

May 13, 2020

Customer Name
Street Address
City, State Zip

Dear First Name of Primary Account Holder,

At Park Bank, we are excited to join the First Midwest Bank family and look forward to furthering our partnership with you to help you achieve financial success. We also look forward to providing you with a broader array of products and services.

We are planning to complete our merger on Friday, June 12 through Sunday, June 14. As we transition through this merger process, we find ourselves at a time when our country is grappling with a global pandemic and a state of national emergency. First and foremost, please accept our best wishes for your health and that of your families. Know that the well-being of our colleagues and clients, as well as those in our communities, has been—and will continue to be—our top priority.

The environment we are experiencing is certainly unprecedented and evolving, and these factors have been considered as we execute our plan to formally transition to First Midwest. Our transition plan remains on schedule, and we look forward to continuing to provide you with the highest level of personalized service you have come to expect from us. Enclosed are the following resource materials that will provide details about the transition:

• **Consumer Resource Guide**

- This guide includes details about the transition of your accounts and ancillary services. The first few pages identify the areas that are most critical to your everyday banking experience.
- The Retail Change in Terms (CIT) Notification, which details the changes to your current Park Bank account(s), begins in Section Two, page 1. We currently anticipate these terms to become effective on June 15, 2020, but we will notify you if this date changes for any reason.
- The First Midwest Bank Retail Account Agreement & Disclosure, which will govern your new First Midwest Bank account(s) after the merger is completed, begins in Section Two, page 24.
- A copy of the current First Midwest Bank Privacy Policy begins in Section Two, page 46.

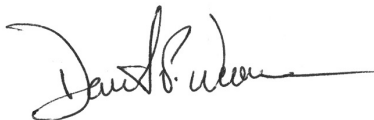
• **Important Dates Schedule**

- This schedule summarizes the significant dates and times during the conversion weekend of June 12-14.

Like Park Bank, First Midwest Bank is committed to delivering programs and services that may alleviate any financial stress and burden you may be facing due to the COVID-19 pandemic.

Should you have questions at any time during this merger process, we invite you to contact us directly at 414.466.8000 or your banker. Thank you for your trust, loyalty and the opportunity to continue to service your banking needs.

Sincerely,



David P. Werner
President and Chief Executive Officer
Park Bank



Mark G. Sander
President and Chief Operating Officer
First Midwest Bank