



First Midwest Bank AND



OLD NATIONAL BANK®

A Powerful Combination

In June 2021, we announced the merger of First Midwest Bank and Old National Bank, forming a premier financial services company. We are excited to announce First Midwest Bank is now officially a division of Old National Bank.

EXPANDED FOOTPRINT & ACCESS

Expect the same exceptional service and commitment to excellence with expanded access to more than 250 banking centers across the Midwest, plus a network of 55,000+ partner ATMs.¹

COMMITMENT TO COMMUNITY

Our longstanding history of service will continue to grow with expanded resources to further champion and lead positive community initiatives within our expanded footprint.

ENHANCED DIGITAL CAPABILITIES

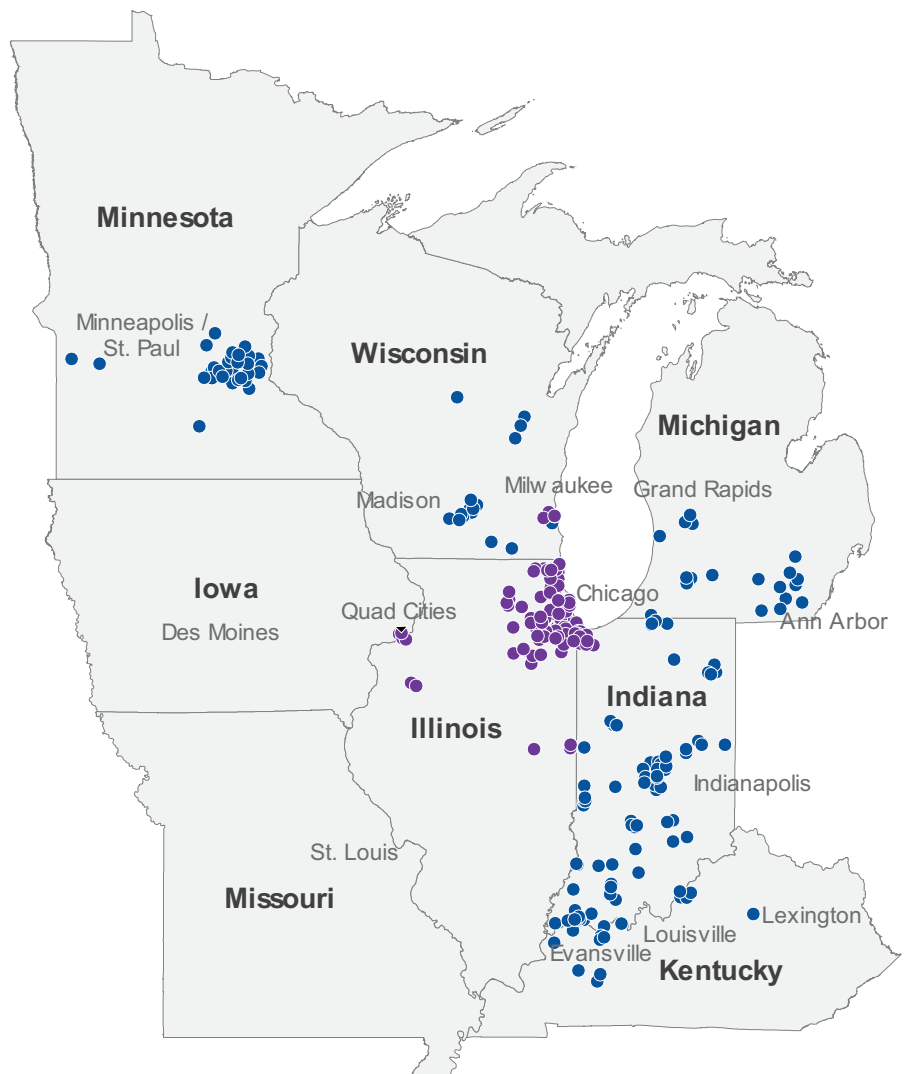
Technology enhancements to better serve consumer, wealth management, small business and commercial banking needs.

TOP-TIER COMMERCIAL BANKING

Gain access to expanded business banking product offerings and capabilities, including specialized verticals for unmatched industry expertise.

UNWAVERING FOCUS ON CULTURE

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



Member FDIC

oldnational.com/firstmidwest | firstmidwest.com/oldnational

2021 WORLD'S MOST
ETHICAL
COMPANIES™
WWW.ETHISPHERE.COM
10-TIME HONOREE

Frequently Asked Questions

CONSUMER BANKING

Can I access the First Midwest and Old National ATM network?

Yes. We welcome clients from both banks to use any of the ATMs in the combined network with NO access fees—fees will be refunded within one business day. For a list of banking centers or ATM locations, visit oldnational.com/locations or firstmidwest.com/locations. Additionally, you will continue to have access to 55,000+ Allpoint¹ partner ATMs.

Will any banking centers close?

Our intention with this merger is growth, and there is minimal geographic overlap. If changes do occur within our banking center network, we will communicate directly with impacted clients and stakeholders prior to the change.

Will First Midwest banking centers change to Old National?

Yes. We have chosen to operate under the name Old National Bank. We are making plans to modify the appearance of the First Midwest banking centers, likely in the spring of 2022. While the logo and colors will change, the award-winning customer service will not.

Will my account(s) be impacted?

We continue to focus on offering the most competitive products and services, so our clients can achieve financial success. Today, the two banks have similar offerings; so modifications, if any, should be minimal. If any changes are made to your accounts or services, you will receive a communication well in advance. Rest assured, your existing loan terms and conditions will remain the same.

Will the website and online banking change?

Both firstmidwest.com and oldnational.com will continue to operate separately until we convert to one system, likely in the spring of 2022. At the time of conversion, all clients will access a combined online platform at oldnational.com and/or the Old National Mobile app to ensure you can manage your account(s) with ease.

Will my debit card be impacted?

At this time, there is no action needed. First Midwest clients will receive an Old National Bank-branded debit Mastercard®, likely in the spring of 2022. Client communications will be sent when this transition begins.

Can I manage my Old National accounts (either deposit or loan) at a First Midwest facility, or vice versa?

Until our banking center and systems conversion is complete, likely in spring 2022, you will not be able to make deposits, loan payments or receive a loan advance from any Old National account at a First Midwest banking center, or vice versa. However, First Midwest banking centers will perform check cashing (up to \$5,000) for checks drawn on Old National deposit accounts, or vice versa. No fees will be charged to First Midwest or Old National clients for this service.

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 assets²

7th largest

Wealth Management platform
among banks <\$100B in assets³

oldnational.com/firstmidwest | firstmidwest.com/oldnational

Member FDIC



¹Some 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. ²Includes depositories headquartered in the Midwest. Excludes merger targets, mutuals and trust banks. ³Ranked 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. 1121-001