

October 26, 2018

Dear Valued Client,

The merger of NorStates Bank with First Midwest Bank is quickly approaching. As part of the merger, your accounts will be transitioned to First Midwest Bank. Your experience and satisfaction throughout this process 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 transition. Please take some time to review the enclosed materials highlighted below and retain them for future reference.

- **Consumer 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 further information is found.
- The Retail Change in Terms (CIT) Notification 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) Notification is currently anticipated to become effective on Monday, December 10, 2018 (“Effective Date”). On this date, all the terms provided in the enclosed Retail 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. 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 NorStates Bank or First Midwest Bank branch nearest you. Friendly colleagues are there 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,



Scott Yelvington  
President & CEO  
NorStates Bank

Member FDIC   
NorStates Bank



Mark G. Sander  
President  
First Midwest Bank

Member FDIC   
First Midwest Bank