

October 26, 2018

Dear Valued Client,

The merger of NorStates Bank with First Midwest Bank is quickly approaching. As we step through this process at First Midwest Bank, we do so with respect for NorStates Bank's unparalleled commitment to serving its business clients as a most trusted financial partner over the past 98 years.

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

- **Commercial Resource Guide**

- Details about the transition 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) Notification for your account(s) begins on page 18.

- **Important Dates Schedule**

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

The enclosed Business Change in Terms (CIT) Notification is currently anticipated to become effective on Monday, December 10, 2018 ("Effective Date"). On this date, all the terms provided in the enclosed Business Change in Terms Notification will apply to your new First Midwest Bank account(s). If this date changes for any reason, First Midwest Bank will provide you with advance notice of the new Effective Date.

Should you have questions at any time during this process, 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 NorStates Bank's already strong Commercial Banking franchise and making momentum happen for your business, your family, and our communities.

Sincerely,



Scott Yelvington
President & CEO
NorStates Bank

Member FDIC 
NorStates Bank



Mark G. Sander
President
First Midwest Bank

Member FDIC 
First Midwest Bank