



December 16, 2016

Dear Valued Client,

The merger of Standard Bank and Trust Co. with First Midwest Bank is quickly approaching. As we step through this process at First Midwest, we do so with respect for Standard Bank's unparalleled commitment to serving its business clients as a most trusted financial partner over the past 69 years.

We have assembled several informative pieces highlighted below that are designed to help you through the integration. Please take some time to review these pieces and retain them for future reference.

• **Commercial Resource Guide**

- Details about the integration of your accounts and ancillary services are included in this guide. In the very first pages, we have identified the areas that are most critical to your everyday banking experience and listed the page(s) where that information can be located.
- The Business Change in Terms (CIT) Notice for your account(s) begins on page 17.

• **Important Dates Schedule**

- This schedule summarizes the significant dates that are critical to your everyday banking.

The enclosed Business Change in Terms (CIT) Notice is currently anticipated to become effective on Monday, February 6, 2017 ("Effective Date").* On this date all the terms provided in the enclosed Business Change in Terms Notice will apply to your new First Midwest Bank account(s). If this date changes for any reason, First Midwest will provide you with advance notice of the new Effective Date.

Should you have questions at any time, we invite you to contact either your Commercial Relationship Manager, or First Midwest Bank Customer Care at 800.322.3623. We look forward to strengthening Standard Bank's already strong Commercial Banking franchise and making momentum happen for your business, your family, and our communities.

Sincerely,

Lawrence P. Kelley
President & CEO
Standard Bank and Trust Company

Mark G. Sander
President
First Midwest Bank

Member FDIC 
Standard Bank and Trust Company

Member FDIC 
First Midwest Bank

* The Business Change in Terms will only become effective following the merger of Standard Bank and Trust Co. with First Midwest Bank, which remains subject to regulatory approvals, as well as satisfaction of other customary closing conditions. We will notify you if the Effective Date changes.