li>• Minimum balance to earn APY is \$2,500</li> <li>• Interest<sup>3</sup> is compounded and paid monthly</li> <li>• Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs<sup>2</sup></li> <li>• Free paper or electronic statements</li> </ul>
Personal Investment Money Market	Personal Signature Money Market	<p><b>Your Personal Signature Money Market Account:</b></p> <ul style="list-style-type: none"> <li>• Low monthly maintenance fee of \$25, or waived if daily balance is \$5,000 or more</li> <li>• Minimum balance to earn APY is \$5,000</li> <li>• Interest<sup>3</sup> is compounded and paid monthly according to the following account balance tiers: \$5,000.00; \$10,000.00; \$25,000.00; \$100,000.00; and \$250,000.00 and above</li> <li>• Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs<sup>2</sup></li> <li>• Free paper or electronic statements</li> </ul>

## Personal deposit account table, continued

First Security Account Name	Byline Bank Account Name	Byline Bank Account Details
Statement Savings	Personal Statement Savings	<b>Your Personal Statement Savings Account:</b> <ul style="list-style-type: none"> <li>• Low monthly service fee of \$3, or waived with \$200 minimum daily balance</li> <li>• No minimum balance to earn the APY</li> <li>• Interest<sup>3</sup> is compounded and paid monthly</li> <li>• Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs<sup>2</sup></li> <li>• Free paper or electronic statements</li> </ul>
Passbook Savings	Passbook Savings	<b>Your Passbook Savings Account:</b> <ul style="list-style-type: none"> <li>• Low monthly service fee of \$3, or waived with \$200 minimum daily balance</li> <li>• No minimum balance to earn the APY</li> <li>• Interest<sup>3</sup> is compounded and paid monthly</li> <li>• Free paper or electronic statements</li> </ul>

APY = Annual Percentage Yield.

1. A monthly service fee of \$5 will be charged unless 1) the average account balance is \$500 or more or 2) the combined account balance in your personal deposit accounts, where you are the primary owner, is \$10,000 or more. The primary owner for joint accounts is the accountholder whose name appears first, and for fiduciary accounts is the principal owner of the funds. The average account balance for the Simple Checking Account is calculated by adding the balance at the end of each calendar day in the statement period and dividing that sum by the total number of days within that statement period. The combined account balance includes the average account balance for the Simple Checking Account as of the statement date, the principal balance of all eligible CDs, and the average account balance for other eligible checking, savings and money market accounts. The average account balance for these accounts is calculated by adding the balance at the end of each calendar day since the start of the account's statement period until the day before the Simple Checking's statement date and dividing that sum by the total number of days in that period. Eligible accounts include both IRA and non-IRA accounts.

2. Visit [bylinebank.com](http://bylinebank.com) for an ATM near you. Transactions at Byline Bank and Allpoint Network ATMs are surcharge-free. Byline does not charge for the first three withdrawals and balance inquiries per statement cycle at ATMs bearing any of the following trademarks: Mastercard®, Maestro, Cirrus, NYCE, and STAR ("Network ATMs"); we charge \$3.00 thereafter. We charge \$3 per transaction at all other ATMs. Please note, you may also be charged a fee by the ATM operator of Network ATMs and other ATMs. From time to time, locations of Allpoint Network ATMs may change. To find the nearest in-network Allpoint Network ATM, please visit [www.bylinebank.com/locations](http://www.bylinebank.com/locations) or download their mobile app. In addition, Byline Bank assesses a foreign transaction fee of 3% of the transaction amount for transactions processed outside of the United States.

3. Visit [bylinebank.com/first-security-rates](http://bylinebank.com/first-security-rates) for current interest rates.

4. Prime Life Checking is designed for customers 55 years of age and older and offers free checks for life. Applies to standard checks only. Checks must be ordered one box at a time.

## Business and commercial deposit accounts

Listed below are the current First Security business and commercial deposit accounts, as well as the new Byline accounts they will become.

Please refer to the Fee Schedule in the Business Deposit Account Agreement and Disclosures (Account Agreement) mailed to you on March 14 for additional information on fees that apply to Byline Bank accounts. The fees in **bold** on that Fee Schedule are different from your current First Security fees.

A copy of the Account Agreement can also be found online at [bylinebank.com/disclosures/business-deposit-account-agreement-and-disclosures](http://bylinebank.com/disclosures/business-deposit-account-agreement-and-disclosures).

First Security Account Name	Byline Bank Account Name	Byline Bank Account Details
Business Checking	<b>Commercial Analysis Checking</b>	<b>Your Commercial Analysis Checking Account:</b> <ul style="list-style-type: none"> <li>• Monthly service and transaction fees apply as previously agreed. An earnings credit may offset fees</li> </ul>
Small Business Checking	<b>Makers Checking</b>	<b>Your Makers Checking Account:</b> <ul style="list-style-type: none"> <li>• No monthly service fee or minimum balance required</li> <li>• Allows up to 250 transactions per month (\$0.50 per item over 250 per month)</li> <li>• \$1.00 overdraft fee per \$1,000 overdraft daily</li> <li>• Free cash deposits up to \$10,000 monthly (\$2 fee per \$1,000 over \$10,000 cash deposited monthly)</li> <li>• Negative collected balance fee assessed at 10% of the uncollected balance</li> </ul>
Business Now	<b>Business Interest Checking</b>	<b>Your Business Interest Checking Account:</b> <ul style="list-style-type: none"> <li>• Low monthly service fee of \$12.50, or waived with daily balance of \$2,500 or more</li> <li>• Allows up to 25 transactions per month (\$0.50 per item over 25 per month)</li> <li>• Allows up to 25 mobile deposits per month (\$0.10 per item over 25 per month)</li> <li>• Minimum balance to earn APY is \$1,000</li> <li>• Interest<sup>1</sup> is compounded and paid monthly</li> <li>• \$1.00 overdraft fee per \$1,000 overdraft daily</li> <li>• Negative collected balance fee assessed at 10% of the uncollected balance</li> </ul>

## Business and commercial deposit account table, continued

Business Money Market	<b>Business Money Market</b>	<b>Your Business Money Market Account:</b> <ul style="list-style-type: none"> <li>• Low monthly service fee of \$15, or waived with daily balance of \$2,500 or more</li> <li>• Minimum balance to earn APY is \$2,500</li> <li>• Interest<sup>1</sup> is compounded and paid monthly</li> </ul>
Business Investment Money Market	<b>Business Select Money Market</b>	<b>Your Business Select Money Market Account:</b> <ul style="list-style-type: none"> <li>• Low monthly service fee of \$25, or waived with daily balance of \$5,000 or more</li> <li>• Minimum balance to earn APY is \$5,000</li> <li>• Interest<sup>1</sup> is compounded and paid monthly according to the following account balance tiers: \$5,000.00; \$250,000.00; and \$1,000,000.00</li> </ul>
Business Statement Savings	<b>Business Statement Savings</b>	<b>Your Business Statement Savings Account:</b> <ul style="list-style-type: none"> <li>• Low monthly service fee of \$3, or waived with \$200 minimum daily balance</li> <li>• No minimum balance to earn APY</li> <li>• Interest<sup>1</sup> is compounded and paid monthly</li> </ul>

APY = Annual Percentage Yield.

1. Visit [bylinebank.com/first-security-rates](http://bylinebank.com/first-security-rates) for current interest rates.

## **FDIC insurance coverage**

If you held accounts with both First Security and Byline Bank prior to the merger, FDIC insurance generally covers depositors with account balances totaling up to \$250,000. When two banks merge, customer's deposits are insured separately — as if the two banks are still operating separately — for six months from the date of acquisition, or specifically April 1, 2025, through September 30, 2025.

This six-month grace period gives you the opportunity to restructure accounts if you have accounts at both institutions and your newly combined deposit balance exceeds \$250,000. If the combined balance of all your deposits is less than \$250,000, your money will remain fully insured.

### **Certificate of Deposit FDIC insurance**

With a Certificate of Deposit (CD) account, FDIC insurance coverage will continue until the CD's earliest maturity date, after the six-month grace period. CDs that mature during the six-month grace period that are renewed for the same term and dollar amount, with or without accrued interest, continue to be separately insured until the first maturity after the six-month grace period. If a CD matures during the six-month grace period and is renewed on any other basis, the funds would be separately insured only until the end of the six-month grace period.

## **CDs and IRAs**

### **Certificates of deposit (CDs)**

Byline Bank will continue to honor your existing CD rates and terms until the first maturity date beginning April 14. At the time your CD automatically renews, and during the grace period, you'll have the opportunity to review and select a different term and rate.

### **Individual retirement accounts (IRAs)**

Byline Bank will become the custodian of your IRA. At the time your IRA CD automatically renews, and during the grace period, you'll have the opportunity to review and select a different term and rate.

- If you get a scheduled distribution from your IRA, it will continue as scheduled.
- The beneficiaries you have designated for your accounts will remain the same.

## Checks and deposit slips

You can continue using your current supply of pre-printed First Security checks and deposit slips. For new check orders, please note:

When ordering new checks at a Byline branch, you'll need the information from the bottom of your First Security checks. Our check printer will automatically convert your check information to Byline's routing number when you order new checks.

**If you order checks from another provider, you'll need to provide them Byline Bank's routing and transit number (ABA), 071001533.**

## Direct deposits and pre-authorized payments

Direct deposits and pre-authorized payments made to or from your First Security accounts will be automatically transferred to Byline Bank.

While we don't anticipate any disruption to your direct deposits or pre-authorized payments, some employers, vendors, merchants and others may require you to formally submit the change of Byline Bank's routing number (ABA), 071001533. You may want to verify the updated routing number with anyone making direct deposits into your account. This does not include payments set up with your debit card.

## Bank by mail

If you bank by mail, starting April 14 you can send your deposits, along with a deposit slip, to:

Byline Bank  
P.O. Box 7969  
Carol Stream, IL 60197-7969

Also consider using mobile deposit through Byline's mobile banking app to deposit checks using your mobile device.

## Telephone banking

TeleBanker, Byline's 24-hour bank-by-phone service, will be available beginning at 8 a.m. on April 14. TeleBanker-initiated transfers are subject to the available balance in your account. There are no fees to use TeleBanker.

### To contact TeleBanker:

- Dial (773) 244-7000 and select option one (1).

**Please note:** *The first time you call, on or after April 14, you'll be prompted to enroll in the system. To do so, you'll need at least the following for verification:*

- One of your account numbers
- Your Social Security number
- Your birthday
- Your ZIP code

Follow the prompts to create a new eight-digit user ID and new four-digit personal identification number (PIN), which is used as validation when you call.

## Account statements

You'll receive your final First Security statement as a paper statement for your account balance and transactions through April 11. Remember to store statements in a safe place for future reference. Your first Byline Bank statement will include your account balance and transaction information from April 14 through the end date of your current monthly statement cycle.

## Account numbers on statements

Because of federal regulations, your full account number will be displayed on all your deposit statements. As a reminder, you have the option of receiving your statements electronically via online banking to reduce the risk of mail fraud.

## eStatements

If you have been receiving electronic statements from First Security, you will need to re-enroll in eStatements through online banking.

## Checking and money market account statements

Beginning April 14, your checking and money market statements will continue to cycle on the same day the statement cycled at First Security. Monthly service fees and interest payments, if applicable, will also cycle on the same day your statement cycles, unless you have a combined statement.

## Savings account statements

Beginning April 14, your statement will cycle on the last business day of the month. It will include all interest and service fees, if applicable, through the last calendar day of the month.

## Combined statements

If you have a combined statement, your statement will cycle for all checking, money market and savings accounts based on the cycle date of the primary account (the first account listed on the combined statement).

## Push statements

Push statements previously emailed to First Security customers will no longer be available as of April 14.

## Reporting unauthorized transfers

As of April 14, the mailing address to report unauthorized transfers on deposit accounts will be:

Byline Bank

P.O. Box 7969

Carol Stream, IL 60197-7969

You may also call Byline at (773) 244-7000.

### APPLIES ONLY TO BUSINESS ACCOUNTS

## Account fees

### Deposit Account and Treasury Management service fees

- On March 31, your service fees will post as usual.
- Any transactions from April 1-11 will appear on your final First Security statement.
- Any fees assessed April 14-30 will post to your account around the 10th calendar day of May.
- Beginning in May, your monthly service fees will be debited on or around the 10th calendar day of the following month. If the 10th falls on a weekend, fees will be applied the next business day.

# Online and mobile banking



First Security online and mobile banking will no longer be available as of 4:30 p.m. on April 11.

You can begin accessing Byline Bank online and mobile banking at 8 a.m. on April 14.

## Enrollment and setup

### 1 Enroll in online banking

Starting at 8 a.m. on April 14, visit [bylinebank.com/enroll-online-banking](https://bylinebank.com/enroll-online-banking). Follow the instructions to enroll in either Personal Online Banking or Business Online Banking.

- Your online banking credentials will not carry over from First Security, so you will need to create a new user ID and password.

#### Personal Banking customers will need to enter either:

- Your full account number      OR      • Your Byline Bank debit card number and PIN, once you have activated your card
- \$0.00 as your last statement balance

**Business customers should also have account-level information on hand to complete enrollment.**

### 2 Set up convenient features

Online banking preferences and settings will also not transfer to Byline Bank. After you've enrolled in online banking, be sure to log in and set up features like:

- **Payments and transfers** – Reschedule any one-time or recurring bill payments, external transfers, and internal transfers that need to be paid April 14 and after. See “Payments and transfers” for details.
- **eStatements** – Choose electronic statement delivery to make your account more secure against mail fraud.
- **Alerts** – Set up alerts as an additional security measure.

### 3 Download our mobile banking app

Once you've successfully enrolled in online banking, you can also access mobile banking. Download the correct app based on what type of customer you are.



#### **Personal Banking customers:**

Download the Byline Bank Mobile app.



#### **Business customers:**

Download the Byline Bank Business Mobile app.

- **Please note:** Before you access the Byline Bank Business Mobile app, you should log in to online banking and accept the Online Banking Agreement.

### **Locked out?**

**If you run into problems with mobile or online banking access, please call us:**



Personal Banking customers – (773) 244-7000



Business customers – (312) 660-5811

# Payments and transfers

## Bill payment



**First Security bill payment service will be available until 3 p.m. on April 11.**

**Bill payments scheduled for April 11-13 will be processed on April 11.**

- Keep in mind that bill payment checks may not clear your account until a future date.

**Bill payments scheduled for April 14 and after will not be processed.**

- You will need to reschedule these once you enroll in Byline Bank online banking.

In preparation, we recommend saving a record of your First Security bill payment history and payees that you can reference when setting up Byline bill payments.



**Byline bill payment will be available through online banking starting at 8 a.m. on April 14.**

- Your daily cut-off time for bill payments will be 3 p.m.
- Bill payments will be issued in one of two ways—electronically or via check drawn on your account. Rush delivery for bill payments is not available.
- Electronic bill payments to individuals will no longer be available. You will need to reschedule them in Byline bill pay, and they will be sent as checks.

### Electronic bills (e-bills)

First Security e-bills will not transfer to Byline online banking. You will need to re-activate e-bills in Byline online banking on or after April 14. The first delivery of an e-bill may take up to 60 days per payee. While e-bills are being activated, please keep your accounts current.

## External transfers



**First Security external transfers will be available until 3 p.m. on April 11.**

**External transfers scheduled for April 11-13 will be processed on April 11.**

**External transfers scheduled for April 14 and after will not be processed.**

- You will need to reschedule these once you enroll in Byline online banking.

## Internal transfers

**First Security internal transfers scheduled for April 12 and after will not be processed.**

- You will need to reschedule these once you enroll in Byline online banking.

**APPLIES ONLY TO BUSINESS ACCOUNTS**

### **ACH, wires and Intuit®**

#### **ACH and wires**

Business customers who have Treasury Management services, including ACH and wires, will be contacted separately with further details.

#### **Intuit®**

Intuit online products, such as QuickBooks® and Express Web Connect, will not transfer to Byline online banking. Beginning April 14, you need to disconnect from your current BID(s) and reconnect to Byline Bank's Business Online Banking BID: Byline WebConnect BID 11441.

# Card services

## Debit cards



### Week of March 31

- Byline Bank debit cards will start being mailed. Once you receive your new debit card, activate it right away and set a new PIN.
- If your First Security debit card was issued prior to March 19, your new Byline debit card should arrive the week of April 7.
- If your First Security debit card was requested March 19 or after, your new Byline debit card should arrive 10-14 days later.



### Starting April 11

- Once activated, you can begin using your Byline debit card as of 12 a.m. on April 11.
- Byline Bank debit cards can be used surcharge-free at all Byline ATMs and more than 55,000 Allpoint ATMs.



### Starting April 14

- Your First Security debit card will no longer work as of 12 a.m. on April 14.
- Any pre-authorized payments with merchants or other third parties through your First Security card will need your new Byline Bank debit card number.
- Byline's debit card limits take effect as follows:
  - ATM withdrawals: \$510
  - Point-of-sale PIN: \$2,000
  - Point-of-sale signature: \$5,000

*Please refer to the Debit Card Agreement in your Account Agreement for the terms that apply.*

## Activate your card ASAP

**Call us to activate your new Byline debit card and set a PIN:**



(866) 392-9952

## Funds availability

The cut-off time for ATM deposits will change from 2 p.m. to 6 p.m. ATM cash deposits made before the cut-off time will be immediately available.

*Please refer to the Funds Availability section of your Account Agreement.*

## Foreign transactions

International transactions using your Byline Bank debit card will result in a foreign transaction fee.

*Please refer to the Fee Schedule in your Account Agreement.*


### APPLIES ONLY TO PERSONAL ACCOUNTS

## Automatic alerts

As of April 14, you will not receive alerts automatically for debit card transactions. If you'd like to continue receiving alerts, you can enroll via the "Card Controls" feature in the Byline Bank Mobile app on or after April 14.

## Phone numbers to keep handy

### To report a lost or stolen card or PIN:

 (800) 236-2442

### To activate or change your Byline debit card PIN:

 (866) 392-9952

# Loans

Please review any existing loan documentation you have from First Security, paying close attention to the maturity date of your loan, if one exists. You'll continue to receive your loan statements, but they will be in an updated format beginning with statements generated after April 14.

## Loan payments



**First Security recurring loan payments will not carry over after April 11.**

**You will need to reschedule these payments in Byline online banking beginning at 8 a.m. on April 14.**

- Unless we notify you otherwise, any loan payments set up by an automatic debit authorization (not by you in online banking) will remain in place.

## Address change for all loan payments

**After April 11, send all loan payments to:**



Byline Bank  
Loan Operations  
P.O. Box 7968  
Carol Stream, IL 60197-7968

## Personal loans

For customers with a residential mortgage loan, please review the separate communication we recently sent. It contains specific details about the transfer of your loan from First Security to Byline Bank.

- Residential mortgage loan information will be available to view in Byline Personal Online Banking starting April 14.

## Business loans

- Business loan information will be available to view in Byline Business Online Banking starting April 14.
- Complete loan and payment history will be available upon request, but not available online. Please call Byline to request a copy of your loan/payment history at (773) 244-7000.

### Questions about new or existing loans?

#### Personal loans, HELOCs and mortgages:



(773) 838-3696



[consumerloans@bylinebank.com](mailto:consumerloans@bylinebank.com)



[bylinebank.com/personal/loans/contact](http://bylinebank.com/personal/loans/contact)

#### Business loans:



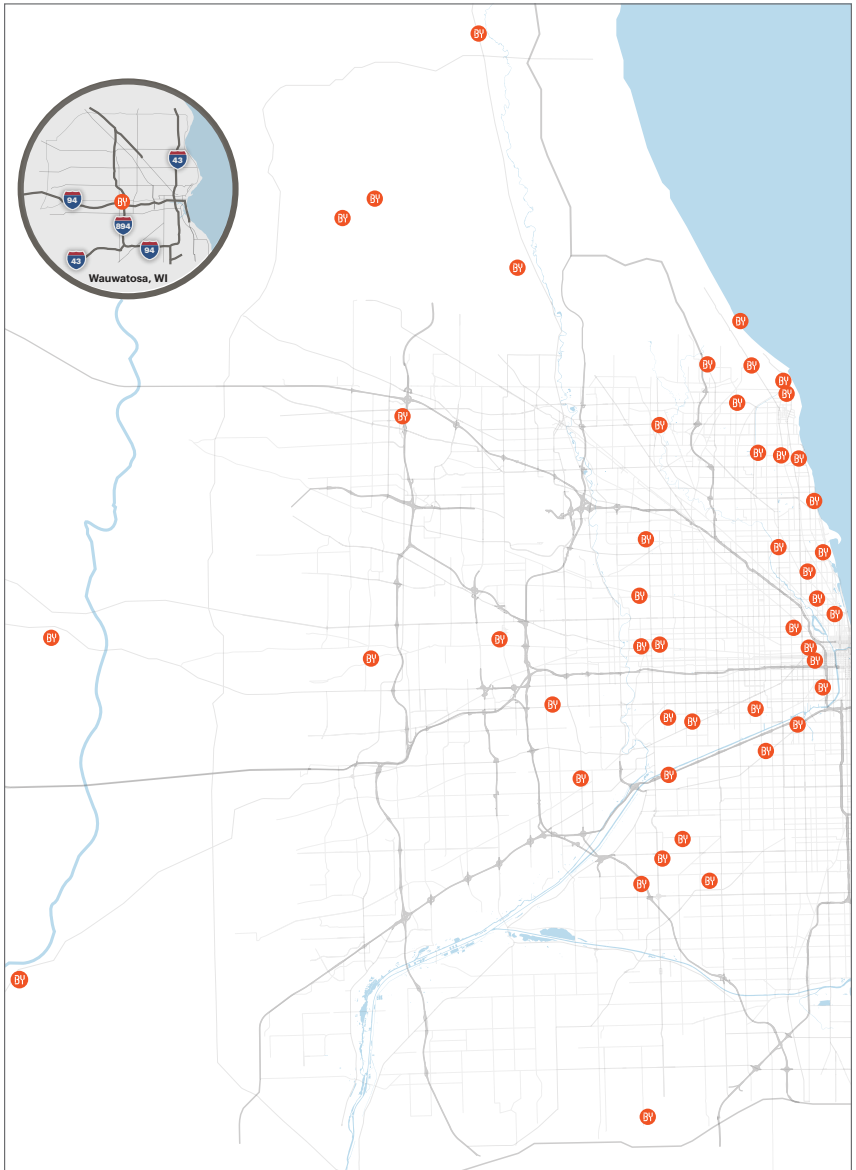
(773) 244-7000

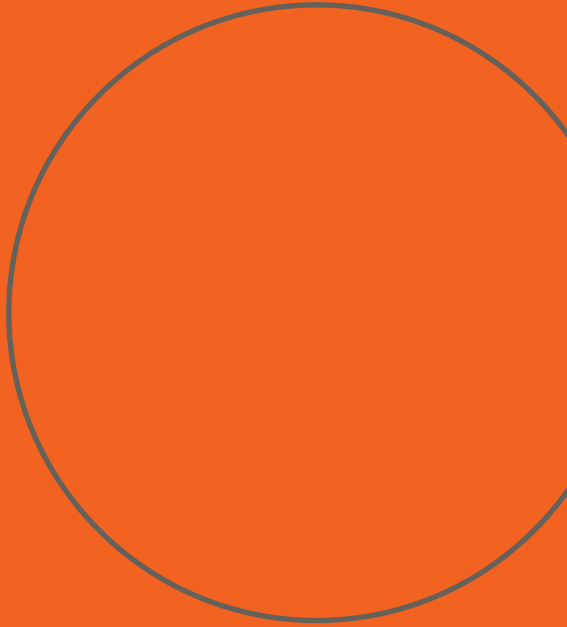


[bylinebank.com/commercial/  
treasurymanagement/contact](http://bylinebank.com/commercial/treasurymanagement/contact)

# Branch locations

With 40+ branches across Chicagoland, Byline Bank is committed to staying nearby and here for you. To find a branch near you, visit [bylinebank.com/locator](https://bylinebank.com/locator), or check the location finder in our mobile app.





[bylinebank.com/first-security](https://bylinebank.com/first-security)



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# FACTS

## WHAT DOES BYLINE BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. 10/2020

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Transaction or Loss History
- Account Balances and Overdraft History
- Payment History and Checking Account Information

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Byline Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Byline Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call (866) 957-7700 - our menu will prompt you through your choice(s) or
- Visit us online: [bylinebank.com/contact-us](http://bylinebank.com/contact-us)

#### Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions

Call (866) 957-7700 or go to [bylinebank.com/contact-us](http://bylinebank.com/contact-us)

**Who we are**

<b>Who is providing this notice?</b>	Byline Bank
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**What we do**

<b>How does Byline Bank protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Byline Bank maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information.</p>
<b>How does Byline Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or use your credit or debit card</li> <li>■ Apply for a loan or pay us by a check</li> <li>■ Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to you alone unless you tell us otherwise.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as Byline Financial Group.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Byline Bank does not share with nonaffiliates to market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include securities broker-dealers and insurance agents, and credit card companies.</i></li> </ul>

**Other important information**

California Residents: We will not share information we collect about you with companies outside of the Byline family of companies except with your authorization or as permitted by law, such as to service your account. We will automatically limit sharing your information with affiliates or joint marketing partners as if you opted out of such sharing, to the extent required by law.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. We may share information about our transactions or experiences with you within the Byline family of companies without your consent.