

April 5, 2019

Dear Valued Customer,

The merger of Bridgeview Bank into First Midwest Bank is quickly approaching, and we look forward to having the Bridgeview Bank customers become clients of First Midwest Bank. As we transition through this process, your personal experience and satisfaction remain our highest priorities.

We have developed the following resource materials to ensure a smooth transition. Please take time to carefully review the enclosed materials and retain them for future reference.

• **Consumer Resource Guide**

- Details about the transition of your accounts and ancillary services are included in this guide. The first few pages identify the areas that are most critical to your everyday banking experience and list the page(s) where further information can be found.
- The Retail Change in Terms (CIT) Notification, which details the changes to your current Bridgeview Bank account(s), begins on page 21. We currently anticipate these terms to become effective on May 13, 2019 (“Effective Date”), but we will notify you if this date changes for any reason.
- The First Midwest Bank Retail Account Agreement, which will govern your new First Midwest Bank account(s) after the merger is completed, begins on page 28 of the CIT.
- A copy of the current First Midwest Bank Privacy Policy begins on page 47 of the CIT.

• **Important Dates Schedule**

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

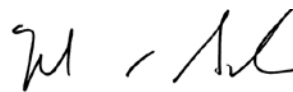
Should you have questions at any time during this process, we invite you to contact the First Midwest Bank Customer Care Center at 800.322.3623 or stop by a Bridgeview Bank or First Midwest Bank location nearest you.

We look forward to continuing as your trusted financial partner, providing you with the momentum you need to build a solid financial future.

Sincerely,



Peter J. Haleas  
Chairman  
Bridgeview Bank



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