

Byline Bank
List of Products, Services, and Fees

Lending Products and Services

Personal Lending

Loans to individual consumers

- Home Equity Line of Credit (HELOC)
- Home Equity Bridge Line of Credit (Bridge Line)
- Home Equity Loans
- 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
- 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
 - Industrial
 - Industrial Outdoor Storage
 - Mixed Use
 - Office
 - Retail

- Student Housing
 - Self-Storage Loans
- Ability to Syndicate Larger Loans
- Equipment Financing
- Government Guaranteed Loan Programs
 - SBA 7a
 - SBA Express
 - SBA 504
 - SBA WCP
 - 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
 - Acquiring BIN Sponsorship
 - Issuing BIN Sponsorship
 - Bill Pay
 - External Transfers
 - Wire Transfers
- Fraud Management Services
 - ACH Block
 - ACH Positive Pay
 - Check Positive Pay
 - Full Reconciliation
 - Reverse Check Positive Pay
- 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

Personal Product & Service Fees Schedule

Early Account Closure Fee (Charged for accounts closed within 90 days of opening.)	\$25	Safe Deposit Box Late Fee ⁴	\$5.00 per month (maximum \$15.00 per contract year)
Overdraft Protection	FREE	Safe Deposit Box Key Replacement ⁴	\$10.00 + cost
Statement Copy	No Charge	Safe Deposit Box Drilling ⁴	\$150.00 per box/drill
Cashier's Check	\$10.00 per check	Savings Passbook Replacement	\$10.00
Check Cashing (non-customer)	1.50% of check amount	Signature Guarantee	\$25.00 per guarantee
Check Printing Fees	Varies	Stop Payment Fee	\$35.00 per order
Coin Counting	3% over \$250.00	External Transfer Fee ⁵ (appears on statement as Transfer Fee)	\$5.00
Counter Check	\$4.00 per page of 4	Card Foreign Transaction Fee	3% of transaction
Deposited Item Returned	No charge	Debit Card – Expedited Delivery	\$45.00
Dormant Fee (Monthly) Checking and Money Market Accounts – One (1) Year	\$5.00	ATM Transaction Fees Byline ATMs – FREE AllPoint Network ATMs – FREE Other ATMs ⁶ – First 3 transactions per statement cycle are FREE; then \$3.00.	
Savings Accounts – Two (2) Years		Trustee Transfer Fee (IRA, HSA, SEP or KEOGH)	\$50.00
Foreign Item Collection ¹	\$100.00	Incoming Wire Fee	\$15.00
Legal Notice Processing Fee	\$150.00	Domestic Wire Fee	\$30.00
Online Banking and Bill Payment Service	FREE	International Wire Fee	\$50.00
Non-Sufficient Funds (NSF) Item Paid ²	\$36.00		
Non-Sufficient Funds (NSF) Item Return ²	\$36.00		
Continuous Overdraft (OD) Fee ³	\$5.00		
Personal Money Order	\$5.00		

The fees above are considered per item, transaction, request, notice, transfer, check, card, or passbook as applicable, unless otherwise noted.

1. Additional Fees apply based on the paying bank.
2. You will be charged up to a maximum of five (5) NSF items per day for overdrafts greater than \$5.00. This maximum includes NSF Items Paid, and NSF Items Returned.
3. A Continuous Overdraft Fee of \$5.00 will be charged on the fifth consecutive Business Day an Account is overdrawn, and on every Business Day thereafter that the Account remains overdrawn for a period of thirty (30) Business Days, from the date in which the Account originally became overdrawn.
4. Sales Tax applies for Safe Deposit Boxes rented within the Chicago City Limits.
5. Applies to External Transfers initiated directly with the bank and does not include External Transfers initiated through Online Banking
6. You may be charged a fee by the ATM operator.

The Personal Product & Service Fees Schedule is effective 3/1/2026 and is subject to change. Fees may reduce earnings.

Business Product & Service Fees Schedule

Early Account Closure Fee (Charged for accounts closed within 90 days of opening.)	\$25	Safe Deposit Box Late Fee ²	\$5.00 per month (maximum \$15.00 per contract year)
Overdraft Protection	FREE	Safe Deposit Box Key Replacement ²	\$10.00 + cost
Cashier's Check	\$10.00 per check	Safe Deposit Box Drilling ²	\$150.00
Check Cashing (non-customer)	1.50% of check amount	Signature Guarantee	\$25.00
Check Printing Fees	Varies	Stop Payment Fee	\$35.00 per order
Coin Counting	3% over \$250.00	External Transfer Fee ³ (appears on statement as Transfer Fee)	\$5.00
Counter Check	\$4.00 per page of 4	Card Foreign Transaction Fee	3% of transaction
Deposited Item Returned	\$4.50	Debit Card – Expedited Delivery	\$45.00
Dormant Fee (Monthly)		ATM Transaction Fees	
• Checking and Money Market Accounts –		Byline ATMs – FREE	
One (1) Year	\$5.00	AllPoint Network ATMs – FREE	
• Savings Accounts –		Other ATMs ⁴ – First 3 transactions per statement cycle are FREE; then \$3.00.	
Two (2) Years			
Foreign Item Collection ¹	\$100.00	Incoming Wire Fee	\$15.00
Legal Notice Processing Fee	\$150.00	Domestic Wire Fee	\$30.00
Business Online Banking (single user) and Bill Payment	FREE	International Wire Fee	\$50.00
Non Sufficient Funds (NSF) Item Paid	\$36.00	Security Transactions	\$50.00
Non Sufficient Funds (NSF) Item Return	\$36.00		
Continuous Overdraft (OD) Fee	\$6.00 per day		
Personal Money Order	\$5.00 per money order		

The fees above are considered per item, transaction, request, notice, transfer, check, and card.

1. Additional Fees apply based on the paying bank.
2. Sales Tax applies for Safe Deposit Boxes rented within the Chicago City limits.
3. Applies to External Transfers initiated directly with the bank.
4. You may be charged a fee by the ATM operator.

The Business Product & Service Fees Schedule is effective 3/1/2026 and is subject to change. Fees may reduce earnings.

Commercial Fee Schedule

Effective July 1, 2023

Loan Documentation / Administrative Fees

	≤ \$1mm	≤ \$3mm	≥ \$3mm
Internal Documentation	\$500	\$750	\$1000
External Documentation¹	\$500	\$500	\$500

Internal / External Documentation Requests (New, Renewals, Modifications, Extensions)

Construction Admin Draw Fee (Minimum)	\$250
Architect Draw Report Fee	As Invoiced
Duplicate Release (Commercial)	\$100
Duplicate Release (Consumer)	\$50
Early Payoff (HELOC)	As Documented
Extension Option Fee	As Invoiced

Letter of Credit Fee (Annually)	1.5% of Balance ²
Payoff Preparation Fee (Commercial)	\$250
Research Fee (Hourly)	\$35
Mtg Subordination Agreement	\$300
Wire Fee (per wire)	\$30

Due Diligence Expense Reimbursements

Appraisal (Real Estate, Equipment, Etc.)	As Invoiced
Articles of Incorporation/Organization (Certified Copy)	As Invoiced
Certificate of Good Standing (Certified Copy)	As Invoiced
Commercial Recording Fee (per property)	\$200
Commercial Modification Recording Fee (per property)	\$125
Construction Plan and Cost Review	As Invoiced
Consumer Recording	As Invoiced
Credit Report	As Invoiced
Date Down Endorsement	As Invoiced
Environmental Report (Phase 1 or Phase 2)	As Invoiced
EPA Report	As Invoiced
Field Exam	As Invoiced
Flood Determination (per RE property)	\$20
Insurance Tracking (per loan)	\$125

Legal (Review/Documentation Preparation)	As Invoiced
Overnight Courier	\$100
Real Estate Tax Tracking (every 5 PIN Block) ³	\$100
Release Deed and Recording (Commercial)	\$200
Release Deed and Recording (Consumer)	As Invoiced
SBA Guarantee	As Invoiced
Survey	As Invoiced
Tax, Lien and Judgment Search	As Invoiced
Title (Recording, Endorsements, Etc.)	As Invoiced
Tract Search	As Invoiced
UCC Filing (Filing/Termination/1 Continuation)	\$195 ⁴
UCC Delaware Filing (Filing/Term/1 Cont)	\$395 ⁵
UCC CT Lien Search	\$30
Vehicle Title Registration	As Invoiced

For Waiver Authority See "Approval of Changes for Administrative Fees, Late Charges and Interest Rates using nCino's Change Memo" Procedure⁶

¹ External Documentation Review Fee will not be required and waived if an Origination Fee is being obtained.

² Letter of Credit issuing/renewal fee to be the higher of i) \$500 or ii) 1.5% of the L/C amount. Fees charged on Correspondent issued L/Cs are to be 1.5% over the fee charged by the issuing bank.

³ A single property with parcel numbers that exceeds the first block of 5 PINs will be charged an additional \$95 per each block of 5 PINs needed for tracking.

⁴ Renewals with a UCC filing should be assessed if not previously done.

⁵ Renewals with a UCC filing should be assessed if not previously done.

⁶ Increases to any fee listed in the schedule can be made at the Officer's discretion