

welcome



OLD
NATIONAL
BANK™

A NEW PARTNERSHIP. A POWERFUL COMBINATION.

This Product and Services Overview for your personal accounts will help you prepare for the conversion of First Midwest Bank to Old National Bank on July 8-10, 2022.



WELCOME TO OLD NATIONAL BANK

hello!

Let's achieve your financial goals.

The alliance between First Midwest and Old National is meant to benefit you. Collectively, we have nearly 270 years of experience and a history of strength and stability. Our partnership allows for more comprehensive solutions and ongoing support to help you achieve your financial goals.

You'll find your transition information right here, in this Product and Services Overview. We'll walk you through all the basics—and some specifics—of what Old National offers and how your services will change. A lot will be familiar to your First Midwest experience, with a few new aspects sprinkled in.

As you read through this Overview, pay particular attention to the items highlighted in bold, blue text, like this. Those are important action items you should complete to help ensure a smooth transition.

First things first: What's happening?

Last year, we announced the merger of First Midwest Bank and Old National Bank, forming a premier financial services company. You've probably noticed some small changes over the past several months, and now—at the close of the business day on Friday, July 8—First Midwest will combine with Old National, and your First Midwest accounts will become Old National accounts. The conversion will continue to happen over the weekend of July 8-10, and you'll be an Old National client when we open on Monday, July 11. You'll also notice that First Midwest banking centers will become Old National banking centers.

So, who is Old National Bank?

Much like First Midwest, Old National is a community bank. We have been helping individuals and businesses with their financial needs since 1834. Based in Evansville, Indiana, we are proud of our high ethical standards, and of our active commitment to the communities we serve. That will not change with this partnership.

What can I expect as conversion occurs?

Our goal is to make this transition as seamless as possible. If challenges do arise, please know we will do our best to address them. Please carefully review the information here. If you have any questions about your account transition on Monday, July 11, we encourage you to reach out soon. While we're staffing our Client Care Contact Center with more team members during conversion, you may encounter longer wait times if you call or visit us the week of July 11.

Where can I get more information?

The guide you hold in your hands contains important information. If you still have questions after reading it, you can find the latest on our partnership online at oldnational.com/firstmidwest. We will update this page regularly.

If you have further questions, our team members will be happy to help you navigate the change. Reach out to your local banking center or give us a call at **888-424-2002** for assistance.

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*Note: All times referenced throughout this book
are in the Central Time Zone (CT).*

LET'S GET STARTED ►

About Old National Bank



We value your trust

As your financial partner, we are dedicated to your needs and the best way to meet them.

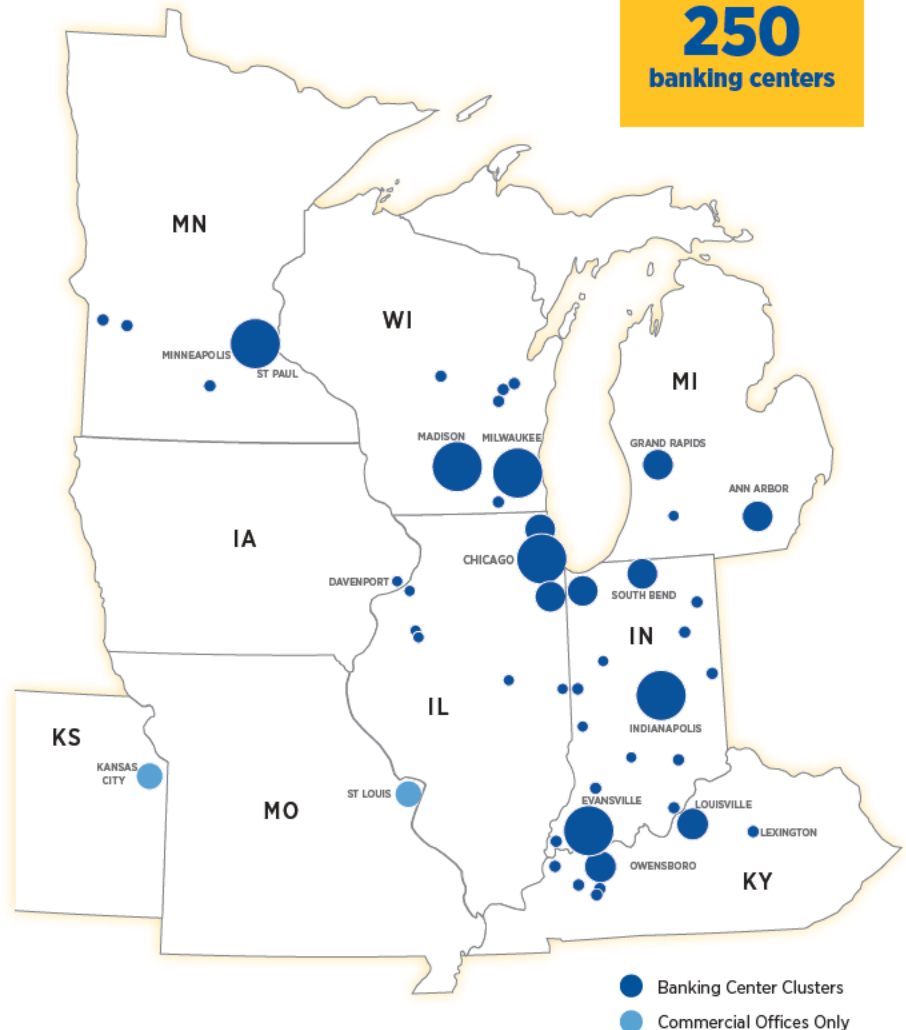
We are driven by our values and ethics every day, and have been recognized as a World's Most Ethical Company® every year since 2012—the only bank that can make that claim.

We also are passionate about the security and privacy of your accounts and personal information, and take a number of steps to ensure you have convenience and safety during your banking experience. You can read more about how we protect you—and encourage you to protect yourself—at oldnational.com/security.

Where we are

We will have more than 250 locations throughout Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota and Wisconsin. You can find all our locations at oldnational.com/locations.

More than
250
banking centers



OUR MISSION

With deep roots as a trusted financial partner, we invest our time, heart and expertise so that our clients and communities thrive.

OUR VISION

To be the bank of choice that helps our clients fulfill their dreams, passionately supports our communities and invests in the growth and development of our team members.

OUR VALUES

Integrity
Inclusion
Excellence
Collaboration
Optimism
Agility

What to expect before the conversion to Old National Bank:

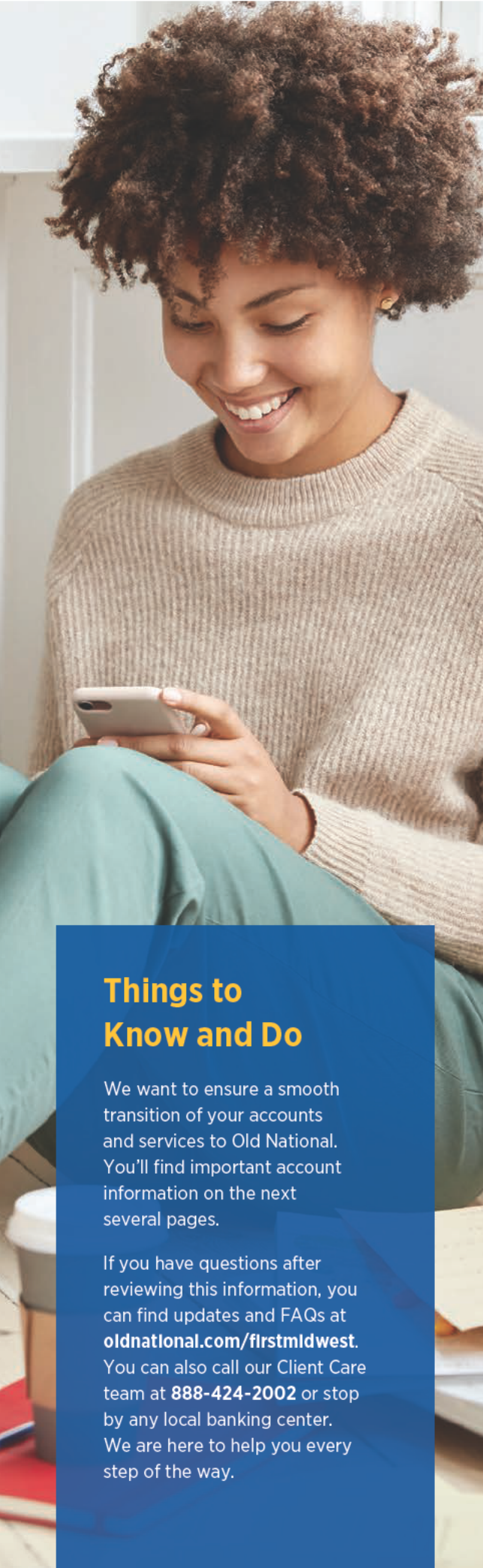
Beginning in mid-May	<ul style="list-style-type: none"> As First Midwest Bank ATMs are converted to Old National ATMs, there may be brief periods when service is unavailable.
Beginning the week of June 6	<ul style="list-style-type: none"> Old National debit card(s) and ATM card(s) arrive in your mailbox. Activate your Old National card(s) and select your 4-digit PIN according to instructions on your card upon receipt. You may begin to use your new card(s) on, but not before, Monday, July 11.
Week of June 13	<ul style="list-style-type: none"> First Midwest Bank Online & Mobile Banking users will receive their Old National login information and a Quick Start Guide. Use this login information beginning at 8am on Monday, July 11.
Week of June 20	<ul style="list-style-type: none"> Personal and business checking clients will receive an offer to order complimentary checks. Please note: You may continue to use your First Midwest Bank checks for at least two years after the conversion to Old National.
Thursday, July 7	<ul style="list-style-type: none"> First Midwest Bank Bill Pay will be unavailable starting at 5pm. Be sure to note any Bill Payee information prior to this time.

What to expect during conversion weekend, July 8-10:

Friday, July 8	<p>Banking Centers: All First Midwest Bank banking centers will close early.</p> <p>Online & Mobile Banking: Access to First Midwest Bank Online & Mobile Banking will end at 7pm.</p> <ul style="list-style-type: none"> Don't forget to download or print account statements prior to 7pm. They will not transfer to your Old National account. This would include downloading your transaction history in to Quicken or QuickBooks. If you utilize Card Controls to enable/disable your First Midwest debit card, ensure your debit card is in the "On" position prior to 7pm if you plan to use it for transactions over conversion weekend. Zelle®: Zelle® transactions will no longer be available starting at 7pm. Remove the First Midwest Mobile app from your mobile device. Telephone Banking: First Midwest Bank-Line telephone banking system access will end at 7pm. Paper Statements: Final First Midwest Bank paper statements will be mailed. External Transfers: The cut off time to execute an External Transfer within First Midwest Bank Personal and Small Business Online Banking is 7pm. Do not schedule any future-dated External Transfers after July 8. They will not transfer to your Old National account. See page 9 for more details.
Saturday, July 9 & Sunday, July 10	<ul style="list-style-type: none"> All First Midwest Bank banking centers will be closed. Continue using your First Midwest Bank ATM and debit card(s) for purchases and at ATMs, including Allpoint® ATMs.

What to expect after conversion, beginning July 11:

Monday, July 11	<ul style="list-style-type: none"> First Midwest Bank locations will open as Old National Bank with regular business hours. All First Midwest Bank ATMs will open as Old National ATMs.
ATM & DEBIT CARDS	<ul style="list-style-type: none"> Once activated, begin using your new Old National debit/ATM card(s). Attempting to use your First Midwest debit or ATM card will result in the transaction being declined. Cut up or shred your First Midwest Bank debit/ATM card(s) after you've completed your first successful transaction or withdrawal using your new Old National card. If you have recurring payments tied to your First Midwest debit card, you will need to contact those companies to provide your Old National card information. If you have your First Midwest Bank debit/ATM card(s) in a digital wallet or are using it as a payment method on shopping sites or apps, update your card information with your new Old National debit card number.
ONLINE & MOBILE BANKING	<ul style="list-style-type: none"> Use your Old National Online User ID and temporary password (mailed to you the week of June 13) at oldnational.com to log in to Online Banking. If you have not logged in by Wednesday, August 31, your User ID and temporary password will be deactivated. Confirm First Midwest Bank Bill Payee information, future-dated and recurring payments have automatically transferred to Old National correctly. Download the Old National Mobile app on your mobile device and begin using. Re-register for Zelle® and/or External Transfers to continue using these services. Establish Debit Card Controls and Account Alerts Update the Quicken or QuickBooks Financial Institution settings using instructions provided on oldnational.com/firstmidwest. Review your scheduled internal transfers to confirm they have automatically transferred to Old National correctly. If you are currently signed up for eStatements at First Midwest Bank, you will continue to be enrolled once you have logged in to Old National Online Banking by Wednesday, August 31. Re-establish any recurring loan payments set up in Online or Mobile Banking, using the Transfer feature. Recurring loan payments established via the First Midwest Loan Payment Center will not transfer to Old National.
CHECKS	<ul style="list-style-type: none"> Order new Old National checks using your limited-time complimentary offer. You may also continue using your First Midwest Bank checks as they will be accepted for at least two years after conversion. See page 8 for more information on checks.
Thursday, August 11	<ul style="list-style-type: none"> Beginning with your first statement on or after Thursday, August 11, 2022, applicable monthly service charges on your deposit accounts will appear. See page 25 for details.
Friday, August 12	<ul style="list-style-type: none"> Wealth Management systems conversion: If you have a First Midwest Wealth Management account(s), such as investment or trust services, it will convert in August. A separate communication will be issued regarding that conversion process; see page 15 for more information.
Wednesday, August 31	<ul style="list-style-type: none"> If you have not logged into Old National Online or Mobile Banking by Wednesday, August 31, your User ID and temporary password will be deactivated. In addition, any associated eStatement enrollments will convert to paper statements.
Friday, September 9	<ul style="list-style-type: none"> Last day for personal and business checking clients to order free or discounted checks.



Things to Know and Do

We want to ensure a smooth transition of your accounts and services to Old National. You'll find important account information on the next several pages.

If you have questions after reviewing this information, you can find updates and FAQs at oldnational.com/firstmidwest. You can also call our Client Care team at 888-424-2002 or stop by any local banking center. We are here to help you every step of the way.

Managing Your Account

ACCOUNT NUMBERS

Many clients will be able to keep their same account numbers. If your account number changes, we will notify you by mail. And, if you do receive a new account number, we will notify your direct deposit payers and automatic payment recipients of the account number change as these transactions are processed after account conversion. You may also wish to contact your payers and billers to confirm that your account information has been updated in their systems after Monday, July 11.

ROUTING NUMBER

The bank routing number for your account(s) will change to the Old National routing number, **086300012**, on Sunday, July 10. **Please do not use this number before Monday, July 11.**

ATM CARDS AND DEBIT CARDS

If you have a First Midwest ATM card or debit card, you'll automatically receive an Old National ATM card or Mastercard® debit card in the mail beginning the week of June 6. **To protect your safety, cards are sent in plain white envelopes with no identifying information. Take care not to accidentally discard it.**

Continue to use your First Midwest ATM card or debit card through Sunday, July 10. Be sure to follow the instructions on your Old National card to activate it and select your 4-digit PIN. Starting on Monday, July 11, you should use your Old National card. Once you've completed your first successful transaction or withdrawal with your new card, you can cut up or shred your First Midwest card.

Your daily withdrawal, purchase and account transfer limits on your Old National card will not be any lower than your First Midwest card limits, and you can use your card anywhere you see the Mastercard® symbol.¹

If you have recurring payments tied to your First Midwest debit card, you will need to contact those companies to provide your Old National card information.

Any card transactions between 6pm on Friday, July 8 and 8am on Monday, July 11 may not be reflected in your available balance right away. Card transactions made during this time will begin to post to your account the evening of Monday, July 11, but it may take several days for your account to reflect an accurate available balance. You should keep track of any card transactions you make during this time to avoid overdrawing your account.

¹Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All other brand and product names are property of their respective owners.

ATM Access: First Midwest debit cardholders will continue to have free access to 55,000 Allpoint® ATMs¹ throughout the world (often in retailers such as Target, Walgreens, CVS and Costco), as well as free access at any Old National ATM. Beginning Monday, July 11, First Midwest ATM cardholders will also have free access to Allpoint® ATMs. You can find a complete list of ATMs at oldnational.com/locations.

Beginning in mid-May, First Midwest ATMs will be converted to Old National ATMs. **As ATMs convert, there may be brief periods when service is unavailable.**

Purchase Alerts & Card Controls: With Card Controls, available in Online Banking and the ONB Mobile App, you can choose to receive near real-time alerts on your debit card activity via text messages, emails or both. You also can instantly turn your card on or off. Automated Fraud Monitoring alerts you to suspicious card activity.

Digital Wallet & Card on File: Pay on the go. Add your Old National debit card for an easier way to make purchases at participating stores and within the Apple Pay®, Google Pay™ or Samsung Pay® apps.² If your First Midwest debit card is connected to a digital wallet, payment application or online retailer (such as Amazon or your local grocery store, Venmo or Paypal, Apple Pay®, Google Pay™, Samsung Pay®), you will need to update it with your Old National debit card information.

¹Access to Allpoint® ATMs is free for all Old National debit and ATM cards except for Health Savings Account cards and Home Equity Access cards, for which we charge a \$3 Foreign ATM Fee. ²Apple Pay® is not available at all retailers. Apple Pay is a trademark of Apple Inc. Samsung Pay® is a trademark or registered trademark of Samsung Electronics Co., Ltd. Samsung Pay is available on select Samsung devices. Google Pay™ is a trademark of Google, LLC.

CHECKS AND CHECKING ACCOUNTS

If you have a personal or small business checking account, watch your mail during the week of June 20 for a limited time offer for complimentary or discounted designer checks for your initial Old National check order. While your existing First Midwest checks will continue to be accepted for at least two years, we encourage you to take advantage of our check offer before it expires on September 9, 2022.

For more information about your checking account, refer to pages 19-21, where you'll find an Account Transition Guide listing all First Midwest checking account products and the corresponding Old National accounts. This information will also note accounts that include free checks.

ONLINE AND MOBILE BANKING

If you currently use First Midwest Online and Mobile Banking, you will automatically have access to Old National Online and Mobile Banking at 8am Monday, July 11. If you also have business accounts with First Midwest and use Business Express Online Banking, please watch your mailbox for more information that will be sent in late May.

Don't currently have Online or Mobile Banking? You can sign up for instant access after conversion by visiting oldnational.com or downloading the ONB Mobile App and completing your enrollment.

Accessing Your Old National Account

Most Online and Mobile Banking clients will be able to keep their current User IDs after conversion. Watch your mail for more information about your login credentials. We'll also send you an Online & Mobile Banking Quick Start Guide to help you log in to Old National Online Banking for the first time, set up Card Controls and Alerts and download the Mobile App.

Accessing Your First Midwest Account

Access to First Midwest Online and Mobile Banking and your statements and transaction history will end at 7pm Friday, July 8 and you will not be able to access your First Midwest account statements or transaction history through Old National Online Banking. Any transactions made over conversion weekend will be viewable in Old National Online banking beginning Tuesday, July 12.

As a result, we recommend you download or print your First Midwest account statements and transaction history before 7pm Friday, July 8 and retain them for record-keeping purposes. In addition, keep all receipts from transactions completed over conversion weekend. If you use Quicken, QuickBooks or another financial management software, you will need to download your statements and history to the software before 7pm Friday, July 8 so you will be able to access them following conversion.

Bill Pay

Payees and scheduled payments you have established in First Midwest Bill Pay by 5pm Thursday, July 7 will automatically transfer to Old National Bill Pay at 8am Monday, July 11. Items scheduled for payment on or before Thursday, July 7 will be processed by First Midwest Bill Pay. Items scheduled for payment beginning Friday, July 8 will be processed by Old National Bill Pay. The first time you log in to the Old National Bill Pay service, please verify that all your payee and payment information is scheduled with sufficient time for processing.

You will not be able to make any changes or cancel any scheduled payments in First Midwest Bill Pay between

9:30pm Thursday, July 7 and 8am Monday, July 11. Any updates and new payments will need to be completed through Old National Bill Pay starting Monday, July 11.

Zelle®

When you log in to Old National Online Banking, you'll need to re-register for Zelle® if you want to continue using this service because your current registration with First Midwest will not transfer to Old National.

See the Online & Mobile Banking Quick Start Guide, which should arrive by mail the week of June 13, for more information.

External Transfers

After you log in to the Old National system, you'll need to re-register for External Transfers to continue using this service as your current registration with First Midwest will not transfer to Old National.

Any External Transfers you have scheduled with First Midwest will **not** transfer to Old National, and you will need to set them up in the Old National Online Banking system after you have re-registered.

Internal Scheduled Transfers

Scheduled transfers between your First Midwest accounts will automatically transfer to Old National. See the Online & Mobile Banking Quick Start Guide, which should arrive by mail the week of June 13, for more information.

DIRECT DEPOSIT & AUTOMATIC/RECURRING PAYMENTS

If you have an existing direct deposit, future-dated or recurring payments set up through your First Midwest account, it will **automatically transfer** to your Old National account. This includes payments for subscription-based services, third-party payment services and utilities. You may also wish to contact your payers and billers after Monday, July 11 to confirm that your account information has been updated to the Old National routing number in their systems.

MORTGAGE

All terms, conditions and interest rates for your mortgage loan will remain the same. We recently mailed information about important changes in managing your mortgage, including making payments, beginning June 1, 2022. Should you have any questions regarding the servicing of your mortgage, please contact Old National Mortgage Servicing at **866-853-3277**.

CONSUMER LOANS

Please continue to use your First Midwest loan payment book or billing notices through Friday, July 8, and watch your mail for additional information about your First Midwest loans.

STATEMENTS AND NOTICES

If you currently receive eStatements from First Midwest for your deposit accounts, you will continue to receive eStatements from Old National.

You must log in to Old National Online Banking after conversion to access your eStatements.

If you do not log in to Old National Online Banking, we will revert your account(s) to paper statements after August 31, 2022. Follow the steps outlined in the Online & Mobile Banking Quick Start Guide, which should arrive by mail the week of June 13, for more information.

Even if you are signed up for eStatements, all clients will receive a final First Midwest paper statement in the mail that will reflect account activity from your last statement date through Friday, July 8.

Your First Midwest account history and eStatements will not be accessible through Old National Online Banking. For this reason, we strongly recommend you download or print your eStatements and images from First Midwest Online Banking prior to 7pm on Friday, July 8 and retain them for record-keeping purposes.

Some notices that are sent electronically by First Midwest today will be delivered as paper notices by Old National, including overdraft notices, transaction confirmations and stop payment notices for your deposit account, as well as certain loan-related notices.

If you have scheduled recurring loan payments via the First Midwest Loan Payment Center, those scheduled, or future-dated payments will not convert to Old National. Beginning July 11, simply log in to your Old National Online or Mobile Banking account to initiate or schedule loan payments. Don't currently have Online or Mobile Banking? You can sign up for instant access after conversion by visiting oldnational.com or downloading the Old National Mobile App and completing your enrollment.

If you use checks with your home equity line of credit or personal line of credit, you are welcome to continue using your First Midwest Access Checks as they will continue to be accepted for at least two years. Beginning Monday, July 11, you may order complimentary replacement Access Checks from Old National by calling **800-355-8123** or visiting any Old National banking center.

CDs AND IRAs

CDs and IRA CDs: Your First Midwest CDs (excluding Build a Buck CDs) and IRA CDs will stay at the same rates and terms until maturity. Upon maturity, please call us at **888-424-2002** or visit your local banking center to discuss the CD solution that's right for you. If your CD automatically renews, it will renew with Old National's then-current terms and you will receive notice of those terms prior to maturity.

IRA Money Market: IRA Money Market accounts will convert into IRA Savings Accounts as of close of business on July 8, 2022. See the Account Transition Guide for more information about the IRA Savings Account.

Build a Buck CDs: Build a Buck accounts will convert into Basic Savings Accounts as of close of business on July 8, 2022. The early withdrawal penalty and the other terms of First Midwest's Time Account Agreement and Disclosure will no longer apply after conversion. See the Account Transition Guide for more information about the Basic Savings Account.

Please note, ACH deposits (i.e., direct deposits) cannot be made to Old National CDs and IRAs.

CREDIT CARDS

If you have a First Midwest consumer or small business credit card through Elan, you may continue to use your card and manage it directly through Elan. Your current credit card will continue to work as it does today, and you can continue to access your account at myaccountaccess.com. If you have any questions about your credit card, please call the number on the back of your card.

This applies only to your First Midwest consumer and small business credit cards. All debit/ATM cards that you may have linked to a First Midwest checking, savings or loan account will be replaced with an Old National debit/ATM card. See page 7.

SAFE DEPOSIT BOXES

If you have a Safe Deposit Box, there is nothing you need to do at this time. Any pricing changes will be communicated with your next safe deposit box annual billing notice. Safe deposit box annual billing notices are mailed 14 days prior to the due date with a 30-day grace period. A \$10 late fee applies to payments made 30 days or more after the due date. Box drilling and lost key fees are at actual cost. Safe deposit box contents are not FDIC insured.

You will not be able to access your safe deposit box on Saturday, July 9, since our banking centers will be closed for conversion. You will have full access to your safe deposit box when First Midwest banking centers reopen as Old National on Monday, July 11. Please plan accordingly.

TOUCHTONE BANKING

If you are a current user of First Midwest Bank-Line, watch for additional information. Old National offers a similar service called TouchTone Banking that you can use following conversion. With Old National TouchTone Banking, you can check your account balances, transfer funds and more—24 hours a day, 7 days a week.

You can establish access to TouchTone Banking on or after Monday, July 11, by calling **888-424-2002**. **You will need your Old National account number to set up TouchTone Banking.** After setting up this service, you can call **800-731-2265, Option 1**, anytime to hear account information and make transactions.

INTERNATIONAL CHECK PROCESSING: CANADIAN ITEMS

Canadian items will continue to be accepted at banking centers following conversion. Keep in mind that checks drawn on a foreign bank and/or payable in a foreign currency are not subject to Old National's Funds Availability Policy and may be subject to holds. International checks also cannot be deposited through an ATM or using mobile deposit. For information regarding applicable fees, please refer to the Deposit Account Fee Schedule on page 25.

WIRE TRANSFERS

Starting at 4:30pm on Friday, July 8, First Midwest's wire transfer services will no longer be available. On Monday, July 11, at 8am, Old National's wire transfer services will become available.

In-person: If you currently request a wire transfer with a banker, you can continue to do so at any Old National banking center.

Telephone: If you had an arrangement with First Midwest to request wires by telephone, you will receive a separate communication the week of May 9 with instructions on requesting wires by telephone.

Before you can request wires by telephone, you must return a signed acknowledgment form to Old National. Instructions will be provided in the mail.

Wire Transfer Notifications

Old National will continue to send email notifications to email addresses on file for inbound and outbound wire transfers. No action is required to continue this service.

Incoming Wire Transfers

Your incoming wire transfer instructions will need to be changed by Monday, July 11. The information below provides details regarding the required changes.

Beginning Monday, July 11, you must instruct the entity sending wires to your company to use the Old National Bank Routing Number 086300012 and your Old National account number. Wires using the First Midwest Routing Number will be returned starting 60 days after Monday, July 11.

If you receive International Wire Transfers, you **must** notify senders of the below changes, effective Monday, July 11:

For International Wires Received in US Dollars:

Beneficiary Bank: Old National Bank
Beneficiary Bank Address: 1 Main Street,
Evansville, IN 47708
SWIFT/BIC Code: OLNAUS44

For International Wires Received in a Foreign Currency:

Visit oldnational.com/firstmidwest and navigate to "Wire." Click on "Incoming Wire Instructions" for detailed instructions.

FDIC DEPOSIT INSURANCE

Typically, FDIC insurance covers deposits (including checking and savings accounts, money market deposit accounts and certificates of deposit) up to \$250,000 per ownership category held at an FDIC-insured institution.

Since First Midwest Bank is combining with Old National Bank, the deposits held at each bank will no longer be separately insured but will instead be treated as deposits of a single FDIC-insured institution. For example, a joint account at First Midwest in the amount of \$150,000 and a joint account at Old National with the same owners in the amount of \$150,000 would have a combined balance of \$300,000, which exceeds the FDIC deposit insurance coverage limit of \$250,000 for the same ownership category. In this scenario, the joint owners would want to consider restructuring these deposits after the Banks are combined to ensure FDIC deposit insurance coverage for the entire balance.

Deposit accounts opened at First Midwest Bank before February 16, 2022, will no longer be separately insured from deposit accounts at Old National Bank beginning on August 16, 2022. This six-month grace period gives you time to review your deposit accounts to ensure your FDIC insurance coverage is not affected. This grace period applies as follows:

For accounts opened at First Midwest Bank before

February 16, 2022: Deposit accounts opened at First Midwest Bank prior to February 16, 2022, will be separately insured from deposits at Old National Bank until August 16, 2022. This six-month grace period allows you the opportunity to restructure your accounts, if necessary.

Certificates of Deposit (CDs) at First Midwest Bank dated prior to February 16, 2022, will be separately insured from deposits at Old National Bank until the earliest CD maturity date after August 16, 2022.

For accounts opened at First Midwest Bank on or after

February 16, 2022: Deposit accounts opened at First Midwest Bank on or after February 16, 2022, may not be separately insured from deposits at Old National Bank.

CDs that mature between February 16, 2022 and August 16, 2022 that are renewed for the same term and in the same dollar amount (either with or without accrued interest), will continue to be separately insured until the first maturity date after February 16, 2022. If a CD matures during this time period and is renewed on any other basis, it will only be separately insured until August 16, 2022.

Please call the Old National Client Care team at **888-424-2002** or stop by any local banking center if you have questions regarding FDIC insurance coverage for your deposit accounts.



Funds Availability & Overdrafts*

WHAT IS FUNDS AVAILABILITY?

This is when the funds deposited in your account will be made available to you. The timing varies based on the type of deposit and when it is made. Below we provide a summary of when funds from the most common types of deposits are generally made available to you. We also provide our cut-off times for certain deposit channels. Refer to Section 6 of the enclosed Deposit Account Agreement and Disclosure for more information. If you have additional questions, please visit any banking center or contact us at 888-424-2002.

*Applicable with transactions dated beginning Saturday, July 9.

Avallablity of Deposits

Type of Deposit	Old National Funds Avallablity Policy
Checks from a bank other than Old National or First Midwest	Funds will be available the next business day. ¹ This means these funds will not be available to cover checks or other debits processed that night.
Cash or Direct Deposit (e.g. payroll, Social Security)	Funds will be available the same day as deposit, which means these funds will be available to cover checks or other debits processed that night. ²
Checks from Old National or First Midwest	Funds will be available the same day as deposit, if the deposit is made in-person at a banking center or at an Old National ATM. ¹ Same-day availability means these funds will be available to cover checks or other debits processed that night.

¹In some cases, longer delays may apply. You will be notified if availability of the funds is delayed. ²A cash deposit made at a non-Old National ATM will not be available until the second business day after we receive the deposit. This feature is not available at all ATMs.

Deposit Cut-Off Times

When you make a deposit on a business day before the applicable cut-off time, we receive it that same day. If you make a deposit after the applicable cut-off time, or on a non-business day, we don't receive that deposit until the next business day we are open. Our cut-off time for deposits made in a banking center is the applicable banking center closing time, which varies by location. For other transaction types, the following deposit cut-off times apply:

Transaction Type	Cut-off Tlme (Central Time)
All Old National ATM Locations	Varies by location.
Account Transfers ³ via Online and Mobile Banking	Monday-Friday: 9pm
Telephone Transfers	Monday-Friday: 9pm
Check Deposits via Mobile Banking	Monday-Friday: 8pm

³External transfers (to or from your accounts at other financial institutions) may be subject to different cut-off times, which are disclosed to you in Online Banking or Mobile Banking as applicable.

Check Deposits, Presentment

At Old National when you deposit a check, we only present the check once for payment (single presentment). If a check is returned for non-sufficient funds, you will be charged a Return Deposited Item fee of \$11 per check. If you would like returned checks to be automatically presented a second time for payment (double presentment), contact your relationship manager or banking center. There will be a \$10 monthly fee (Return Item Handling Instructions) for this service as well as a \$6 Redeposited Item fee for each check that is presented for payment a second time.



HOW OVERDRAFTS CAN HAPPEN, AND WHEN FEES ARE CHARGED

To help you avoid returned checks or declined transactions, we want you to understand how overdrafts can occur and the various options available to you for managing overdrafts.

An overdraft occurs when the available balance of your account is not sufficient to cover a transaction, but we pay it anyway. A returned item occurs when your available balance is not sufficient to cover a transaction and we return it unpaid. If your account becomes overdrawn by more than \$25, we will charge you a \$36 fee for each overdraft item or returned item, up to 10 per day. You are responsible for paying the amount of any overdraft on your account immediately. If your account remains overdrawn for seven (7) consecutive business days, we will charge a \$7 daily overdraft fee until you make a deposit or transfer to bring your account balance positive, for up to 10 business days.

Current Balance and Available Balance

When you view your account in Online or Mobile Banking, you may see two different account balances: current balance and available balance. Following is an overview of the difference between these two balances:

Current Balance: This is the balance in your account as determined at the end of the previous business day after adding all credits and subtracting all debits posted to your account that day. Your current balance does not reflect transactions that have not cleared your account.

Available Balance: Your available balance is our most current record of the amount of money in your account that is available for you to use. Your available balance only reflects transactions once we become aware of them, which means it may not include every transaction you have initiated, such as checks you've written that we have not received for payment yet. The best way to avoid overdrafts and returned items (and related fees) is to know your available balance and consider each transaction, including debit card transactions and checks you write, as reducing your available balance immediately. See Section 5.2 of the enclosed Deposit Account Agreement and Disclosure for more information.

Transaction Posting Order

At Old National, the order in which transactions are posted to your account during end-of-day processing is slightly different than it is at First Midwest. It is important to understand the posting order since it can impact which transactions may create an overdraft and how many related fees are charged. Please refer to Section 5.3 of the enclosed Deposit Account Agreement and Disclosure for more information about the timing and order of transactions posted to your account at the end of each business day.

Managing Overdrafts

To help you manage overdrafts, Old National provides various overdraft services including Overdraft Courtesy and Overdraft Protection. These services may also be used together for enhanced overdraft coverage on eligible accounts. In the chart on the following page, we provide information about Old National's overdraft services and what changes you can expect after conversion if you currently utilize one of First Midwest's overdraft services. You can learn more about Old National's overdraft services by visiting oldnational.com or calling our Client Care team at 888-424-2002.

Find updates and answers to frequently asked questions at: oldnational.com/firstmidwest

Overdraft Services

These First Midwest Overdraft Services:	Will Become These Old National Overdraft Services:
First Midwest Overdraft Protection <p>This overdraft service provides a set, limited reserve amount to cover certain overdraft items such as checks you've written and ACH and recurring debit card transactions. First Midwest Overdraft Protection will automatically be converted to Old National Overdraft Courtesy as of close of business Friday, July 8.</p> <p>If you previously opted in to extended Overdraft Protection coverage for ATM and one-time debit card transactions at First Midwest (known as Overdraft Protection with Extended Coverage), that choice will automatically be applied to your Old National account.</p> <p>Please note that any specific coverage limits disclosed to you for the First Midwest Overdraft Protection service will no longer apply once you are converted to Old National Overdraft Courtesy.</p>	Old National Overdraft Courtesy <p>Most Old National checking accounts come with Overdraft Courtesy. With Overdraft Courtesy, we may pay certain overdraft items such as checks you've written and ACH and recurring debit card transactions. Overdraft Courtesy is offered at our discretion, which means that payment of overdrafts is not guaranteed and it may cease at any time without prior notice and without cause.* Refer to Section 5.5 of the enclosed Deposit Account Agreement and Disclosure for more information about Overdraft Courtesy.</p> <p>ATM and one-time debit card transactions are only eligible for Overdraft Courtesy if you previously opted in to extended coverage. If you want to opt in to extended Overdraft Courtesy, please call 888-424-2002 on or after Monday, July 11 to choose this service.</p> <p><small>*Overdrafts will generally not be paid if your account is not in good standing, such as when it is being managed by our collections department or it is subject to a legal or administrative order or levy. In addition, we may limit Overdraft Courtesy to only one account per household and decline to offer it on new accounts for the first 90 days.</small></p>
First Midwest Custom Auto Transfer <p>If you currently utilize First Midwest's Custom Auto Transfer service for overdraft coverage from a linked deposit account, it will automatically convert to Overdraft Protection at Old National as of close of business Friday, July 8. Your linked account will remain the same unless you contact Old National and request to change it.</p> <p>Any transfer amount increments you established for Custom Auto Transfer with First Midwest will no longer apply once you are converted to Old National Overdraft Protection.</p>	Old National Overdraft Protection with a Linked Account <p>An Overdraft Protection Transfer Fee of \$12 is charged for each transfer from your linked account. The transfer amount will be the exact amount needed to cover the total overdraft amount at the end of each business day plus the \$12 transfer fee, provided your linked account has a sufficient available balance. If sufficient funds are not available in your linked account, we will transfer what is available and the applicable transfer fee will be charged. Any items not covered by the funds in your linked account will be paid or returned at the Bank's discretion and applicable overdraft and other account fees may be charged.</p> <p>There is no annual fee for the Overdraft Protection service, and you can link to other Old National checking, savings or money market accounts or a line of credit including a Home Equity line or Ready Reserve Line, as described below.</p>
First Midwest Ready Cash Line of Credit <p>If you currently have a Ready Cash Line of Credit at First Midwest, it will automatically convert to Overdraft Protection with a Ready Reserve Line at Old National as of close of business Friday, July 8.</p> <p>The minimum advance amount of \$100 that applied to First Midwest's Ready Cash Line of Credit will no longer apply once you are converted to an Old National Ready Reserve Line. In addition, you will no longer be charged a \$35 annual fee.</p>	Old National Overdraft Protection with Ready Reserve Line <p>Your credit limit and interest rates will remain the same as they were at First Midwest.</p> <p>Your Ready Reserve Line payment history will now be reported to credit reporting agencies.</p> <p>An Overdraft Protection Transfer Fee of \$12 is charged for each transfer from your linked account. The transfer amount will be the exact amount needed to cover the total overdraft amount at the end of each Business Day plus the \$12 transfer fee, provided your linked account has a sufficient available balance. If sufficient funds are not available in your linked account, we will transfer what is available and the applicable transfer fee will be charged. Any items not covered by the funds in your linked account will be paid or returned at the Bank's discretion and applicable overdraft and other account fees may be charged.</p>

About Your Wealth Management Accounts

The Wealth Management-related areas of First Midwest and Old National have also united through this merger. Because the two predecessor companies operate on very similar platforms, the conversion process should be relatively seamless; and in some areas, like First Midwest Financial Network, account conversion has already occurred.



FIRST MIDWEST FINANCIAL NETWORK IS NOW OLD NATIONAL INVESTMENTS¹

If you were a First Midwest Financial Network (FMFN) client, your account(s) already converted to Old National Investments (ONI). FMFN, like ONI, operated on the LPL Financial platform offering nearly identical investment strategies and insurance options. As such, your FMFN consultant became an ONI Wealth Advisor upon the merger's closure in February 2022, and your account information and investment services did not change.

Questions? Contact your ONI Wealth Advisor. Visit oldnational.investments to find his/her contact information if needed.

¹Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Old National Bank and Old National Investments are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Old National Investments, and may also be employees of Old National Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Old National Bank or Old National Investments. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	
Not Bank Deposits or Obligations	
Not Bank Guaranteed	May Lose Value

WEALTH MANAGEMENT & FIDUCIARY SERVICES²

If you are a client of First Midwest's Wealth Management division, those services will remain intact at conversion under the Old National Wealth Management name. Please note that system conversion for the Wealth Management division will occur on **Aug. 12, 2022**, more than one month AFTER banking systems conversion. As we combine Wealth Management accounts onto one platform, your account number(s) will likely change, and you will be notified of your new account number(s) **prior** to the effective date of the conversion. If additional documentation is required to transition your account(s) to Old National Wealth Management, your relationship manager will work with you directly to ensure paperwork is completed properly.

If you access your Wealth Management account(s) online, you will receive a communication on steps to take to ensure you can continue to access Client Point, the Client Point mobile app and any other password-protected portals that support your account management.

Our commitment to helping you pursue your financial goals will not change, nor will our highly personalized approach to managing your assets.

Questions? Contact your Wealth Advisor.

Visit firstmidwest.com/wealth to find his/her contact information if needed. At conversion, all wealth advisors for the combined company will be accessible at oldnational.com/wealth.

²Investment 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.

PRIVATE BANKING

If you qualified for Private Banking as a First Midwest Bank client, and you have a deposit account, you will continue to receive all the benefits, personalized services and discounts you've been receiving through the First Midwest Private Banking program after conversion. Therefore, you can anticipate no loss of benefits and services you're currently receiving.¹



Even better—at conversion, you'll be able to take advantage of the additional benefits offered through Old National Private Wealth Management, which includes premium checking and lending solutions and other benefits offered through Private Elite². Please refer to the Account Transition Guide beginning on page 19 to learn more about the features and benefits included with your new ONB Private Elite account(s) or other ONB deposit accounts. You may still qualify for Private Wealth Management benefits even if you do not have a Private Elite checking account.

These benefits include:

- \$1,500 discount on mortgage closing costs on primary mortgage^{3,6}
- Waived fees for domestic and international wire transfers (up to 5 per month)⁴ and foreign currency⁵
- Discounts on consumer loans and home equity lines of credit⁶
- Free safe deposit box, free money orders or cashier's checks⁷

To qualify for Old National Private Wealth Management, you must meet the following qualifications⁸:

- Minimum gross net worth* of \$1.5 million; AND
- Meet or exceed at least one of the following personal financial qualifications:
 - \$500,000 or greater aggregate Old National relationship (cumulative of checking, savings, CD, investments, or commercial balances if the client owns a 25% stake or greater of the organization receiving the commercial banking services); OR
 - \$250,000 or greater in investments relationship with Old National; OR
 - \$350,000 or greater household income

You can learn more about Private Wealth Management and its benefits at oldnational.com/private.

*Net worth is calculated by subtracting any debts from your assets (items you own, including things like checking accounts, cash, property, vehicles, life insurance, etc.). For example, if you have a \$300,000 home and owe \$100,000 on your mortgage, your net worth is \$200,000.



Questions? Contact your Private Banker.

Visit firstmidwest.com/privatebanking to find his/her contact information if needed. If you are not sure which Private Banker services your account, you may visit the website above and connect with the Private Banker nearest you for assistance. After conversion, all private bankers for the combined company will be accessible at oldnational.com/privatebanking.

¹Old National's Private Wealth Management deposit account benefits are effective on July 8, 2022. Refer to the Account Transition Guide beginning on page 19 for a description of the deposit account benefits related to your new ONB deposit account. Annually, Old National will review your relationship. If you no longer meet the requirements listed above, Old National will contact you to help determine an alternate Old National product.

²Old National reserves the right to discontinue or modify the Private Elite discounts/benefits at any time. Cannot be combined with Partnership Banking relationship discounts/benefits or Old National employee discounts. Terms and conditions are effective as of close of business July 8, 2022. Please contact an Old National Private Banker at oldnational.com/privatebanking for current benefits and interest rates. ³Excludes Quick Home Refi and Home Equity Lines/Loans and cannot be used for down payment. ⁴Includes up to 5 outgoing domestic, 5 incoming domestic, and 5 outgoing international wire transfers per month, as based on your 30-day statement cycle. Note: Fees could still apply for incoming international wire transfers. ⁵Old National's fee is waived or refunded up to \$20 per occurrence. Shipping fees and other bank's fees still apply. ⁶Subject to credit approval. Insurance required for certain secured loans. Rate and closing cost discounts available on new loans at time of application. Cannot be combined with other rebates, discounts, or promotional offers on a single loan number. ⁷Fee waived or refunded. ⁸In order to activate and receive some of the Private Wealth Management benefits, you may need to establish a depository relationship. Qualifying cumulative account balances must be maintained monthly based on the average daily aggregate balance on all qualifying accounts in order to meet this qualification.

Old National at a Glance

A Top 35 U.S. Bank | \$45+ Billion in Assets | An SBA Preferred Lender

Since its founding in 1834, Old National has focused on community banking by building long-term, highly valued partnerships with clients.

We are a full-service financial services company providing Personal and Commercial Banking along with comprehensive Wealth Management services for individuals and institutions.

With dual headquarters in Evansville, Indiana, and Chicago, Illinois, Old National has more than 250 banking centers serving the Midwest.

INTEGRITY

Since 2012, we have been named a “World’s Most Ethical Company” by the Ethisphere Institute.

DIVERSITY & INCLUSION

Diversity matters at Old National. We strive to be a diverse and inclusive company where differences of thought, race, gender, age and other diverse backgrounds are valued and embraced.

CORPORATE CITIZENSHIP

For nearly 200 years, Old National has focused on strengthening the communities we serve through team member volunteerism, corporate sponsorships, charitable giving, and financial education and literacy initiatives. This commitment to community helps define our mission and vision as a community bank.



Old National CEO Council members (L to R) Yasmin Baird and Tristian Gregory are seen here conversing with Old National CEO Jim Ryan and Chief Business Partnerships Officer Roland Shelton.

BY THE NUMBERS



Almost
40,000
volunteer hours in 2021



More than
\$10,000,000
in corporate donations during 2021



Over
\$565,000
in team member donations for 2021



oldnational.com
NASDAQ: ONB



OLD NATIONAL[®]

YOUR BANK. FOR EVERY FINANCIAL NEED.

This guide introduces you to some of our products and services, but it's only the beginning. Our family of companies includes Old National Bank, Old National Investments and Old National Wealth Management. For every aspect of your financial life, from personal to business, we're here to help.



Get the Latest.

Find updates and answers to frequently asked questions at oldnational.com/firstmidwest.

Or Call **888-424-2002**

