FACTS WHAT DOES BYLINE BANK DO WITH YOUR PERSONAL INFORMATION?

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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?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call (888) 407-2700 - our menu will prompt you through your choice(s) or
- Visit us online: 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 (888) 407-2700 or go to bylinebank.com/contact-us

PAGE 2

Who we are	
Who is providing this notice?	Byline Bank

What we do	
How does Byline Bank protect my personal information?	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. Byline Bank maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information.
How does Byline Bank collect my personal information?	We collect your personal information, for example, when you ■ Open an account or use your credit or debit card ■ Apply for a loan or pay us by a check ■ Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Our affiliates include financial companies such as Byline Financial Group.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Byline Bank does not share with nonaffiliates to market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include securities broker-dealers and insurance agents, and credit card companies.*

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.