

Important information for Travel Card recipient – do not discard

Let's get acquainted.

Please allow me to introduce myself. I'm your Old National Bank Visa® TravelMoney® Card, a prepaid reloadable card that can be used everywhere Visa® debit cards are accepted and for ATM access to cash in local currencies worldwide. My initial value is limited to the amount of money stored on me at the time of purchase. Each time you use me, the purchase amount is deducted from my balance. I can be reloaded up to three times by visiting www.visaprepaidprocessing.com/oldnationalbank/travelmoney or by calling 1-866-360-2864. But before you put me in your wallet, please sign the back of me, write down my card number in a safe place that is separate from your wallet and take a minute to review some important information.

I have a password.

My preset password is the last 6 digits of my card number. This password grants you access to a variety of information and services at www.visaprepaidprocessing.com/oldnationalbank/travelmoney.

I can be used all over the world.

You can use me to make purchases at millions of Visa® debit locations worldwide, to obtain cash at any Old National Bank, Visa® or Plus® ATM worldwide or for a cash advance at any participating financial institution. When you use me for a purchase, always select "credit" on the keypad and sign for your purchase.

Why use me instead of traveler's checks?

Unlike traveler's checks, I can be reloaded up to three times by simply visiting www.visaprepaidprocessing.com/oldnationalbank/travelmoney or by calling 1-866-360-2864. Plus you can use me for ATM access to get cash in local currencies worldwide. My transactions are automatically tracked and can be reviewed online or by phone. Plus you get extra benefits like Visa® Travel and Emergency Assistance, Visa® Purchase Security, lost luggage reimbursement, emergency cash and card replacement and Visa® Zero Liability protection.

I do have my limits.

You can load up to \$5,000 on me at one time, and I have a maximum card value of \$5,000. Purchase transactions are unlimited, up to my available balance. However, for your protection there are limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period. To learn more about my current limits, please call 1-866-360-2864.

Who can order and use me?

As long as you have a valid Old National Bank debit card registered in your name, you can purchase me. Primary cardholders can order online up to two secondary cards for family members or traveling companions. When purchasing a secondary card for a young person with no card experience, be sure to go over all of the materials that accompany the card.

Do I come with an agreement?

When you purchased me, you received "Terms and Conditions" of my usage. This document can also be viewed at www.visaprepaidprocessing.com/oldnationalbank/travelmoney. You accept these terms and conditions by **a)** signing the back of me; **b)** using me; or **c)** receiving me by request.

Always know my balance.

You can check my balance and transaction history by visiting www.visaprepaidprocessing.com/oldnationalbank/travelmoney or by calling 1-866-360-2864. A merchant may not be able to determine my balance, so it's important that you know it.

What about returns?

My returns are handled like all other Visa® card returns and the precise policy depends on the merchant. It may take up to 7 business days for a return to be credited back to me, or a merchant might elect instead to provide a cash refund or store credit.

What happens if I fall short?

If you try to spend more than my available balance, the transaction will be declined. If this happens, verify my balance by visiting www.visaprepaidprocessing.com/oldnationalbank/travelmoney or by calling 1-866-360-2864. To make a purchase that exceeds my balance, use a second payment method such as cash, check or other credit or check card to make up the difference. Let the cashier know how much you will pay with each type of payment. Also be aware that some merchants, such as restaurants, car rental agencies, salons, mail-order companies and cruise lines, typically preauthorize for an amount slightly higher than your actual transaction to ensure sufficient funds for tips or incidental expenses. A good rule of thumb in these cases is to make sure my balance is at least 25% higher than the actual cost. And finally, if you pay at

the pump for gas and my balance is less than \$50, your transaction may be declined, even if you're attempting to spend less than \$50. If you plan to buy less than \$50 worth of gas, hand me to the station attendant and specify how much gas you want to purchase, instead of using me at the pump.

Do I expire?

Yes. I expire 36 months after I was issued.

Does it cost money to reload me?

Yes, but the fee is minimal - \$3.95 a reload. After you've reached my three-reload limit, you can continue to use me for purchases until my balance is depleted.

What about other fees?

Minimal fees may apply when you use me in certain circumstances. Fees apply to transactions such as \$2.00 for domestic ATM Withdrawals; \$1.00 for ATM balance inquiries; and \$3.00 for a cash advance. For a complete listing of fees, please refer to Terms & Conditions.

Why might my initial load or reload be declined?

Possible reasons are:

- 1) name/address on file with the debit card issuer does not match the primary cardholder profile at www.visaprepaidprocessing.com/oldnationalbank/travelmoney;
- 2) the debit card expiration date is incorrect; or
- 3) the three-reload limit or other applicable limits have been exceeded. First verify your funding source information and the total number of reloads performed to date. If this does not resolve the issue, visit www.visaprepaidprocessing.com/oldnationalbank/travelmoney or call 1-866-360-2864

What happens if I'm lost or stolen?

The good news is you enjoy 24-hour toll-free support. Should problems occur, call 1-866-360-2864. A replacement card can be issued and my available balance transferred to a new card, less applicable fees that will be deducted from the new card's available balance. Replacement cards are generally received in 7-10 business days. An emergency card or cash replacement also can be requested with guaranteed delivery within the next business day, or sooner in some cases. See Terms & Conditions for fees that apply to lost or stolen cards and emergency card or cash replacement. As long as you report me lost or stolen immediately, you will not be responsible for any unauthorized merchant charges. If traveling internationally or far from home, consider a secondary card that can immediately be used to access funds without having to wait for a replacement card.

Can I have a negative balance?

Any authorization request that is greater than my available balance will be declined. However, a merchant might put an item through without prior authorization. If an overdraft occurs, the cardholder will be required to either reload funds or make a payment to Old National Bank to cover the negative amount.

Payments should be sent to Old National Bank, PO Box 3008, Evansville, IN 47730.

Need to find an ATM?

Use the ATM locator found at www.Visa.com for participating Visa ATMs, both domestic and abroad. When traveling in Indiana, Illinois and Kentucky, go to oldnational.com.

What about exchange rates?

The exchange rate is determined by the rate of exchange on the date of settlement. At times, using me at an ATM is less expensive than using a currency exchange to get foreign currency. Please note that an international transaction fee of 3% will be assessed on all international transactions. Also note that your receipt will reflect the local currency.

Want to know more about my benefits (travel & emergency assistance, purchase security and lost luggage reimbursement)?

See Terms & Conditions for more details or call: Travel & Emergency Assistance, 1-800-992-6029 from within the U.S. or collect 0-804-673-1675 outside the U.S.; for Purchase Security call 1-800-525-1466 or collect 0-410-581-9994 outside the U.S.; or for Lost Luggage Reimbursement call 1-800-757-1274 or collect at 0-804-673-6496.

**To check your balance, visit
[www.visaprepaidprocessing.com/
oldnationalbank/travelmoney](http://www.visaprepaidprocessing.com/oldnationalbank/travelmoney) or call 1-866-360-2864.**

 **OLD NATIONAL BANK**

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