



December 16, 2016

Dear Valued Client,

The merger of Standard Bank and Trust Co. with First Midwest Bank is quickly approaching. Your experience and satisfaction through this integration is our number one priority, and we are doing all we can to ensure that everything goes smoothly.

To that end, we have assembled information designed to help you through the integration. Please take some time to review the enclosed materials highlighted below and retain them for future reference.

- **Consumer 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 further information is found.
- The Retail Change in Terms (CIT) Notice for your account(s) begins on page 19.

- **Important Dates Schedule**

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

The enclosed Retail 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 Retail 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. Approximately two weeks prior to the Effective Date, you will receive a Readiness Checklist to help you through the final stages of the transition.

Should you have questions at any time during this process, we invite you to contact First Midwest Customer Care at 800.322.3623 or stop by the Standard Bank or First Midwest Bank branch nearest you. Friendly colleagues would love to help. We look forward to continuing as your trusted financial partner, providing you with the momentum you need to continue to build a solid financial future.

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 Retail 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.