

Cardholder Conversion Guide

BUSINESS & COMMERCIAL MASTERCARDS

OLD
NATIONAL
BANK

Last Updated August 31, 2023

This fall, you will receive a new, Old National Bank Business or Commercial Mastercard, replacing your existing Old National or First Midwest Bank-branded Visa card. This guide will be updated periodically as your conversion date approaches.

When will this change take place?

We will communicate conversion dates to card program administrators in September. We anticipate issuing new cards to all cardholders in October 2023.

Where will my card be mailed?

Your new card will arrive in a plain, unmarked envelope to your on-file mailing address. Depending on your company's preferences, this may be your individual office location or it may be a centralized location.

How long will I have to activate my new Mastercard?

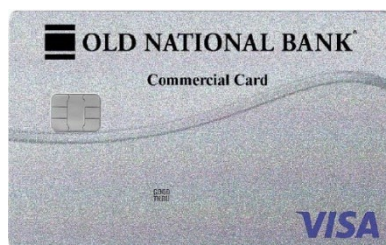
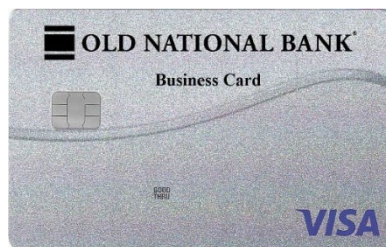
You will have 20 calendar days from the date your card was created to activate and begin using it. Your Visa card will be deactivated for new transactions on that 20th day, so be sure to activate immediately upon receipt.

What if I don't receive my Mastercard on time?

Contact your company's card program administrator. We will provide them with instructions to un-block your Visa card until you've had a chance to receive and activate your new Mastercard. If you do not have a card program administrator, call the customer service number on the back of your card for assistance.

What will my new card look like?

Your Current Card... ...Will Be Replaced with This Card



NOTE: Old National offers cards through First Bankcard that are not included in this transition. If the back of your card says "First Bankcard" on it, it will not change with this transition.

Will my account number change?

Yes. You will be issued a new card number, expiration date and cardholder verification code (the 3-digit number on the signature panel on the back of your card).

Do I need to update my card information with businesses who have it on file?

Yes. You should contact those businesses once you've activated your Mastercard and provide them with your updated payment information.

Does my card support “tap to pay”?

Yes! We've added contactless payment capabilities to your new Mastercard. Look for the contactless symbol at the point of sale to pay using this feature.



NOTE: Like your current Visa card, tap-to-pay using mobile wallets (Apple Pay, Google Pay, Samsung Pay, etc.) is not supported with your new Mastercard.

Can I still access eZCardInfo?

Yes, though you will need to re-register with your new card number. Visit www.ezcardinfo.com and click the Enroll Now button to get started.

Will my limit change?

No. We will apply the same limits and rules that are configured for your Visa card to your new Mastercard.

Will my statements or billing cycle change?

If you use both your Visa and your Mastercard during the same billing cycle, you will receive two statements and billing will occur separately for each card type. Once you've completed your switch to Mastercard and cease using your Visa card, you'll receive a single statement on the same schedule and with the same appearance as you do today.

Will my Scorecard Rewards change?

No. If your company is enrolled in this program, you'll continue to accrue points at the same rate as you did under the Visa program. We will migrate your accrued points to your new Mastercard for you.

Is there anywhere that I can't use my new Mastercard?

Mastercard is a global brand that is accepted at most merchants – large and small. The largest business we have identified who accepts Visa but not Mastercard is Costco. If you use your current Visa card to make purchases at Costco, you will not be able to use your new Mastercard for in-store purchases. Here are a few alternatives for you:

- **Buy Online:** Costco's website accepts Mastercard.
- **Order for Delivery:** Costco partners with Instacart for delivery services, and Mastercard is accepted through Instacart.
- **Shop at Other Warehouse Stores:** Competitors of Costco accept Mastercard in their stores.
- **Obtain a New Visa Card:** You will need to seek out another Visa card to use in-store at Costco if the above options aren't feasible for your business.

Are my cardholder benefits changing?

Yes. You will receive a new Guide to Benefits with your card, outlining the cardholder benefits provided by Mastercard. The benefits are similar to what you receive with your current Visa card, but have subtle variations.

Can I keep my Visa card if I don't want to switch?

No. All cards will be changed exclusively to Mastercard as a part of this transition.

I have other cards through Old National – does this impact them?

No. Only the cards shown on the first page of this guide will change to Mastercard.

Who do I contact for support?

For support for your individual card, contact the phone number on the back of your card (800-221-5920). For broader, program-level support, contact your company's card program administrator.

Where is this FAQ published?

This guide is published to the Treasury Management Information Center page on Old National's website. Visit www.oldnational.com/tmic to access the most current version.