

September 18, 2019

Hello,

This is an exciting time to be a part of Midland Wealth Management. We are truly excited to expand our presence in Kankakee County. As we bring our Wealth Management team together with HomeStar Trust Services, you will have access to the strength, stability, and expertise of more than 70 team members to help you achieve your financial goals.

Our names and colors will change beginning on October 18, but the level of service and personal touch that you have come to expect will remain the same.

Our local team of trust professionals will remain located within the banking center located at 576 William Latham Drive in Bourbonnais and we will continue to have wealth management professionals at the local Manteno banking center. Rest assured that the relationships you have established with HomeStar are important to us and that you will continue to receive the same level of personal touch.

Enclosed, for your reference, you will find the 2019 Midland States Bank Privacy Notice. More communications will be coming your way and will outline any additional changes that will impact your statement or accounts in the future. In the meantime, you can learn more about Midland, our products and services, locations, hours of operation, our history, company news and more by visiting our website at www.midlandsb.com. Beginning October 21, you will also use the Midland website to access any of your online account information by visiting www.midlandsb.com and choosing the tab for Wealth.

If you have any questions or concerns, please contact your dedicated Relationship Manager or client services at 815-935-3456.

Sincerely,



Eric Chojnicki
President
Midland Wealth Management

Important Information

Conversion Weekend

- The transfer of your HomeStar account(s) to Midland will take place over the conversion weekend on October 18-21. Watch for your statements and important communications to reflect the Midland name and branding after this date.

Website and Online Account Access

- Beginning on October 21, all clients will begin using the Midland website. To reach your online accounts and any information related to wealth management, visit www.midlandsb.com and select the tab for Wealth. The look and feel of your statements and system access to your information will be unchanged at this time.
- Any assigned user names and passwords for accessing online account information will not change at this time.

Correspondence

- Our local trust office recently moved to the HomeStar banking center in Bourbonnais. The office is conveniently located at 576 William Latham Drive. Please send any correspondence to this local office.

Midland Wealth Management
576 William Latham Drive
Bourbonnais, IL 60914

Questions?

- Contact us at 815-935-3456 or reach out directly to your Relationship Manager.

FACTS	WHAT DOES MIDLAND STATES BANCORP, INC. AND ITS SUBSIDIARY MIDLAND STATES BANK (together, "MIDLAND") DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Credit history and credit scores
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Midland chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Midland Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

To limit Our sharing	<p>Mail the form below.</p> <p>Please note: If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer our customer</i>, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	CALL 1-855-696-4352 or go to www.midlandsb.com

Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice(s) only to me.</p> <p>Mail to: Midland States Bank 1201 Network Centre Drive Effingham, IL 62401</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	
	NAME	
	ADDRESS	
	CITY, STATE, ZIP	
	LAST 4 DIGITS OF TAX ID	

WHO WE ARE	
Who is providing this notice?	Midland States Bancorp, Inc. and its subsidiary Midland States Bank
WHAT WE DO	
How does Midland protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other safeguards to protect this information and limit access to employees for whom access is appropriate.
How does Midland collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit and debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Midland States Bancorp, Inc. (Holding Company) and Midland States Bank are affiliates. Our affiliates currently include entities with the Midland name as well as entities of a financial nature bearing another name. They include: Midland Financial Advisors, Inc., Midland Trust Company, and Love Funding Corporation. Our affiliates may also include subsequently formed or acquired entities of a financial or nonfinancial nature.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Midland does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include other financial services companies such as credit card companies, online banking companies, payment processing and payment services companies.</i>
Other important information	
Important information about phone calls, texts, prerecorded and email messages: If, at any time, you provide to Midland, their affiliates or designees ("Midland Entities") contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to Midland Entities using an automated dialing system to call or text you, or to send prerecorded messages to you, in order to service, and collect on, any Midland Entities personal account(s) and business account(s) (for which you are an authorized signer, guarantor or designated contact person) but not to market to you. For any type of phone calls with Midland Entities, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from Midland Entities.	