



March 14, 2025

RE: Byline Bank merger update – notice of changes

Dear Customer,

As we announced in September, First Security Bancorp, the holding company for First Security Trust & Savings Bank, signed a definitive merger agreement with Byline Bancorp with the intention of joining the Byline Bank family. We expect to complete the merger on or about April 1.

As we prepare to join Byline Bank, we want to share a few updates on what to expect in the coming weeks, including some important changes to your deposit account services and fees. All updates described below are subject to the completion of the merger.

Branch service relocation

Soon after we complete the merger, the First Security branch location will close, and your banking services will relocate to Byline Bank's Elmwood Park branch at 7455 W. Grand Avenue, conveniently located just steps away from our current location. We anticipate April 11 will be the last day the First Security branch is open.

Your First Security accounts and services are expected to be converted to Byline Bank accounts and services on April 14. At that time, you'll be able to use any of Byline's convenient 40+ branches in the Chicago area to access your account.

Safe deposit boxes

As a reminder to safe deposit box customers, please visit the First Security branch to close your safe deposit box as soon as possible. Please bring both safe deposit box keys and be prepared to remove all contents. *For more details, please refer to the letter dated February 14 that you received from First Security.*

What's next?

Please take a moment to review the enclosures we've included, which explain the expected timing and banking impacts of our transition to Byline Bank. In the coming weeks you will receive another mailing with more details, including steps you may need to take to start banking with Byline once your account conversion is complete. In the meantime, learn more about Byline Bank by visiting bylinebank.com.

Lastly, we want to express our gratitude for the opportunity to work with you. We look forward to merging our two banks under one brand and the opportunities it will provide our customers and local community.

Thank you for your trust and your business, and please contact a First Security banker at (708) 453-3131 if you have any questions.

Sincerely,

Drew Dammeier
President
First Security Trust and Savings Bank

Alberto J. Paracchini
President and Chief Executive Officer
Byline Bank



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Key dates and banking impacts

- **Friday, April 11** – Last day to access your account using First Security’s branch, ATM, and online and mobile banking.
 - Bill payments and external transfers scheduled for April 11-13 will be processed on April 11.
 - After April 11, bill payments, external transfers and internal transfers scheduled with First Security will not be processed. You will need to reschedule these once you enroll in Byline Bank online banking.
- **Saturday-Sunday, April 12-13** – In-branch, online and mobile banking will not be available as your account is converted to a Byline Bank account.
- **Monday, April 14** – First day to transact business at Byline Bank’s branches and enroll in and access Byline online, mobile and telephone banking.

Debit cards

- Once activated, you can begin using your new Byline Bank debit card as of 12 a.m. on April 11. *See the Deposit Account Tables on the next pages for more information.*
- Your First Security debit card will stop working at 12 a.m. on April 14.

Reporting unauthorized transfers on personal deposit accounts

As of April 14, the mailing address to report unauthorized transfers on personal deposit accounts will be Byline Bank, P.O. Box 7969, Carol Stream, IL 60197-7969. You may also call Byline at (773) 244-7000. *See the “Electronic Fund Transfers” section of the Personal Deposit Account Agreement and Disclosures for more information.*



DEPOSIT ACCOUNT AND FEE CHANGES

Your account numbers and checks will not change unless we notified you separately, but services and fees may change.

Personal Deposit Account Table

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 enclosed Personal Deposit Account Agreement and Disclosures (Account Agreement) for additional information on fees that apply to Byline Bank accounts. The fees in **bold** on the Fee Schedule are different from your current First Security fees and will become effective as of April 14. A copy of the Account Agreement can also be found at bylinebank.com/disclosures/personal-deposit-account-agreement-and-disclosures.

Please also review the enclosed Personal Deposit Account Agreement and 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.

First Security Account Name	Byline Bank Account Name	Byline Bank Account Details
Basic Checking E-Statement Checking Personal Checking Advantage 50 Checking	Simple Checking or Prime Life Checking for ages 55+	<p>Your Simple Checking Account:</p> <ul style="list-style-type: none"> 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 balance¹ Unlimited fee-free transactions at over 55,000 Byline and Allpoint® ATMs worldwide; \$3 transaction fee at other ATMs² Free paper or electronic statements <p>Your Prime Life Checking Account:</p> <ul style="list-style-type: none"> No monthly service fee or minimum balance required Minimum balance to earn APY is \$2,500 Interest³ 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 Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs² Free checks for life⁴ Free paper or electronic statements
Now Account	High Interest Checking	<p>Your High Interest Checking Account:</p> <ul style="list-style-type: none"> Low monthly service fee of \$15, or waived with \$2,500 minimum daily balance Minimum balance to earn APY is \$2,500 Interest³ 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 Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs² Free paper or electronic statements
Personal Money Market Premium Savings	Personal Money Market	<p>Your Personal Money Market Account:</p> <ul style="list-style-type: none"> Low monthly maintenance fee of \$15, or waived if daily balance is \$2,500 or more Minimum balance to earn APY is \$2,500 Interest³ is compounded and paid monthly Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs² Free paper or electronic statements



Personal Investment Money Market	Personal Signature Money Market	Your Personal Signature Money Market Account: <ul style="list-style-type: none"> • Low monthly maintenance fee of \$25, or waived if daily balance is \$5,000 or more • Minimum balance to earn APY is \$5,000 • Interest³ 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 • Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs² • Free paper or electronic statements
Statement Savings	Personal Statement Savings	Your Personal Statement Savings Account: <ul style="list-style-type: none"> • Low monthly service fee of \$3, or waived with \$200 minimum daily balance • No minimum balance to earn the APY • Interest³ is compounded and paid monthly • Unlimited fee-free transactions at over 55,000 Byline and Allpoint ATMs worldwide; \$3 transaction fee at other ATMs² • Free paper or electronic statements
Passbook Savings	Passbook Savings	Your Passbook Savings Account: <ul style="list-style-type: none"> • Low monthly service fee of \$3, or waived with \$200 minimum daily balance • No minimum balance to earn the APY • Interest³ is compounded and paid monthly • Free paper or electronic statements

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 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 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 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 Account Table

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 enclosed Business Deposit Account Agreement and Disclosures (Account Agreement) for additional information on fees that apply to Byline Bank accounts. The fees in **bold** on the Fee Schedule are different from your current First Security fees and will become effective as of April 14. A copy of the Account Agreement and Fee Schedule can also be found at bylinebank.com/disclosures/business-deposit-account-agreement-and-disclosures.

Please also review the enclosed Business Deposit Account Agreement and 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.

First Security Account Name	Byline Bank Account Name	Byline Bank Account Details
Business Checking	Commercial Analysis Checking	Your Commercial Analysis Checking Account: <ul style="list-style-type: none"> Monthly service and transaction fees apply as previously agreed. An earnings credit may offset fees
Small Business Checking	Makers Checking	Your Makers Checking Account: <ul style="list-style-type: none"> No monthly service fee or minimum balance required Allows up to 250 transactions per month (\$0.50 per item over 250 per month) \$1.00 overdraft fee per \$1,000 overdraft daily Free cash deposits up to \$10,000 monthly (\$2 fee per \$1,000 over \$10,000 cash deposited monthly) Negative collected balance fee assessed at 10% of the uncollected balance
Business Now	Business Interest Checking	Your Business Interest Checking Account: <ul style="list-style-type: none"> Low monthly service fee of \$12.50, or waived with daily balance of \$2,500 or more Allows up to 25 transactions per month (\$0.50 per item over 25 per month) Allows up to 25 mobile deposits per month (\$0.10 per item over 25 per month) Minimum balance to earn APY is \$1,000 Interest¹ is compounded and paid monthly \$1.00 overdraft fee per \$1,000 overdraft daily Negative collected balance fee assessed at 10% of the uncollected balance
Business Money Market	Business Money Market	Your Business Money Market Account: <ul style="list-style-type: none"> Low monthly service fee of \$15, or waived with daily balance of \$2,500 or more Minimum balance to earn APY is \$2,500 Interest¹ is compounded and paid monthly
Business Investment Money Market	Business Select Money Market	Your Business Select Money Market Account: <ul style="list-style-type: none"> Low monthly service fee of \$25, or waived with daily balance of \$5,000 or more Minimum balance to earn APY is \$5,000 Interest¹ is compounded and paid monthly according to the following account balance tiers: \$5,000.00; \$250,000.00; and \$1,000,000.00
Business Statement Savings	Business Statement Savings	Your Business Statement Savings Account: <ul style="list-style-type: none"> Low monthly service fee of \$3, or waived with \$200 minimum daily balance No minimum balance to earn APY Interest¹ is compounded and paid monthly

APY = Annual Percentage Yield.

1. Visit bylinebank.com/first-security-rates for current interest rates.