

## BYLINE BANK SMS TEXT & VOICE ALERTS TERMS & CONDITIONS

This Byline Bank SMS Text & Voice Alerts Terms & Conditions Addendum ("**Terms and Conditions**" or "**Addendum**") is provided to you by Byline Bank and governs your use of our Alerts sent via SMS text ("**Text**") or voice message ("**Alerts**" or "**the Service**"). This Addendum is part of and is subject to the terms of the Byline Bank Digital Banking Terms & Conditions and/or the Byline Bank Business Digital Banking & Treasury Management Master Services Agreement (each individually and collectively, the "**Agreement**"). Capitalized terms not otherwise defined in this Addendum have the meaning provided in the Agreement. In the event of a conflict between the terms of this Addendum and the terms of the applicable Agreement, the terms of this Addendum shall control for purposes of this Addendum and the Service only.

Your wireless carrier's standard messaging rates apply to Alerts sent via Text and voice message. We do not charge for any content; however, downloadable content may incur additional charges from your wireless carrier. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, Text or other message services. Please check your mobile service agreement for details or applicable fees.

By providing us with a mobile phone number and enrolling in the Service, you represent that you are the owner of the mobile phone number you enrolled and/or use, or that you have the delegated legal authority to act on behalf of the owner of such mobile phone number to use it in connection with the Service.

By consenting to these Terms and Conditions and/or choosing Alerts to be sent via Text or voice message, you, for yourself and on behalf of any owner of a mobile phone number enrolled, consent to receive Text messages and voice calls including through use of an auto-dialer and/or pre-recorded or artificial voice from us, our agents and service providers.

**For Commercial Banking Customers only:** To opt out of Text and voice Alerts, you may change your Alert setting, text the word STOP to 20736, or call us. Texting STOP will unsubscribe you from receiving Text messages. An unsubscribe message will be sent to your mobile phone number confirming the cancellation, but no more messages related to the Service will be sent after that. To re-enroll in the Service to receive Text Alerts, re-enroll through Digital Banking. FURTHER, YOU AGREE THAT IN THE EVENT YOU CANCEL THE RECEIPT OF AUTODIALED TEXT OR VOICE MESSAGES FROM US RELATING TO ALERTS, SUCH CANCELLATION APPLIES ONLY TO THE RECEIPT OF AUTODIALED TEXT AND VOICE MESSAGES RELATING TO ALERTS THAT WE MAY PROVIDE TO YOU. SUCH CANCELLATION DOES NOT APPLY TO ANY CONSENT TO RECEIVE AUTODIALED TEXT MESSAGES YOU PROVIDED OR WILL PROVIDE TO BYLINE BANK IN CONNECTION WITH ANY CURRENT OR FUTURE ACCOUNTS, PRODUCTS AND/OR SERVICES OTHER THAN ALERTS. If you have questions or would like to opt out of auto-dialed text and pre-recorded/artificial voice messages regarding other products and services, call: 312-660-5811, or login to Alert settings and change your delivery elections. You will immediately notify us if any mobile phone number you have enrolled is surrendered or changed by you or by your provider. You should either update your information in the Service or call 773-244-7000. (As a reminder, Commercial Banking Customers are those customers who access Online Banking through the link labeled Commercial Banking.)

**For All Other Customers:** To opt out of Text and voice Alerts, you may change your Alert setting, text the word STOP to 86434, or call us. Texting STOP will unsubscribe you from receiving Text messages. An unsubscribe message will be sent to your mobile phone number confirming the cancellation, but no more Text and voice messages related to the Service will be sent after that. To re-enroll in the Service to receive Text Alerts, you must text START to 86434. FURTHER, YOU AGREE THAT IN THE EVENT YOU CANCEL THE RECEIPT OF AUTODIALED TEXT OR VOICE MESSAGES FROM US RELATING TO ALERTS, SUCH CANCELLATION APPLIES ONLY TO THE RECEIPT OF AUTODIALED TEXT AND VOICE MESSAGES RELATING TO ALERTS THAT WE MAY PROVIDE TO YOU. SUCH CANCELLATION DOES NOT APPLY TO ANY CONSENT TO RECEIVE AUTODIALED TEXT MESSAGES YOU PROVIDED OR WILL PROVIDE TO BYLINE BANK IN CONNECTION WITH ANY CURRENT OR FUTURE ACCOUNTS, PRODUCTS AND/OR SERVICES OTHER THAN ALERTS. If you have questions or would like to opt out of auto-dialed text and pre-recorded/artificial voice

messages regarding other products and services, call (773) 244-7000. You can also text the word HELP to 86434 to get additional information about the Service.

**Additional Terms for All Customers:**

Data obtained from you in connection with this Service may include your mobile phone number, your carrier's name, and the date, time, and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop, and improve the Service. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the Service to transmit your text or voice message or as otherwise described in these Terms and Conditions. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy Applicable Law, or governmental request, to avoid liability, or to protect our rights or property. When you provide us information in connection with the Service, you agree to provide accurate, complete, and true information.

The Service as well as the content and materials received through the Service are proprietary to us and our licensors, and are for your personal, non-commercial use only. You shall not damage, impair, interfere with, or disrupt the service or its functionality.

The Service is subject to termination at any time if your wireless service terminates or lapses.

To print and save this agreement, visit: <https://www.bylinebank.com/terms/alerts-terms>

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