

Old National Bank Visa® TRAVELMONEY® CARD TERMS AND CONDITIONS

This is your Old National Bank Visa® TravelMoney® Card Agreement

(“Agreement”). Please read it carefully and keep it for your future reference.

Definitions

“Agreement” means these Visa® TravelMoney® Terms and Conditions. “We,” “us” and “our” refer to Old National Bank. “You” and “your” refer to the person who has obtained a Card from us. “Card” means the primary Visa® TravelMoney® Card and any secondary Visa® TravelMoney® Cards obtained from us. Our “Business Days” are Monday through Friday, bank holidays are not included. “State” means the State of Indiana.

Agreement Amendments

We agree to maintain the Card for you and to perform according to this Agreement. By obtaining a Card from us, by using the Card or by permitting anyone else to use the Card, you agree to the provisions of this Agreement, which is subject to amendment, and further agree that this Agreement is binding on your successors, representatives and assigns. We may from time to time adopt new or amended provisions which will be effective after notice has been mailed to you at the last address or email address shown for the Card on our records or has been posted at www.visarepairandprocessing.com/oldnationalbank/travelmoney or as otherwise permitted by law. Provisions changed pursuant to bank regulatory authority shall be effective per such regulation without further notice.

Card Not FDIC-Insured

Your Card is not a deposit account, and the value loaded on your Card is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other federal or state agency.

Ownership and Use of the Card

The Card is and will remain our property. However, you will be solely and completely responsible for the possession, use and control of the Card. You must surrender the Card to us immediately upon request. The Card may not be used for Internet lottery, betting or gambling transactions or for any illegal transactions.

Your PIN

You need a 4-digit personal identification number (“PIN”) for use with the Card to perform any transactions at an ATM. You authorize us to follow any instructions entered through use of the Card, with or without the PIN. Because the Card and PIN can be used to access money on the Card and to access information about the Card, you agree to treat the Card and PIN with the same degree of care and secrecy that you use to protect other sensitive financial data, but not less than reasonable care. You cannot use your PIN at a POS terminal, you will always have to select “credit” when making a purchase. To obtain a PIN number for use at ATM machines, go to www.visarepairandprocessing.com/oldnationalbank/travelmoney and request a PIN. Your password for this site is the last 4 digits of your travel card.

Loading the Card

Subject to the exceptions in this Agreement, you may load money to the Card by means of a debit card and we will account to you for such deposits by means of receipts, statements or other agreed upon format. We have the right to refuse any deposit. Personalized and non-personalized Cards may be reloaded three times following activation of the Card. Certain restrictions, minimums and limits may be reloaded on the amount that may be loaded to the Card at any one time. To learn more about current restrictions, minimums and limits, call the toll-free number located on the back of your Card.

Secondary Cards

You may get up to two additional Cards which have the same functionality as your primary Card, except that they cannot be used to load money to the Card.

Expiration, Renewal

Cards will not automatically renew upon expiration.

If any funds remain on the Card upon expiration, write to us at Old National Bank, PO Box 3008, Evansville, IN 47730 for a refund of the remaining funds, less applicable fees. The refund will be sent to you at your address on our Card records, or, if there is no address on our Card records, at the address you provide in your letter.

Honoring Transactions, Negative Balances

When there is a sufficient balance on the Card, we will honor transactions initiated or authorized by you. We may dishonor a transaction when the Card has an insufficient balance. We may charge the Card for all transactions you initiated or authorized, even though a negative balance may be created, but we have no obligation to permit a negative balance on the Card. You will be liable for any negative balance on the Card.

Certain types of merchants, such as restaurants, gas stations (fuel dispensers), car rental agencies and hotels, obtain an authorization which may exceed the actual amount of your purchase. If the amount of the authorization exceeds the value remaining on your Card, your transaction may be honored, even though the value remaining on your Card is sufficient to cover the actual amount of your purchase.

Types of Available Transfers

You or someone you have authorized by giving them the Card and/or PIN (even if that person exceeds the authority), may use the Card and/or PIN to:

- Withdraw cash from the Card.
- Pay for purchases or services at places that accept Visa® debit cards.
- Authorize us to automatically debit or credit your Card to or from third parties by means of pre-authorized and other transactions.

• Make balance inquiries on the Card.
Some of these services may not be available from us at all times nor at all terminals at all times.

Limitations on Transfers

Certain limits exist on the amount that may be withdrawn from different ATM terminals each day. To learn more about these limits, call the toll free number located on the back of your Card. All transfers are limited to the amount of money loaded on the Card. During any interruption of an electronic fund transfers service, the dollar amount and frequency may be reduced.

The frequency, amount and timing of cash withdrawals and payment transactions you may arrange with third parties or make from ATMs with the Card or PIN is limited each business day. There may be other limitations on the types, frequency, timing and amount of electronic fund transfers transactions established by us from time to time, without notice, for security purposes.

Our Obligation for Failure to Make Transfers

If we do not complete a transfer to or from the Card on time and in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money on the Card to make the transfer.
- If the ATM where you are making the transfer does not have sufficient cash.
- If the terminal or system was not working properly, and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in this or other applicable account or electronic fund transfer service agreements with you.

Foreign Transactions

The rate of exchange for international transactions using the Card is calculated using a rate selected by Visa® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date.

Our Right of Offset

We have the right to offset against the Card for any indebtedness owed by you to us, whether individually or jointly owed. We may offset against the Card either before or after your death and without demand or notice to you.

Our Security Interest in the Card

You grant a security interest in the Card to us and our affiliates for any and all indebtedness owed by you to us or to our affiliates, however and whenever incurred or evidenced. Such security interest is not in derogation or substitution of our right to offset against the Card.

Notices

Notices from you to us will be effective upon our receipt and reasonable time to process. Notices to you from us will be effective upon mailing to the last known address or email address shown by our records or as otherwise provided in this Agreement.

Cancellation of the Card, Terminating Access

We may cancel the Card or terminate electronic access to the Card with or without cause and without prior notice to you.

Documentation of Transfers

You can get a receipt at the time you make any transfer from the Card using an ATM. A monthly Card statement will be made available to you showing Card activity and balance. Statements will be provided electronically and, at your option, in paper form. The Card balance at any time shall be determined by us from our books and records. A statement is deemed made available to you when such statement or notice of the availability of the statement is electronically transmitted or mailed to your last known email or mailing address as shown by our records for the Card or as otherwise agreed. In the event an emailed or mailed notice or statement is returned to us, then each subsequent statement is deemed made available to you at the time we would have produced such statement. Please see the Electronic Fund Transfers Disclosure Statement for your duties regarding notice to us in the event of a transaction error.

Receipts and Statements will constitute admissible evidence.

Your Duties and Liabilities

You agree to examine each statement (and enclosures) and any Card information provided to discover any unauthorized transactions or errors, and you agree to notify us in writing thereof without delay. Except as provided in the Electronic Fund Transfer Disclosure Statement below, if you fail to meet any of the requirements of the previous sentence, within 60 calendar days after the statement or Card information was mailed or otherwise made available, you will be precluded from asserting against us (1) any error or unauthorized transaction, if we will suffer a loss as a result of your failure to meet the requirements of the previous sentence; or (2) any unauthorized transaction by the same person if we paid the transaction after the 60-day period.

If you fail to notify us in writing of any claim within 120 days after such claim accrues, you will be precluded from asserting such claim. For any claim arising under this Agreement, you agree to make timely claim against all applicable policies of insurance and, if requested by us, to file a police report. You agree not to assign to any third party any claim of yours against us relating to any transaction, and any such assignment shall be void.

Ownership and Withdrawal Disputes

If ownership of the right to use the Card becomes in dispute for any reason, we, in our discretion, may refuse to authorize transactions or refund any portion of the balance until the dispute is settled.
Card is not Transferable
Any rights in the Card are not transferable except in accordance with applicable federal regulations. No assignment, encumbrance or other transfer of the Card will be valid unless our written consent has first been obtained and a memorandum thereof is entered on our records.
Service Charges for Electronic Fund Transfers, Fees and Penalties
We will charge the Card for transactions and service charges according to this Agreement. All fees and penalties (when applicable) will be automatically assessed against the Card, and you will be responsible for any deficiency. You understand and agree that Federal law governs national banks as to the fees charged by national banks for their services. You acknowledge and agree that we use our sole discretion in determining the amount of the fees charged for our services you based on the following factors: deterrence or misuse by you of banking services; enhancement of our competitive position in accordance with our strategy; and the maintenance of our safety and soundness. Any Card business transacted at a banking affiliate as agent of ours will be governed by this Agreement. Our affiliates may charge additional fees for performance of such services.
You may be charged an additional fee or surcharge by the owner of a non-Old National Bank ATM for its use.
Unclaimed Funds
The balance on the Card may become unclaimed funds escheatable to the State if, as shown by our records, you have not, within the statutory period, caused any activity or received any payments with regard to the Card, indicated any interest in the Card, corresponded with us concerning the Card or otherwise indicated an interest in the Card as evidenced by a writing on file with us, or transferred any business with us.

Disclosure of Card Information
We may disclose information about the Card or the transfers made, to other Old National Bancorp organizations or to third parties:
• Where it is necessary for completing transfers, or
• In order to verify the existence and condition of the Card for a third party such as a credit bureau or merchant, or
• In order to comply with government agency or court orders, or
• If we cancel the Card due to a deficient balance or to protect or enforce our legal rights, or
• If we otherwise deem appropriate, to the extent permitted by law.
Credit Bureau Reporting Notice
You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a consumer (credit) reporting agency, such as ChexSystems, if you fail to fulfill the terms of your obligations under this Agreement. If you believe that we have information about you that is inaccurate or that we have reported or may report to a credit reporting agency information about you that is inaccurate, please notify us of the specific information that you believe is inaccurate by writing to Old National Bank, PO Box 3008, Evansville, IN 47730.

Customer Contact

You agree that you and we have an established business relationship, and unless otherwise prohibited by law, that we and our affiliates (collectively, “Old National Bank”) may contact you to offer you products and services that Old National thinks may be of interest to you. Such contacts are not unsolicited, and Old National may contact you by telephone or by an automated dialing and announcing device or by fax, e-mail or other form of electronic communication, and Old National may monitor telephone calls with you to assure quality service.

Waiver

Failure by us to exercise any of our rights under this Agreement shall not be a waiver of any of our rights.

Severability

In the event that one or more provisions of this Agreement shall, for any reason be held invalid or illegal, such holding will not affect the enforceability of any other provision.

Force Majeure

We will have no liability for any delays or failure of performance caused in whole or in part by fire, labor disputes, power failures, acts or omissions of civil authorities, civil disturbances, computer malfunction or any causes beyond our control.

Limitation of Liability

You agree that in performing the duties imposed under this Agreement in no event will we be liable for any consequential, indirect or special damages.

Governing Law

This Agreement will be governed by federal law and where not in conflict with federal law, the laws of the State of Indiana, without regard to conflict of law principles.

PINNING SCHEDULE

The following fees apply to the Card:

Statements:	
E-mail	No charge
Paper	\$1.00 per month
Cash Withdrawals/Inquiries:	
Participating Bank Branch	\$3.00 each
ATMs (within US)	\$2.00 each*
ATM Balance Inquiry	\$1.00 each*

Miscellaneous:

Secondary cards	\$2.00 each
Express Mail Delivery	\$13.00 each
Reload via online or by phone (charged to funding source; limit 3)	\$3.95 per load
Card account inquiries, online or by phone	No charge
Card Cancellation and Refund	\$15.00
Lost or Stolen Card Replacement (non-Emergency via U.S. mail)	\$15.00 each
Inactive/Dormant Card**	\$2.00 per month
Overdraft	\$10.00 per occurrence
Emergency Card Replacement (via overnight express)	Varies
Emergency Cash	Varies
International Transactions	3% of the transaction amount

*The owner of a non-Old National Bank ATM may charge an additional access fee.

**A Card is inactive/dormant beginning at the end of the 12th consecutive statement period in which the Card has no monetary activity (i.e., no value loaded to card, no purchases, no ATM withdrawals) and continuing until the card has monetary activity or the Card balance becomes zero. Fee starts in month 13.

ELECTRONIC FUND TRANSFERS DISCLOSURE STATEMENT

Notification of Lost or Stolen Card or PIN
If you believe your Card or Personal Identification Number (PIN) has been lost or stolen, if you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from the Card without permission, call us at 1-866-360-2864.

YOUR VISA® GUIDE TO BENEFITS AND TRAVEL & EMERGENCY ASSISTANCE

Please read and retain for your records. For questions about your balance visit HYPERLINK <http://www.visarepairandprocessing.com/oldnationalbank/travelmoney/> or call the customer service number on your card or www.oldnationalbank.com.

To obtain a paper copy of the Visa® Guide to Benefits and Travel & Emergency Assistance disclosure, call us at 1-866-360-2864, or write us at: Old National Bank, PO Box 3008, Evansville, IN 47730.

USA® TRAVELMONEY® PURCHASE SECURITY

What is Purchase Security protection?

Purchase Security will replace, repair items or reimburse you up to a maximum of \$500 per claim and \$50,000 per registered cardholder for eligible items of personal property purchased entirely with your eligible Visa® TravelMoney® card for the first ninety (90) days from the date of purchase in the event of theft, damage due to fire, vandalism, accidentally discharged water or weather, A

Who is eligible for this protection?

To be eligible for this coverage, you must be a valid registered cardholder of an eligible U.S.-issued Visa® TravelMoney® card. Only purchases made by the registered cardholder will be covered.

What items are covered?

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, lightning, explosion, riot or vandalism.
- Windstorm, hail, rain, sleet or snow.
- Aircraft, spacecraft or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This coverage does not apply to electronic components.)

What items are not covered?

- Animals and living plants.
- Antiques and collectible items.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet or snow.
- Items purchased for resale, professional or commercial use.
- Items stolen from automobiles and other vehicles and common carriers.
- Items that are mysteriously disappear. “Mysterious Disappearance” means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, air-planes or delivery service).
- Jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contract, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables, boats, aircraft, automobiles and any other motorized vehicles and their motors, equipment or accessories, including trailers and other items that can

be towed by or attached to any motorized vehicle.

- Real estate and items which are intended to become part of real estate.
- Traveler's checks, cash, tickets and any other negotiable instruments.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa® TravelMoney® card and it meets the terms and conditions of the program.

Are purchases outside the United States covered?

Yes, as long as you, the registered cardholder, purchased the item entirely with your registered Visa® TravelMoney® card and it meets the terms and conditions of the program.

Do I need to register my purchases?

No, your eligible items are automatically covered.

Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Visa® TravelMoney® card receipt and your store receipt that clearly identifies that the eligible purchase was made using the registered Visa® TravelMoney® card.

How do I file a claim?

Call the Program Administrator at 1-800-525-1466 (or collect at 0-410-581-9994) within sixty (60) days of loss or damage. Please note: If you do not give such notice within sixty (60) days after the loss or damage, your claim may be denied. The representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed and returned with all the requested documentation within ninety (90) days from the date of loss or damage.

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient and available at no extra cost to registered Visa® TravelMoney® cardholders. To submit your claim and learn more about Visa® Purchase Security go to the Visa® Purchase Security Claim Center at www.visa.com/claims.

What documents do I need to submit with my claim?

Your claim must contain the time, place, cause and amount of the theft or damage. Together with all of the following documentation substantiating your loss:

- Your completed and signed claim form.
- Your Visa® TravelMoney® card receipt.
- The itemized store receipt that clearly identifies that the eligible item was purchased with your Visa® TravelMoney® card by the registered cardholder.
- A police report (made within 48 hours of the occurrence in the case of theft), fire report, insurance claim or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate a claim.
- All claims must be fully substantiated as to the time, place, cause and amount of damage or theft. In most cases, you will be asked to send, at your expense, the damaged item to substantiate the claim. Retain the item in the event it is requested by the Program Administrator.

How will I be reimbursed?

Depending on the nature and circumstances of the incident, the insurance provider, at its sole discretion, may choose to handle your claim in one of two ways:

- The lost or damaged item (whether wholly or in part) may be repaired or rebuilt, or the stolen item may be replaced. If this option is chosen, you will usually be notified of the decision within fifteen (15) days following receipt of the required proof-of-theft/damage documentation.
- You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your registered Visa® TravelMoney® card receipt up to a maximum of \$500 per claim occurrence.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Do I have to file a claim with my insurance company?

Yes. If you have personal (i.e. homeowner's, renter's or automobile) insurance, you are required to file a claim with your insurance company and to submit a copy of any claims settlement from your insurance company along with your claim form.

In some cases, at the option of the Program Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal declaration page may be sufficient.

NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, automobile or employee's insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount debited from the account linked to your eligible Visa® TravelMoney® card, and subject to the terms, exclusions and limits of liability of the program.

Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$500 per claim occurrence, and \$30,000 per cardholder. You will receive no more than the purchase price as recorded on the registered Visa® TravelMoney® card receipt. Where a protected item is part of a pair or set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contributing" provision shall take precedence over "non-contributing" provisions found in other insurance or indemnity descriptions, policies or contracts.

Program Provisions for Purchase Security

This protection provides benefits only to you, the registered Visa® TravelMoney® cardholder, and to whomever receives the eligible gifts you purchase with your registered Visa® TravelMoney® card.

The Program Administrator reserves the right to contact your Visa® TravelMoney® card issuer to identify the registered cardholder. Coverage is only provided to eligible purchases made by the Visa® TravelMoney® Cardholder.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this Program. The Provider will not unreasonably apply this provision to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled.

The Provider, in issuing this policy, relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are accurate and complete. Any and all relevant materials shall be void in any case of fraud, intentional concealment or misrepresentation of material fact by the cardholder or policyholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Program Administrator within six (6) months of the date of damage, theft or product failure.

After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies including the execution of all documents – and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Program Guide and policy have been complied with fully. The

Visa® Purchase Security Program is a service provided to registered Visa® TravelMoney® cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa® U.S.A. The program described in this Guide will not apply to Visa® TravelMoney® cardholders whose accounts have been suspended or canceled.

This service is provided to registered Visa® TravelMoney® cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts or statement messages. Visa® and/or your Financial Institution can cancel or non-renew the coverage, and if we do, we will notify you at least thirty (30) days in advance. If the insurer non-renews or cancels any coverage provided to eligible Visa® TravelMoney® cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or nonrenewal provided all other terms and conditions of coverage are met.

For general questions regarding this benefit, call the Program Administrator at 1-800-525-1466 or call collect at 0-410-581-9994.

Visa® TRAVELMONEY® TRAVEL & EMERGENCY ASSISTANCE

What Is Travel & Emergency Assistance?

Help when you don't know where to turn. You can count on a wide range of Visa® emergency services available whenever and wherever you need them. 24 hours a day, 365 days a year. We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa® nor its service providers can be responsible for the availability, use, cost or results of any medical, legal, transportation or other service.

Who is eligible for Travel & Emergency Assistance?

You, your spouse and your children (provided the children are dependents under 22 years old) may all take advantage of these special emergency services.

How do I get these services?

Travel as close as the nearest phone. You simply call the Program Administrator at 1-800-992-6029 any hour of the day or night. If you are outside the United States, call collect at 0-804-673-1675.

Is there a charge for these services?

No. Visa® Travel & Emergency Assistance is available to eligible Visa® cardholders at no additional charge.

Passport note: Visa® Travel & Emergency Assistance provides assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance or other services or goods provided.

What are the specific services and what do they provide?

Visa® Travel & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help. Emergency Message Service can report and relay emergency messages for travelers, immediate family members or business associates. **NOTE:** Visa® will use reasonable efforts to relay emergency messages in accordance with program guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.

Medical Referral Assistance provides medical referral, monitoring and follow-up. The Program Administrator can give you names of English-speaking doctors, dentists and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary; and help you arrange medical payments from your Visa® or personal account. **NOTE:** All costs are your responsibility.

Legal Referral Assistance can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident or need legal assistance. In addition, the Program Administrator can coordinate bail payment from your Visa® or personal account. The Program Administrator can also follow up to make sure bail has been properly handled. **NOTE:** All costs are your responsibility.

Emergency Transportation Assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements for returning the remains of the deceased home. **NOTE:** All costs are your responsibility.

Emergency Ticket Replacement helps you with the carrier's lost ticket reimbursement procedure. If you should lose your ticket and can arrange delivery of a replacement ticket to you, **NOTE:** All costs are your responsibility.

Last Luggage Locator Service can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Program Administrator can also arrange a cash advance with your Visa® issuing bank. However, you are responsible for the cost of any replacement items shipped to you.

Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available; when you need more extensive assistance. **NOTE:** All costs are your responsibility.

Prescription Assistance and Valuable Document Delivery Arrangements can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. **NOTE:** All costs are your responsibility.

Pre-Trip Assistance can give you information on your destination before you leave - information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations and required travel visas.

Program Provisions for Travel & Emergency Assistance. The program described in this Guide will not apply to Visa® Cardholders whose accounts have been suspended or cancelled. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional

Program Guide mailings, statement inserts or statement messages. For general questions regarding this benefit, call the Program Administrator at 1-800-992-6029. If you are outside the United States, call collect at 0-804-673-1675.

LOST LUGGAGE REIMBURSEMENT BENEFITS

Reimbursement Level: \$250 maximum per trip, \$1,000 maximum per cardholder.

How do I benefit from lost luggage reimbursement?

Lost Luggage Reimbursement reimburses the eligible cardholder for checked or carry-on luggage and its contents for the difference between the "value of the amount claimed" and

Common Carrier's payment or other collectible reimbursement, up to \$250 maximum per trip, \$1,000 maximum per cardholder, if the luggage or contents is lost due to theft or misdirection by the Common Carrier. The "value of the amount claimed" is the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection with deduction for depreciation and the cost to replace the item(s). The eligible cardholder must take all reasonable means to protect, save and/or recover any checked or

carry-on property at all times. This reimbursement is supplemental to, and excess of, any valid and collectible insurance and/or other collectible reimbursement from any other source.

Who is eligible for this protection?

To be eligible for this reimbursement, you must be the holder of an eligible and activated U.S.-issued Visa® TravelMoney® card which is validly registered under your name prior to the date the luggage is lost or stolen. Only luggage of the validly registered cardholder is covered.

What is the effective date?

This benefit is available as of the valid registration date of your card through the card expiration date embossed on the card.

What items are not covered?

- Automobiles, automobile accessories and/or equipment, motorcycles, motors, boats or other vehicles or conveyances. Bicycles are also excluded except when checked with the Common Carrier.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Money, securities, travel or debit cards; checks; and traveler's checks.
- Money, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets; animals; cameras; sporting equipment and household furniture.
- Property shipped as freight or shipped prior to trip departure date.
- Items specifically identified or described in and insured under any other insurance policy.
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to war; invasion; rebellion; or insurrection).
- Business items: cellular telephones or art objects.

DEFINITIONS
Business items means items that are used in the purchase, sale, production, promotion or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimiles, samples, collateral materials, etc.).

Checked luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier. Common Carrier means and land, water or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, commuter rail or other non-airline bus lines.

What do I do if my contents are lost or stolen?

If your luggage or its contents are lost or stolen, 1. Immediately notify the Common Carrier to begin the Common Carrier's claim process. 2. Immediately call the Program Administrator at 1-866-360-2884, or call collect at number; Notification to the Program Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Program Administrator will answer any questions you may have and send you a special claim form.

How do I file a claim?

Complete the claim form you receive from the Program Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided.

1. The completed claim form.
2. Proof of ticketing by the Common Carrier, including but not limited to itinerary, boarding pass or used ticket stub.
3. A copy of any check, settlement, denial or explanation of coverage issued by the Common Carrier together with copy of Common Carrier's completed claim form, a list

of the items lost and their value, and a copy of the luggage claim "check" (if applicable).

4. A copy of your statement reflecting the card was validly registered to you and active on the date the luggage or its contents were lost or stolen.
5. A copy of your insurance declarations page and documentation of any settlement of the loss or theft.
6. Any other documentation deemed necessary by the Program Administrator to substantiate the loss or theft.

Do I have to file a claim with my insurance company?

Yes. If you have personal insurance (i.e. homeowner's, renter's or other insurance applicable to the lost or stolen luggage or contents), you are required to file a claim with your insurance company and submit a copy of any claim settlement along with your completed claim form. If the claim amount is within your personal insurance deductible, the Program Administrator may, at its option, deem a copy of your personal insurance declarations page to be sufficient.

TRANSFER OF CLAIMS

After you have received payment for the loss or theft under this reimbursement benefit, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. The Provider shall be entitled at its own expense to sue in your name. You must give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in your name.

ADDITIONAL PROGRAM PROVISIONS FOR LOST LUGGAGE REIMBURSEMENT: You must use due diligence and do all things reasonably necessary to avoid or diminish any loss to property protected by this program. The Provider will not unreasonably apply this provision to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such a claim and your benefits may be canceled. Until sixty (60) days after you have provided proof of loss, no action at law or in equity may be brought to recover on this coverage. After the expiration of two (2) years from the time written proof of loss was to be provided, no action may be brought to recover on this coverage. Lost Luggage Reimbursement is a service provided to eligible Visa® TravelMoney® cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (the "Provider"), and is subject to the terms and conditions outlined therein, including certain restrictions, limitations and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa® U.S.A.

Last Luggage Reimbursement will not apply to Visa® cardholders whose accounts have been suspended or cancelled. Lost Luggage Reimbursement is provided to eligible holders of U.S.-issued Visa® TravelMoney® cards at no additional cost. The terms and conditions of the lost Luggage Reimbursement may be modified by subsequent endorsements. Such modifications may be provided via additional mailings, statement inserts or statement messages. Visa and/or your Financial Institution may cancel or non-renew the coverage, and if so, you will be notified at least thirty (30) days in advance. If the insurer non-renews or cancels any coverage provided to eligible Visa® TravelMoney® cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.

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