



Byline Bank

bylinebank.com

Re: Change in Terms

Digital Banking - Effective May 19, 2025

We are writing to let you know that as part of our Digital Banking upgrade, effective May 19, 2025, we are amending the following terms and conditions related to the use of Digital Banking:

- the Byline Bank Digital Banking Terms and Conditions (the "Digital Banking Agreement"),
- the Mobile Banking Terms and Conditions,
- the Electronic Records and Signatures (ESIGN) Disclosure and Consent Agreement (the "ESIGN Agreement"),
- SMS Text & Voice Alerts Terms & Conditions, and
- Text Banking Terms and Conditions

We will also present new Card Controls Terms and Conditions when you enroll in Card Controls.

Please note that as of May 16, 2025, if you haven't logged in to Online or Mobile Banking in the previous 12 months, you will need to re-enroll in Digital Banking. If you do not log in, your Digital Banking profile will not carry over, and your online account activity history, payee information, and documents will no longer be available in Digital Banking and you will need to re-enroll in all services.

We have provided a summary of the key revised and additional terms per agreement and feature below. Please review the complete agreements carefully and print or download and save a copy of the Agreements and this notice for your records:

- Byline Bank Digital Banking Terms and Conditions, Mobile Banking Terms & Conditions, and the Electronic Records and Signatures (ESIGN) Disclosure and Consent Agreement: www.bylinebank.com/terms/digital-banking-agreement,
- SMS Text & Voice Alerts Terms & Conditions: www.bylinebank.com/terms/alerts-terms
- Byline Bank Text Banking Terms: www.bylinebank.com/terms/text-banking-terms

Digital Banking Agreement

The changes to the Digital Banking Agreement are as follows:

Certain products, services, and/or features within Digital Banking may not be available for all Accounts.

Regarding the External Transfer service,

- External Transfers will no longer be available for business accounts.
- If an External Transfer was configured between your Byline Account and another Byline account, the External Transfer will no longer be available. As provided within the Digital Banking Agreement, External Transfers are limited to your Byline Account and your account at another financial institution.
- An External Transfer initiated before 1:00PM Central Time ("CT") on a Business Day will be posted to your Account the same day. An External Transfer initiated after 1:00PM CT on a Business Day or on a non-Business Day will be posted to your Account no later than the following Business Day.
- External Transfers are subject to funds being available in the Account at the time we begin processing the transfer.

Regarding your User ID and Password,

You should not give anyone your User ID and password. However, if you authorize other persons to use your User ID and password in any manner, you must notify us in writing (by mail or Secure Message) or contact us at (773) 244-7000 if you revoke your authorization to other persons to use your User ID and password in any manner.

Regarding Secure Access Codes,

From time to time, we may provide you a secure one-time access code ("Secure Access Code"), or 2-factor authentication code, to login to Digital Banking, conduct a transaction, or obtain information. Secure Access Codes are auto-dialed calls or texts and are sent for security purposes. If you choose to opt-out of receiving Secure Access Codes, you will not be able to complete the activity or use Digital Banking. You may text the word STOP to 86434. To re-enroll in Secure Access Codes, text START to 86434. Your Secure Access methods are independent of your contact record and must be updated separately.

Regarding Updating Your Records,

Note that for purposes of updating your contact information within Digital Banking, your access methods for Secure Access Codes are independent of your contact record and must be updated separately.

Regarding eStatements, Required Communications and Documents,

- You may elect to receive eStatements and Documents, or you may receive paper Statements and Documents. Accounts that are currently enrolled in eStatements with an option to receive both electronic and paper copies will continue to receive both; however, once you change your eStatement election, the combined paper and eStatements option will no longer be available.
- Unless you are enrolled in eStatements, you will no longer be able to view your statements in Mobile Banking.

Regarding our Alerts feature,

- We provide required security alerts ("Required Security Alerts") and optional alerts ("Optional Alerts") via email, Secure Message, and with your consent, via voice, push notification, and/or SMS text ("Text") message through a Mobile Device. (Required Security Alerts and Optional Alerts are collectively referred to as the "Alerts.")

- As part of your enrollment in Digital Banking, we automatically send Required Security Alerts to your email address, following certain Account or Digital Banking activities. You do not need to activate Required Security Alerts. However, you may change or add delivery channels.

- Optional Alerts include optional security alerts and customizable account, history, and transaction alerts. Certain Optional Alerts must be activated by you.

- All Alerts are subject to the following: We may add new Alerts from time to time, or cancel existing Alerts. We usually notify you when we cancel Alerts, but are not obligated to do so. To change your delivery preferences, log into Digital Banking and visit Alert Settings.

- You represent that you are the owner of the email address and/or mobile phone number you provide or that you have the delegated legal authority to act on behalf of the owner of such email address and/or mobile phone number. If your email address or your mobile phone number changes, you are responsible for immediately informing us of that change. You understand and agree that your Alerts may be delayed or prevented by a variety of factors. We neither guarantee the delivery nor the accuracy of the content of any Alert. You also agree that we shall not be liable for any delays, failure to deliver, or misdirected delivery of any Alert; for any errors in the content of an Alert; or for any actions taken or not taken by you or any third party in reliance of an Alert. Because Alerts are not encrypted, we will never include your Password or full Account number. However, Alerts may include your name and some information about your Accounts. Depending upon which Alerts you select, information such as your Account balance may be included. Alerts may be delivered at any time of the day or night and you specifically consent to receive such Alerts between the hours of 9 pm and 8 am your local time.

Regarding our new Secure Messaging feature,

You may communicate with us using the secure messaging feature ("Secure Messaging"). We may post messages for you through Secure Messaging. At your election, we may also notify you by email or SMS text or voice call that a new message has been posted. We may not immediately receive messages that you send and we will not take action based on any requests until we actually receive your message and have had a reasonable opportunity to act. Therefore, you should not rely on Secure Messaging if you need our immediate attention. In such cases, you should contact the Bank immediately by calling (773) 244-7000.

Regarding Security Procedures related to Funds Transfers,

By enrolling in Digital Banking and accessing it using your User ID and password, and such other security and identification methods as we may require from time to time, such as security questions or one-time passcodes, you acknowledge and agree that Digital Banking includes security procedures for Funds Transfers and other fund transfer instructions initiated through Digital Banking that are commercially reasonable. We may impose stricter security procedures for any particular transaction you make under the service, but we have no obligation to do so. If we choose to impose the stricter security procedures, we will not be liable to you for any delays or Losses and we will not be obligated to impose such security procedures in the future. Unless prohibited by Applicable Law, you agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use of your User ID and/or password and we had a reasonable opportunity to act on such notice.

Regarding the Zelle® service,

Use of Zelle.

- The email address must be one that is registered to you with an eligible email domain provider, cannot be misleading, and does not include words or phrases or variations of words or phrases on the token negative list maintained by the Zelle network operator.
- The mobile phone number must be active, not a toll-free or international number, and must be assigned by a mobile network operator to a mobile plan for you and must be associated with a U.S. mobile network operator, or a U.S. mobile operator approved by the Zelle network operator.
- If at any time while you are enrolled, you do not send or receive money using Zelle for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, or we receive information that you are not the owner of the mobile number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with Zelle until you enroll again. There may be other eligibility requirements as determined by us or Zelle® in our sole discretion.
- Subject to these Zelle terms, Zelle is generally available 24 hours a day, seven days a week, with the exception of outages for maintenance and circumstances beyond the control of us or Zelle.
- You agree that you will not use Zelle in a way that may potentially be harassing, abusive, offensive, or inappropriate to another Zelle User, which we in our sole discretion may determine; or use Zelle for purposes or activities that may lead to liability, reputational harm, or brand damage to us or the Zelle Network;

Consent to Use and Disclose Personal Information (Including Account Information). In order to use Zelle, you authorize and consent to our sharing information regarding you and your Enrolled Account(s) with the Zelle Network® Operator and other Network Financial Institutions, and other third parties: (a) to send requests and process and route transactions to and from your Enrolled Account(s); (b) to address servicing issues; (c) to investigate and resolve disputes regarding transfers and suspected fraudulent and other unauthorized or other illegal activity; (d) as maybe be otherwise needed in connection with your enrollment in and use of Zelle; (e) to comply with Applicable Law; and (f) as otherwise required by the Zelle Network Participation Rules, as amended from time to time. We will share your name and address, and email addresses, Zelle tags, mobile numbers, and any other Zelle Tokens that are associated with you and your Enrolled Accounts with the Zelle Network, other Network Financial Institutions, and Zelle Users to process and service transfers. To investigate and resolve disputes and possible illegal activity, we may share experience information regarding your Enrolled Accounts (including transaction data and information about you) with the Network and other Network Financial Institutions. The Zelle Network and its affiliates may use transfer information for fraud and risk management purposes, or other purposes as approved by it. You agree that we may obtain information as we deem reasonably necessary to ensure that you are not using Zelle in violation of Applicable Law. You agree that we may use, copy, modify, update, display, and distribute to other persons any information or data you provide to us for the purpose of processing Zelle transfers or providing Zelle, and you give us a license to do so.

Consent to Receive Emails and Automated Messages. YOU AGREE THAT IN THE EVENT YOU CANCEL THE RECEIPT OF AUTODIALED TEXT MESSAGES FROM US RELATING TO ZELLE, SUCH CANCELLATION APPLIES ONLY TO THE RECEIPT OF AUTODIALED TEXT MESSAGES RELATING TO ZELLE 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 THE ZELLE SERVICE.

Receiving Transfers. We may return any transfer to the sending Network Financial Institution, at any time and in our sole discretion, if:

- we are unable to establish that you are the intended recipient of the transfer;
- you do not enroll with Zelle the specific email address, telephone number, or Tag the sending Zelle User has provided to us for you;
- we reasonably believe that completing the transfer would violate any Applicable Law;
- we are advised that either a Network Financial Institution, the Zelle User initiating the transfer, or the owner of the account from which the payment was made, has alleged that the transfer was fraudulent or unauthorized;
- you do not identify an Enrolled Account within the time required by the Zelle Network, after you are sent notice of a pending transfer;
- your Enrolled Account is frozen or closed;
- you no longer own or have the rights to the mobile number, or email address, or Zelle Tag registered to us in Zelle; or
- as otherwise required by the Zelle® Network Rules.

Zelle or another Network Financial Institution may return funds to us for the same reasons. YOU AGREE THAT YOU ARE RESPONSIBLE FOR THE FULL AMOUNT OF ANY TRANSFER WE CREDIT TO YOUR ENROLLED ACCOUNT WHICH IS LATER REVERSED FOR ANY REASON, IF REQUIRED BY APPLICABLE LAW OR PER THE TERMS ABOVE. YOU AGREE THAT WE MAY DEBIT THE FULL AMOUNT, OR ANY PORTION, OF ANY REVERSED OR DISPUTED TRANSFER, PLUS ANY APPLICABLE FEES, FROM YOUR ENROLLED ACCOUNT (EVEN IF IT CREATES AN OVERDRAFT) OR FROM ANY OTHER DEPOSIT ACCOUNT YOU HAVE WITH US, WITHOUT PRIOR NOTICE TO YOU. YOU AGREE THAT YOU, AND NOT WE, WILL BE RESPONSIBLE FOR RESOLVING ANY PAYMENT DISPUTE WITH ANY ZELLE USER FROM WHOM YOU RECEIVE MONEY THROUGH ZELLE.

Content Standards. You agree that you will not use Zelle in any way, or upload or provide content or otherwise post, transmit, distribute, or disseminate through Zelle any material that: (a) is false, misleading, unlawful, obscene, indecent, lewd, pornographic, defamatory, libelous, threatening, harassing, hateful, abusive, or inflammatory; (b) encourages conduct that would be considered a criminal offense or gives rise to civil liability; (c) breaches or infringes any duty toward or rights of any person or entity, including rights of publicity, privacy or intellectual property; (d) contains corrupted data or any other harmful, disruptive, or destructive files; (e) advertises products or services competitive with Zelle, as determined by Zelle in its sole discretion; or (f) in Zelle's or our sole judgment, is objectionable, restricts or inhibits any person or entity from using or enjoying any portion of Zelle, or which may expose us, Zelle or our respective affiliates or customers to harm or liability of any nature. Although neither we nor Zelle have any obligation to monitor any content, both we and Zelle have absolute discretion to remove content at any time and for any reason without notice. We and Zelle may also monitor such content to detect and prevent fraudulent activity or violations of these Zelle Terms and the Zelle Network Rules.

Exposure to Content. You understand that by using Zelle, you may be exposed to a Tag or other content that is offensive, indecent, or objectionable. We and the Zelle Network are not responsible for, and assume no liability, for any User Tags or other content, including any loss or damage caused thereby or to any of your content. We and the Zelle Network make no representation or warranty that the Tag or content uploaded to a Zelle User profile accurately identifies a particular Zelle User of the Zelle Service. We respect the intellectual property of others and require that Zelle Users comply with relevant intellectual property laws, including copyright and trademark laws. We may, at our discretion, limit or terminate the use of Zelle for Zelle Users who use or publish content on Zelle that is or may be subject to intellectual property rights claims.

Zelle® Tags.

Zelle may include functionality for you to use a unique alpha-numeric identifier to your registered Zelle User profile to be used as a Zelle Token. In lieu of your mobile phone number or email address or another alias when sending, receiving, or requesting money, which will be your Zelle tag ("Tag"). Each Tag must have an eligible U.S. mobile phone number associated with it and there will be a limit on the number of Tags you may use. Your Tag must meet the Content Standards set forth above. You may not select a Tag that misleads or deceives other Zelle Users as to your identity, or otherwise. Although neither we nor Zelle have any obligation to monitor Tags, both we and Zelle have absolute discretion to remove a Tag at any time and for any reason without notice. We and Zelle may require you to change your Tag in our sole discretion, and we may elect to make a Tag unavailable to you, without any liability to you. We and Zelle may also monitor Tags to detect and prevent fraudulent activity or violations of these Zelle Terms or the Zelle Network Rules. You understand that by using Zelle, you may be exposed to a Zelle tag that is offensive, indecent, or objectionable. We and the Zelle Network are not responsible for, and assume no liability, for any Tags, including any loss or damage caused thereby. We and the Zelle Network make no representation or warranty that a Tag accurately identifies a particular Zelle User. We respect the intellectual property of others and require that Zelle users comply with relevant intellectual property laws, including copyright and trademark laws. We may, in appropriate circumstances and at our discretion, limit or terminate the use of our products or services for users who use or publish content on Zelle that is subject to intellectual property rights claims.

Liability; Limitation of Liability.

YOU ARE RESPONSIBLE FOR RESOLVING ANY PAYMENT OR OTHER DISPUTES YOU HAVE WITH ANY OTHER ZELLE® USER WITH WHOM YOU SEND MONEY TO OR RECEIVE MONEY FROM USING ZELLE. REIMBURSEMENT IS AVAILABLE FOR UNAUTHORIZED TRANSACTIONS OR TRANSACTIONS RESULTING FROM CERTAIN QUALIFYING IMPOSTER SCAMS AND MISAPPLIED PAYMENTS, AS SET FORTH IN THE ZELLE NETWORK RULES. CONTACT US TO DISPUTE A TRANSACTION.

You should contact us at 773-244-7000 in the event of a Zelle® transfer sent from your Enrolled Account that you did not authorize, if your intended recipient did not receive the funds (and you have confirmed that the Zelle Token that you used is correct), or that you sent as a result of the recipient falsely implying they were affiliated with a government agency, financial institution or business, or any other imposter scam.

Regarding the Mobile Deposit service,

- Eligible Items. You also agree that you will not image and submit for deposit any of the following types of Checks:
 - Checks that have previously been submitted through Mobile Deposit, or through a remote deposit capture service offered at any financial institution, regardless of whether such check was honored.
 - Checks submitted for deposit after any expiration date listed on the Check.

U.S. savings bonds

- Checks that are remotely created checks (as defined in Regulation CC).
- Receipt of Check Images. When you submit an Electronic Check Deposit through Mobile Deposit, you will receive immediate on screen confirmation of whether the Check was submitted successfully. We shall not be deemed to have received an Electronic Check Deposit until we have confirmed receipt. Confirmation of receipt does not mean that the submission was error free, complete or will be considered a deposit and credited to your Account. Once we have reviewed the Electronic Check Deposit, we will confirm via email if it has been deposited to your Account or rejected.
- CUTOFF TIMES AND FUNDS AVAILABILITY. Electronic Check Deposits that are confirmed received before 8:00PM Central Time on a Business Day will be credited to your Account on the same Business Day unless rejected by us. Electronic Check Deposits confirmed received after 8:00PM Central Time on a Business Day, or on a non-Business Day will be credited to your Account on the following Business Day unless rejected by us.

- Destruction of Original Checks. After 60 days, if we have not requested the original Check, you agree to destroy the original Check that you submitted as an Electronic Check Deposit, by marking it "VOID" and destroying it by cross-cut shredding or another commercially acceptable and secure means of destruction.

Regarding Third Party Services,

The Digital Banking Service offers integrations and/or connections with optional services offered and performed by third party providers ("Third Party Services") to make additional services that complement the Digital Banking Services available to you. These Third Party Services may include but are not limited to Plaid, Autobooks, MX (Financial Tools), and Quicken. THE THIRD PARTY SERVICES ARE NOT OFFERED, PROVIDED OR SERVICED BY THE BANK AND ARE SUBJECT TO THE RESPECTIVE THIRD PARTY PROVIDER'S SERVICES TERMS AND CONDITIONS, AND PRIVACY AND OTHER POLICIES. THE THIRD PARTY SERVICES ARE GOVERNED BY THEIR RESPECTIVE END-USER LICENSE AGREEMENTS WHICH MUST BE ACCEPTED BY YOU, IF YOU CHOOSE TO USE THE THIRD PARTY SERVICE. Please read the respective privacy policies and license agreements carefully before enrolling.

Regarding Receipt of Funds Transfers,

The bank statement provided to you by us will notify you of funds transfer payments received by us for credit to the Account(s). You are hereby notified and agree that we shall not be required to provide any other notice to you of such receipt of payments.

Losses definition. A definition of "Losses" was added, which means any claims, demands, causes of action, direct, incidental, consequential, exemplary and indirect damages and other of any kind, costs, expenses (including reasonable attorney fees, court costs and other legal expenses), fines penalties, liabilities and other losses.

Mobile Banking Terms and Conditions.

The terms of the Mobile Banking Terms and Conditions have been added to the Digital Banking Agreement and are no longer in a separate document.

E-Sign Disclosure and Consent Agreement.

We are also revising our Electronic Records and Signatures (ESIGN) Disclosure and Consent Agreement ("ESign Agreement"). The revised ESign Agreement will be presented to you for review and consent the first time you log in to Digital Banking, on or after the effective date. If you do not agree, you will no longer be able to use Digital Banking.

- We are expanding the scope of records and documents that may be delivered electronically to include those related to deposit accounts, loans, and other products and services offered by us, in addition to those related to Digital Banking.
- We reserve the right to send any communications and other documents in paper form.
- We delivery of documents may also be by hyperlink or SMS text message. You agree that once we deliver or post the document within the Digital Banking Service, or otherwise deliver the document as described in this Section, we have delivered the document to you in a form that you can keep.

- You agree to the use of electronic signatures and agree they are the equivalent of and admissible in court to the same extent as a wet signature.
- You must send documents to us in writing.

- Required software must still be supported by its publisher. However, we reserve the right to discontinue support of a current version if it suffers from a security or other flaw.
- For a particular feature or service, you may need a specific brand or device that can support particular software.

SMS Text Terms & Conditions,

- Some Alerts will no longer be available, and new alerts have been added. Please make updates to meet your preferences.
- By consenting to these Terms 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 the use of an auto-dialer and/or pre-recorded or artificial voice from us, our agents and service providers.
- 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.

Text Banking Terms and Conditions

- You will need to re-enroll in Text Banking. The Text Banking Terms and Conditions will be presented at re-enrollment.
- The Text Banking commands have been updated (see the Terms and Conditions for a complete list).
- You may also initiate internal transfers between your deposit Accounts with Text Banking.
- To cancel, you may send **STOP** to **226563**, reply **STOP** to any Text Message you receive from the Service, or contact us at the phone number listed below. YOU AGREE THAT IN THE EVENT YOU CANCEL THE RECEIPT OF TEXT MESSAGES FROM US RELATING TO TEXT BANKING, SUCH CANCELLATION APPLIES ONLY TO THE RECEIPT OF AUTODIALED TEXT MESSAGES RELATING TO TEXT BANKING THAT WE MAY PROVIDE TO YOU. SUCH CANCELLATION DOES NOT APPLY TO ANY CONSENT TO RECEIVE AUTODIALED TEXT OR VOICE MESSAGES YOU PROVIDED OR WILL PROVIDE TO BYLINE BANK IN CONNECTION WITH ANY CURRENT OR FUTURE ACCOUNTS, PRODUCTS AND/OR SERVICES OTHER THAN TEXT BANKING. IF YOU WANT TO OPT OUT OF RECEIVING OTHER TEXT MESSAGES, PLEASE CALL US AT (773) 244-7000.

- You represent that you are the owner of the Mobile Device and mobile phone number, or that you have the delegated legal authority to act on behalf of the owner of such mobile phone number you use to receive the Service, and that you are authorized to approve the applicable Carrier charges, until you cancel.

- SECURITY; LOST OR STOLEN DEVICE; CHANGED MOBILE NUMBER: It is extremely important that you take an active role in the prevention of any wrongful use of your Account. YOU AGREE TO FOLLOW SECURITY BEST PRACTICES for use of the Service, some of which include:
 - Using a password, biometrics, or other method of locking your Mobile Device when not in use or your possession;

- Deleting text messages sent and received through the Service when you are done reviewing them;
- Disabling your Mobile Device's Bluetooth feature when not in use;
- Downloading internet content only from sources you know are trustworthy;
- Activating Alerts to monitor Account activity.

YOU AGREE TO US IMMEDIATELY IF YOUR MOBILE PHONE NUMBER CHANGES OR YOUR MOBILE DEVICE IS LOST OR STOLEN. If we are not notified, then the Service will continue to be enrolled with the incorrect number or the missing Mobile Device. Also, if your mobile phone number changes, you will not be able to use any of the features of the Service with the new number until the number has been updated in Digital Banking.

Byline Bank Card Controls Terms and Conditions

Regarding Card Controls,

- You will need to re-enroll in Card Controls.
- You will be presented with Card Controls Terms and Conditions when you enroll. These terms are new and describe the following: 1) eligibility requirements; 2) related services; 3) consent to receive automated text messages; 4) associated fees; 5) timing on certain alerts; 6) how to change alert message delivery channels; 7) cancelling the service; 8) availability/interruption/delivery failure; 9) Content restrictions; 10) Third Party networks; 11) Existing Debit Card terms and conditions are not amended by these terms.

We know you have many choices about where you bank and we hope you know how much we appreciate you choosing Byline. If you have any questions or concerns, please feel free to reach out to your personal banker or contact us at (773) 244-7000 for additional information.

Sincerely,

Byline Bank