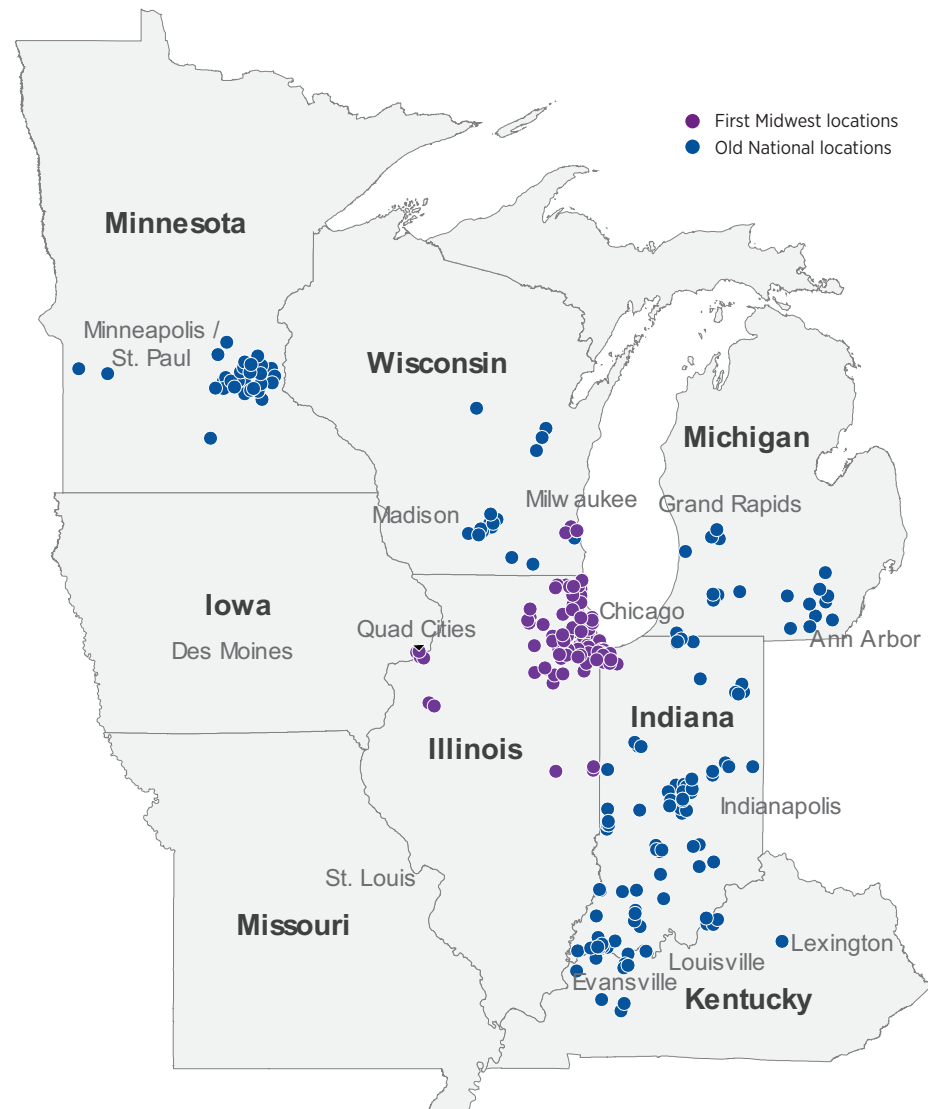


Expanded Footprint & Access

Expect the same exceptional service and commitment to excellence with expanded centers across the Midwest, plus a network of 55,000+ partner ATMs².



oldnational.com/firstmidwest |
 firstmidwest.com/oldnational



¹Subject to credit approval. Property insurance may be required. ²Some Allpoint ATMs may ask you to accept a fee. Accept the fee, you will not be charged. Access to Allpoint Network is not available for Old National Health Savings Account cards, Old National Home Equity Line Access cards or First Midwest ATM cards. ³Includes depositories headquartered in the Midwest. Excludes merger targets, mutuals and trust banks. ⁴Ranked by gross revenue from fiduciary activities for the year ended 12/31/20. Includes U.S.-headquartered depositories with MRQ assets less than \$100 billion. Excludes merger targets, MOE participants, trust companies and subsidiaries of foreign organizations. | Member FDIC. 1121-021

About the Combined Company

More than 250

banking centers

Dual headquarters

in Evansville, Indiana
and Chicago, Illinois

270

years of combined service;
Old National was founded in 1834

NASDAQ: ONB

\$45 billion

in total assets

\$33 billion

in assets under management

\$34 billion

in total deposits

6th largest

Commercial bank headquartered
in the Midwest by assets³

7th largest

Wealth Management platform
among banks <\$100B in assets⁴

FIRST MIDWEST BANK IS NOW A DIVISION OF OLD NATIONAL BANK



Local knowledge and expertise. Greater resources and capabilities.

HOW OUR PARTNERSHIP BENEFITS YOUR BUSINESS



Customized lending with larger limits¹

Count on us for expansion and acquisitions, inventory and equipment, and cash flow. Our lending scale and scope includes:

- Lines of credit
- Commercial and investment real estate
- Term loans
- U.S. Small Business Administration (SBA) loans

Robust Treasury Management services

Get a customized suite of online cash management resources, so you can make informed cash position decisions, move funds electronically and protect your business from unauthorized transactions. Our ONPointe platform:

- Gives you single sign-on access to multiple accounts for your business
- Has powerful fraud prevention with Check and ACH Positive Pay options
- Includes electronic payment capabilities like direct deposit, pre-authorized debits, vendor payments and wire transfers
- Has customized reporting capabilities that can be delivered to your email

Specialized banking for more industry verticals

Different industries and organizations have unique characteristics and specific business banking needs. Our combined team offers expertise and industry-specific solutions in the following areas:

- Healthcare
- Franchise banking
- Agriculture banking
- Professional services
- Capital markets
- Manufacturing
- Foreign exchange
- Municipal financing
- Community development
- Alternative financial centers
- Money services businesses

Your employee benefits made easy

We can administer financial services related to your employee benefits:

- Partnership Banking—exclusive banking benefits for your employees
- Retirement plan services
- Financial education

Customized Wealth Management* for your business

Our Wealth Management team partners directly with your banking Relationship Manager to offer holistic financial services:

- **Retirement plan services:** Customized solutions for employee-sponsored retirement plans
- **Investment and asset management:** Portfolios that deliver maximum return within your risk tolerance and in accordance with your investment policy
- **Corporate trust services:** A team of experts that can serve in a fiduciary capacity
- **Philanthropy and endowment services:** Manage and grow the assets that help fulfill your organizational mission

* Investment instruments utilized by Old National Wealth Management are not insured by the FDIC nor any other government agency, are not deposits or other obligations of Old National Wealth Management, Old National Bank, its parent company or affiliates, and involve investment risk including the possible loss of principal invested.

A Powerful Combination

Old National and First Midwest are both driven by a commitment to relationship-based banking. Combined, we have been in operation for nearly 270 years.



TOP-TIER COMMERCIAL BANKING

Our commercial clients receive the robust services and products they need to run their business, including customized lending solutions, Treasury Management, Merchant Services, Wealth Management and Foreign Exchange.

COMMITMENT TO COMMUNITY

Our longstanding history of service will continue to grow. In 2020, we had a combined \$9.1MM in charitable giving. We can now champion community initiatives and positive change within our expanded footprint.



ENHANCED TECHNOLOGY & DIGITAL CAPABILITIES

Technology enhancements to better serve your consumer, wealth management, small business and commercial banking needs.

UNWAVERING FOCUS ON CULTURE

First Midwest has multiple recognitions as a Best Place to Work, and Old National has a 10-year run as one of the World's Most Ethical companies. The combined institution will remain committed to a strong culture of collaboration and trust.