

PERSONAL BANKING
WELCOME PACKET

**INTEGRATION
UPDATE**

**Bremer Bank Will Soon Be
Old National Bank**

Personal Banking Details Enclosed

PERSONAL BANKING
WELCOME PACKET

September 18, 2025

KEY INFORMATION:

- Your Old National accounts and services will be available starting Monday, October 20, 2025.
- Watch for additional updates about your digital banking transition and new debit card.
- All Bremer Bank branches will close at 4pm on Friday, October 17, and remain closed until Monday, October 20, when they will reopen as Old National banking centers.
- For more information about your move, scan the QR code below.



Getting Started with Old National Bank

Dear Valued Client,

We're excited to welcome you as your Bremer Bank accounts and services transition to Old National Bank on Monday, October 20, 2025.

Since announcing our integration, our priority has been keeping you informed and making your transition from Bremer feel seamless. Inside this package, you'll find everything you need to know about the move and how to begin banking with us:

- Your **Personalized Account Summary** on the reverse side of this letter lists your current Bremer accounts and the new Old National accounts they'll become.
- A **Transition Guide** provides a summary of the key features and pricing of your new accounts and highlights other timely details related to the move.
- A **Welcome Brochure** introduces you to personal banking at Old National and the services and support available to you.
- A **Personal Account Disclosures booklet** provides the terms and conditions associated with your new accounts.

Together for What's Next

This integration is about more than a new bank name. It's about ensuring you continue to receive the service and support you rely on, now with broader resources to help you reach your goals. Your Bremer bankers remain part of your team, ready to support you with the expanded capabilities of Old National.

If you have questions or want to learn more about the integration, visit the Integration Center at **oldnational.com/bremer-personal** for the latest updates or call our dedicated integration line at **855-682-3232**.

Thank you for the opportunity to serve you, now at Old National. We look forward to being your trusted financial partner for everything that comes next.

Sincerely,

Christine Hobrough

Christine Hobrough
Community Banking President

Personalized Account Summary

The following lists your current Bremer deposit accounts as they appeared on our records as of August 15, 2025, and the new Old National Bank accounts they will become on October 20, 2025 (the “Effective Date”). If you have additional accounts not listed below, we will send you separate communication(s) about the transition of those accounts.

Please see the Transition Guide enclosed for a summary of the key features and pricing of your new accounts. Refer to Part II in the enclosed Personal Account Disclosures booklet for select Change in Terms details. The Personal Account Disclosures govern your Old National account(s) beginning October 20, 2025.

Current Account	Current Account Number Ending In	New Account
CURRENT ACCOUNT	XXXX	NEW ACCOUNT



TOGETHER FOR WHAT'S NEXT

Personal Banking at Old National





WELCOME TO OLD NATIONAL BANK

We’re Glad You’re Here

Your financial life is shaped by moments both big and small. At Old National Bank, we’re here for all of them, with the tools, guidance and care to help you move forward with confidence.

For over 190 years, clients have trusted us to help them meet everyday banking needs, navigate life’s milestones and build strong financial futures. As you join Old National, you now have access to friendly support and practical solutions, along with new opportunities to help you make the most of your financial life at every stage.

We’re proud to be your bank and to bring you more convenient and flexible ways to manage your finances—all centered on what matters most to you.

Welcome to Old National Bank. Your partner for today, tomorrow and every step ahead.

LET’S GET STARTED ►

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Everyday Banking Made Easier

Banking should fit your life, not the other way around. With a variety of checking options, digital tools and personalized support, Old National gives you more ways to stay in control of your money.

CHECKING ACCOUNTS DESIGNED FOR YOU

Our checking accounts combine thoughtful features, everyday conveniences and the peace of mind that comes with giving your money a secure home.

Account	Key Features
ONB Everyday Checking	A practical and flexible option for your everyday needs, with no monthly maintenance fees when you maintain a qualifying balance or meet qualifying activities.
ONB Student Checking	Built for busy students under 25, with no minimum balance or monthly service charge. ¹
ONB Preferred Checking	Potential to earn tiered interest ² on your balance and enjoy five fee-free withdrawals each month at non-Old National ATMs. ³
ONB Classic Checking	For customers 50 and older, offering interest ² on balances, complimentary standard checks and lower balance requirements to avoid a monthly fee.
ONB EZ Access Account	A checkless account with no minimum balance, no overdraft fees and a simple, predictable low monthly charge.

INCLUDED WITH EVERY CHECKING ACCOUNT

No matter which account you have, you will enjoy a range of features and built-in security, plus access to knowledgeable bankers whenever you need support.

- Debit Mastercard® providing worldwide purchasing convenience and protection against fraud
- Surcharge-free transactions at Old National ATMs and 55,000+ Allpoint® ATMs worldwide⁴
- 24/7 Digital Banking with Bill Pay and Mobile Deposit⁵
- Mobile wallet access with Apple Pay®, Google Pay™ and Samsung Pay™⁶
- Easy, secure payments with Zelle®
- Real-time transaction alerts and customizable card controls



Your security is always a top priority

Our Automated Fraud Monitoring helps detect and alert you to potentially unauthorized transactions.

MORE WAYS TO MANAGE YOUR MONEY

You have additional options that can help make everyday banking even more seamless.

Overdraft Protection

Easily link your checking account to another Old National account or a line of credit to help cover transactions if your balance falls short.⁷

Direct Deposit

Get your paycheck or benefits faster and more securely with direct deposit. Setting up direct deposit can also help you avoid monthly service charges.

However you like to manage your money, Old National gives you the resources and flexibility to stay a step ahead.



Building Your Savings

Saving for the future starts with having the right options. Old National offers a variety of ways to help you reach your savings goals, whether you are planning for tomorrow or looking further ahead.

FLEXIBLE OPTIONS FOR SAVING AND GROWING

You'll find a range of accounts to match your saving style, each with valuable features and opportunities to grow your money.

Account	Key Features
Basic Savings	A simple way to start saving, with interest earnings ² and a low minimum balance to avoid a monthly fee.
Savings Plus	Earn interest ² while saving automatically, with no minimum balance and automatic transfers from your Old National checking account.
Select Savings	Potential to earn more with tiered interest rates ² that reward higher balances when you keep a low minimum balance and maintain an Old National checking account.
Market Monitor	A money market account offering tiered interest ² and check access for added flexibility.

MORE WAYS TO SAVE

- **Certificates of Deposit (CDs)**
Lock in a competitive rate with a variety of CD options to help grow your savings.⁸
- **Individual Retirement Accounts (IRAs)**
Plan for your future with Traditional and Roth IRA options that offer tax advantages.^{8,9}
- **Kids Start Savings Accounts**
Help kids build strong savings habits early with a simple, fun account.^{2,10}



Savings Tip

Set up automatic transfers from your checking account to make saving easier and help you stay consistent with your goals.





Credit and Borrowing Options for Life's Milestones¹¹

Our wide range of credit and loan solutions can help you access the funds you need to take your next big step. Our knowledgeable bankers are here to help you choose the right option and guide you through the process with ease.

DREAMING OF A HOME

When you are ready to buy, build or renovate, we offer a wide range of mortgage options, including:

- **Conventional Loans**
Standard fixed- and adjustable-rate mortgages with a range of term options.
- **Jumbo Loans**
Financing solutions for higher-priced homes that exceed conventional loan limits.
- **Construction Loans**
Flexible financing designed to support you through the homebuilding process.
- **First-Time Buyer Loans**
Purchase a home with as little as 3% down through our Home Manager Mortgage Program.¹²

USING THE VALUE OF YOUR HOME

Tap into your home's equity with options designed to help you fund renovations or other major expenses:

- **Home Equity Loan¹¹**
A lump sum with a fixed interest rate, ideal for one-time expenses.
- **Home Equity Line of Credit¹¹**
Ongoing access to funds with interest-only payments during the draw period.

FUELING YOUR AMBITIONS

Straightforward personal loans and student loan options make it easier to fund education, cover unexpected costs or invest in life's biggest goals.

DRIVING YOUR NEXT ADVENTURE

Our auto loans¹¹ offer competitive rates and simple terms to help you get behind the wheel faster.

ACHIEVING MORE WITH CREDIT CARDS¹³

Choose from a range of personal credit cards designed to help you earn rewards, maximize cash back or build your credit history.



**Everyday Rewards+ Card:
More Rewards On The Things
You Buy Every Day¹³**

Earn 4X unlimited points on dining, takeout and food delivery¹⁴; 2X unlimited points at grocery stores, grocery delivery, gas and electric vehicle charging stations and streaming services; and 1X unlimited points on all other purchases. Redeem points for travel, cash back and more.



Personalized Wealth Solutions for Every Stage

Old National offers comprehensive wealth management services tailored to your financial goals and your preferred approach to achieving them. Whether you're just beginning to build long-term strategies or managing more complex needs, our expert advisors and personalized solutions help you protect and grow what you have built.

Each offering provides access to experienced professionals who work with you to shape a strategy that fits your life, reflects your values and supports your vision for the future. Be advised that not all wealth products and services are FDIC insured and may not be guaranteed by or obligations of Old National Bank.

WEALTH MANAGEMENT

*Offered through the Investment Strategies Team of Old National Wealth Advisors**

A practical starting point for clients focused on short- or long-term investing, saving and planning for their financial future. Clients have the option to work with an Advisor or take a self-guided approach to online investing with online tools and resources.

- Services include:**
- Financial and retirement planning
 - Investment management
 - 401(k) advice or account consolidation
 - Insurance options and guidance

PRIVATE WEALTH MANAGEMENT

Offered through Old National Wealth Advisors and Old National Private Banking***

A personalized approach for clients preparing for retirement, growing their assets or planning for major life events. Within Private Wealth Management, you have two dedicated resources: a Wealth Advisor from Old National Wealth Advisors* and a Private Banker from Old National Private Banking.**

- Services include:**
- Financial and retirement planning*
 - Investment management*
 - Trust and estate planning advice*
 - Insurance planning and guidance*
 - Private Banking** through Old National Bank

* **Old National Wealth Advisors:** Your Bank ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services. Please visit www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information.

Securities 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 Wealth Advisors **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Old National Wealth Advisors, 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, Old National Private Banking or Old National Wealth Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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** **Old National Private Banking:** Credit products offered by Old National Bank, Equal Housing Lender and subject to normal credit approval. Deposit products are offered by Old National Bank. Member FDIC. Old National Bank is not responsible for and does not guarantee the products, services, or performance of Old National Wealth Advisors or 1834.

1834

*Offered through 1834, a division of Old National Bank**

Designed for clients with more complex financial priorities who require highly specialized planning and wealth strategies. Clients are supported by a dedicated team that may include a Wealth Advisor, Private Banker, Trust Officer, Portfolio Manager and Wealth Planner.

- Services include:**
- Wealth planning
 - Investment and asset management
 - Trust and fiduciary services
 - Estate planning and administration
 - Private Banking[†] through Old National Bank

[†] **1834:** Investment instruments utilized by 1834 **are not** insured by the FDIC nor any other government agency, **are not** deposits or other obligations of 1834, Old National Wealth Management, Old National Bank, its parent company or affiliates, and involve investment risk including the possible loss of principal invested.

[‡] **Old National Private Banking:** Credit products offered by Old National Bank, Equal Housing Lender and subject to normal credit approval. Deposit products are offered by Old National Bank. Member FDIC. Old National Bank is not responsible for and does not guarantee the products, services, or performance of Old National Wealth Advisors or 1834.

A Closer Look at Old National

Old National has been serving individuals, families and businesses for over 190 years. With deep roots in the communities we serve and a long-standing commitment to doing what’s right, we are proud to be a strong, stable financial partner, today and for generations to come.

OUR REACH

- Headquartered in Evansville, IN
- Additional executive offices in Chicago, IL, and in Minneapolis and St. Paul, MN
- More than 350 banking centers across the Midwest and Southeast
- 55,000+ surcharge-free ATMs worldwide through the Allpoint® network

OUR STRENGTH*

- Ranked among the top 25 banks in the U.S.
- Founded in 1834—over 190 years of service and stability
- Over \$70 billion in total assets

HOW WE SERVE

- Full range of personal, business and commercial banking solutions
- Comprehensive wealth management and investment services
- Community giving, financial education and volunteer initiatives across the markets we serve
- A commitment to building lasting relationships through local expertise and trusted advice

HERE FOR YOU

- For support during the integration:
Old National’s dedicated integration line: **855-682-3232**
- For general assistance, contact our Client Care team at **800-731-2265**
Monday–Friday: 7am–6pm CT / 8am–7pm ET
Saturday: 7am–12pm CT / 8am–1pm ET
- 24/7 automated phone banking is also available

Wherever life takes you, we’ll be ready for what’s next.
Welcome to Old National.

* Pro-forma results as of May 1, 2025.



¹ Automatically converts to ONB Everyday Checking when you turn 25.

² For interest-bearing accounts, the interest rate and Annual Percentage Yield may change. At our discretion, we may change the interest rate on the account periodically. Interest begins to accrue no later than the business day we receive credit (collected funds) for the deposit of noncash items (e.g., checks). If the account is closed before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the Collected Balance in the account each day. Rates are subject to change at any time. Contact your Old National Banker for current rates and deposit product details.

For tiered interest rate accounts, due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs, please contact your banker or Client Care at 800-731-2265.

³ Old National will waive our Foreign ATM fee for the first five cash withdrawals per calendar month from other banks' ATMs. You may incur separate ATM surcharge fees from the owner or operator of the ATM.

⁴ Access to Allpoint® ATMs is surcharge-free for all Old National debit and ATM cards except for Home Equity Access cards, for which we charge a \$3 Foreign ATM Fee.

⁵ Not all accounts or customers are eligible for Mobile Deposit. Deposits subject to verification and may not be available for immediate withdrawal. See terms in Mobile App for deposit limits and other restrictions. There are no fees charged by Old National to use Mobile Banking; however, there may be charges associated with data usage on your phone. Check with your wireless carrier for more information.

⁶ Apple 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.

⁷ While there is no cost to use this option, you must sign up to enroll for overdraft protection.

⁸ An early withdrawal penalty may be assessed and may decrease earnings on the account.

⁹ Consult a tax advisor for guidance on how the features of this product may impact you and your personal finances.

¹⁰ For those 18 years of age and under.

¹¹ All loans are subject to credit review and approval. Property insurance required for all loans secured by real estate. Rates are subject to change daily. Contact your Old National Banker or Residential Lender for current loan rates. Bank NMLS #459308

¹² Additional qualifications and restrictions may apply, including the successful completion of a Home Buyer Education Program certified by the Department of Housing and Urban Development (HUD). Home Manager Program available only for first-time homebuyers. All downpayment funds will be verified.

¹³ The creditor and issuer of ONB Credit Cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

¹⁴ Everyday Rewards+ Card: You will earn 1 Point per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (1 base Point and 3 bonus Points) per dollar spent on eligible Net Purchases for your first \$2,000 each quarter, 1 Point after quarterly maximum, during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases during each billing cycle at merchants classified as gas station and electric vehicle charging station (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1 Point), grocery store and supermarket (at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1 Point), and qualifying streaming subscription services. Refer to your Program Rules for a list of qualifying streaming services. Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional Rewards if the category code applied to a merchant is in a category that is not eligible for additional Rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

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oldnational.com



Member FDIC 2533249-0725-138

ONB124-BRO-P

What to Expect as Your Personal Accounts and Services Move to Old National Bank

Early October

- Old National debit card(s) arrive in your mail. **Action Requested:** Activate your new card upon receipt so you are ready to use it beginning Monday, October 20.
 - Beginning Monday, October 6, ATM Withdrawal (Foreign ATM Fees) and ATM surcharge fees will no longer be waived for transactions at MoneyPass® ATMs. Deposits will no longer be accepted at MoneyPass® ATMs.
 - Details about your digital banking transition arrive in your mail. Follow the recommended steps by October 17 to prepare for the transition. **The most important thing you can do to ensure a seamless transition is to validate that your mobile phone number and email address are up to date.**
-

Friday, October 17

- Last day to access accounts and services through Bremer Digital Banking.
 - **Action Requested:** If you log in today using Face ID or Touch ID and don't remember your User ID and password, please reset your credentials before October 17. You will need to enter your credentials the first time you log in to Old National Digital Banking.
 - Bremer Bank branches close at 4:00pm.
 - Final Bremer Bank account statements will be mailed to all customers (including those who receive eStatements).
-

Saturday, October 18, and Sunday, October 19

- All Bremer Bank branches remain closed through the weekend while we complete the transition.
 - Digital banking services remain unavailable through the weekend.
 - Continue using your Bremer Bank debit card for purchases and at ATMs.
-

Monday, October 20

- Bremer Bank branches will open as Old National banking centers with regular business hours.
 - **Action Requested:** Begin using your new Old National debit card and cut up or shred your Bremer Bank debit card. Update your debit card information in your digital wallet and on other apps or sites as needed.
 - **Action Requested:** Access your new Old National accounts through Old National Digital Banking and download the Old National Mobile app to your mobile device.
 - Reestablish biometric login (Face ID or Touch ID) if desired.
 - Reenroll in Zelle®.
 - Reestablish alerts, external transfers and Quicken® or QuickBooks® connections.
 - Visit the Integration Center at **oldnational.com/bremer** for more information.
 - Call our dedicated integration line at **855-682-3232** if you have any questions or need assistance.
-

Important Information About Your Transition

This Transition Guide includes important transition details, including an overview of account terms, benefits, service charges and fees effective as of October 20, 2025, unless communicated otherwise. Refer to Part I of the Personal Account Disclosures booklet to review the Personal Deposit Account Fee Schedule for Old National accounts. For interest-bearing accounts, please call our Client Care Team at 800-731-2265 or visit a banking center for current rate information.

Account Numbers	Your deposit account numbers will remain the same, with a few exceptions. However, loan account numbers will be updated. If any changes are made to your account number(s), you will be notified by mail.
Routing Number	The new bank routing number will be 086300012 starting Monday, October 20.
Direct Deposits and Automatic Recurring Payments	Existing direct deposits and future-dated or recurring payments from your Bremer account (excluding those tied to your debit card) will transfer automatically to Old National. After Monday, October 20, you may want to confirm with your payers and billers that your account details have been updated in their systems.
Banking Centers and ATMs	<p>Beginning Monday, October 6, ATM Withdrawal (Foreign ATM Fees) and ATM surcharge fees will no longer be waived for withdrawals using MoneyPass® ATMs. Deposits will no longer be accepted at MoneyPass® ATMs.</p> <p>Beginning Monday, October 20, you will have access to your accounts at all Old National banking centers and ATMs and surcharge-free access to 55,000+ Allpoint® ATMs worldwide using your new Old National debit card.</p> <p>There will be a fee per ATM withdrawal at non-Old National and non-Allpoint® ATMs¹; other banks may charge an additional surcharge fee.</p>
Online and Mobile Banking	<p>Access to your current online and mobile banking services will end on Friday, October 17, and access to Old National Digital Banking will begin on Monday, October 20. Unless otherwise instructed, you will log in using your current User ID. After verifying your identity, you will be asked to reset your password.</p> <p>Download the Old National Mobile app for convenient access on your mobile device.</p> <p>Look for a separate mailing with more details about your digital banking transition.</p>
Checks	<p>Bremer checks will be accepted for at least two years. Continue to use your existing Bremer checks with your Old National account(s).</p> <p>Once your existing check supply is depleted, order new checks with the Old National routing number. Beginning October 20, you may reorder checks directly from our check order company by calling 800-355-8123 or visiting OrderMyChecks.com. You also may reorder online through digital banking, by calling Client Care at 800-731-2265 or by visiting an Old National banking center. Please visit oldnational.com for more information.</p>
Debit Cards	<p>If you have a Bremer Bank debit card, look for a new Old National Debit Mastercard® or Old National World Debit Mastercard® in the mail in early October. For your security, cards are sent in plain white envelopes with no identifying information. Action Requested: Activate your new card as soon as you receive it and begin using it on Monday, October 20.</p> <p>If you have recurring payments tied to your debit card, you will need to contact those companies to provide your new Old National debit card information after October 20. If you have your debit card in a digital wallet or use it as a payment method on shopping sites or apps, you will need to update your information.</p>

Credit Cards	If you have a Bremer Bank credit card, continue to use it and access your account online as usual at myaccountaccess.com . The Old National Bank name will appear on your credit card statements and online.
Statements	<p>You will receive a final Bremer Bank statement by mail that will reflect account activity from your prior statement date through Friday, October 17. Your statement cycle will remain the same at Old National. If you currently receive eStatements for your deposit accounts, you will continue to receive eStatements from Old National. However, you must log in to Old National Digital Banking by December 15, 2025, and accept the terms and conditions to retain your eStatement preference. Otherwise, paper statements will be sent, and a paper statement fee will apply if listed in the New Old National Bank Account terms included in this Transition Guide.¹ Fees and applicable monthly service charges for your accounts will appear on Old National Bank statements you receive on or after December 17, 2025, for activity from the prior 30 days.</p>
Tax Reporting	<p>All tax reporting for 2025 will be provided by Old National. For Health Savings Accounts, which transitioned to UMB, Old National will provide tax reporting for January-August 2025. UMB will provide the tax reporting for the remainder of 2025.</p> <p>Action Requested: If you use history files from digital banking to complete your tax reporting, we encourage you to export that data from Bremer Digital Banking prior to Friday, October 17, to ensure you have access to your information for tax reporting purposes.</p>
Automated Phone Banking	Access your accounts by phone 24/7 beginning October 20 by calling 800-731-2265 and entering your account number or 16-digit debit card number.
Wire Transfers	<p>You will need to provide updated instructions to anyone who sends you wire transfers. For incoming wires, senders must use the Old National routing number (086300012) and your Old National account number beginning October 20. For international wires in US dollars, senders must use the following:</p> <p>Beneficiary Bank: Old National Bank Address: 1 Main Street, Evansville, IN 47708 SWIFT/BIC Code: OLNAUS44</p> <p>Wire transfer fees may apply.¹</p>
Loans/Lines of Credit	If you have a mortgage loan or other loans/lines of credit, please refer to the separate letter(s) sent to you for information about the transition of these accounts to Old National. Information regarding your overdraft line of credit is included in this Transition Guide.
Wealth Accounts	<p>If you use any Bremer Wealth Management services, information will be provided separately. Note the following:</p> <ul style="list-style-type: none">• If you have an employer-sponsored retirement plan with Bremer, those accounts will transition to 1834 Investment Advisors Co. (a subsidiary of Old National Bancorp) on October 1. 1834 Investment Advisors Co. is an SEC registered investment adviser and wholly owned subsidiary of Old National Bancorp, a publicly traded bank holding company. Registration of an investment adviser does not imply any level of professional competence, education or other special training or that the adviser has been sponsored, recommended, or approved by any agency of the United States.• Bremer Wealth will be introduced to the Old National Wealth Management service models on October 20, but accounts won’t transition until 2026.• Bremer Investments (Raymond James) accounts will transition November 10. <p>In the meantime, please continue using your existing accounts and services and working with your wealth team as usual.</p>

Current Bremer Bank Account	New Old National Bank Account
Choice Banking Select Banking (and any account owner is age 25 years or older)	ONB Everyday Checking Account <ul style="list-style-type: none">Avoid a \$6.95 monthly service charge fee in any one of the following ways:<ul style="list-style-type: none">Keep a \$500 minimum daily balance in this account ORKeep a total daily balance of at least \$1,500 combined in other related checking, money market or savings with same owners as this account OR15 or more debit card purchase transactions are posted to this account during the statement cycle (excluding pending transactions) ORReceive at least \$500 in aggregate direct deposits during the statement cycleService charge waived upon request for active duty military personnel and returned to charge status at the end of their scheduled duty.\$3 ATM Withdrawal (Foreign ATM Fee) per withdrawal at non-Old National or non-Allpoint® ATMs; other banks may charge an additional surcharge fee.Monthly statement fee of \$3 is waived when you sign up for eStatements.0.25% rate discount on select new consumer loans (subject to credit approval) with automatic payment from this checking account.²
Select Banking (and any account owner is age 24 or younger)	ONB Student Checking Account <ul style="list-style-type: none">No monthly fee, no minimum balance requirement.Available to students age 24 or younger.Automatically becomes ONB Everyday Checking when you turn 25, subject to the ONB Everyday Checking Account terms disclosed above.Overdraft protection not available.\$3 ATM Withdrawal (Foreign ATM Fee) per withdrawal at non-Old National or non-Allpoint® ATMs; other banks may charge an additional surcharge fee.Monthly statement fee of \$3 is waived when you sign up for eStatements.0.25% rate discount on select new consumer loans (subject to credit approval) with automatic payment from this checking account.²
Benefit Banking	ONB Preferred Checking Account <ul style="list-style-type: none">Avoid a \$15 monthly service charge fee in one of two ways:<ul style="list-style-type: none">Keep a minimum daily balance of \$5,000 in this account ORKeep a total daily balance of at least \$25,000 in combined checking, money market, savings, CDs or loans serviced on ONB's systems with the same owners as this account; note, some mortgage loans are serviced by third parties and not included within ONB's systemsPotential to earn tiered interest³ on all balances compounded and credited monthly: \$0-\$2,499.99; \$2,500-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000+. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs, please contact your banker or Client Care at 800-731-2265.No ATM Withdrawal (Foreign ATM Fee) for the first five (5) withdrawals at non-Old National or non-Allpoint® ATMs per calendar month; after five (5) withdrawals, the \$3 per withdrawal fee will apply; other banks may charge an additional surcharge fee.Free wallet club checks or 25% off other styles.0.25% rate discount on select new consumer loans (subject to credit approval) with automatic payment from this checking account.²

Current Bremer Bank Account	New Old National Bank Account
Money Market Money Market Premier Money Market Reserve Freedom Investors	Market Monitor Account <ul style="list-style-type: none">Avoid a \$20 monthly service charge fee with a minimum daily balance of \$5,000 or more.Potential to earn tiered interest³ on all balances compounded and credited monthly: \$0-\$9,999.99; \$10,000-\$19,999.99; \$20,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$499,999.99; \$500,000-\$999,999.99; \$1,000,000+. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs, please contact your banker or Client Care at 800-731-2265.If you currently have an active Bremer Bank debit card for this account, it will be replaced with an Old National debit card. If a debit card is not currently active for this account, ATM card access will be available upon request.Free paper or eStatements.Unlimited transactions; check writing available.
Regular Savings (and any account owner is age 19 or older)	Basic Savings Account <ul style="list-style-type: none">Avoid a \$4 monthly service charge fee and \$2 fee per debit item over three (3) per month with a minimum daily balance of \$300.Potential to earn tiered interest³ on all balances compounded and credited quarterly: \$0-\$9,999.99; \$10,000+. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs, please contact your banker or Client Care at 800-731-2265.Free quarterly statements (monthly if any electronic transactions).\$3 ATM Withdrawal (Foreign ATM Fee) per withdrawal at non-Old National or non-Allpoint® ATMs; other banks may charge an additional surcharge fee.ATM card access available.
Regular Savings (and any account owner is age 18 or younger)	Kid\$ Start Savings Account <ul style="list-style-type: none">No monthly fee, no minimum balance requirement.Potential to earn tiered interest³ on all balances compounded and credited quarterly: \$0-\$9,999.99; \$10,000+. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs, please contact your banker or Client Care at 800-731-2265.Available to individuals age 18 or younger.Automatically becomes Basic Savings when you turn 19 (subject to the Basic Savings Account terms disclosed above).Free quarterly statements (monthly if any electronic transactions).\$3 ATM Withdrawal (Foreign ATM Fee) per withdrawal at non-Old National or non-Allpoint® ATMs; other banks may charge an additional surcharge fee.ATM card access available.

Current Bremer Bank Account	New Old National Bank Account
Personal CD/IRA CD	CD/IRA CD <ul style="list-style-type: none">No change to the fixed rate, term or maturity date of your CD.At maturity, your CD(s) will automatically renew into an Old National CD with the same or similar term unless you notify us otherwise within the grace period described in your maturity notice, which we will send 28 days prior to the maturity date. Note that Old National will not send a renewal notice after the 10-day grace period.If you change the term or add or withdraw funds during the grace period, the existing CD will be closed and a new CD account will be opened.Old National does not mail year-end statements or statements if your CD is closed.\$25 external transfer fee.
Personal CD/IRA CD (Non-Renewing)	Non-Renewing CD/IRA CD <ul style="list-style-type: none">No change to the fixed rate, term or maturity date of your CD.At maturity, you will have the option of withdrawing the funds, opening a new CD or transferring the funds to a different account.\$25 external transfer fee.
Money Market IRA	IRA Savings <ul style="list-style-type: none">No monthly service charge.Earn competitive interest³, compounded and credited monthly.\$25 external transfer fee.Receive annual statements.
Anytime Credit Overdraft Protection	Ready Reserve <ul style="list-style-type: none">Transfers from your overdraft line of credit to cover overdrafts from your checking account will continue; there will no longer be a transfer fee.No changes in minimum payment amount.Bank-directed automatic payments will continue unchanged; if you use a self-directed automatic payment, you will need to update the routing number and account number.Instead of transfers in \$500 increments, the transfer amount will be the exact amount needed to cover the total overdraft amount at the end of each Business Day.
Loan/Line of Credit	Loan/Line of Credit <ul style="list-style-type: none">Terms, conditions and interest rates remain the same.Your loan will have a new account number. It will be provided to you in a separate communication.Begin making payments to Old National on October 20, 2025; use the new payment address and routing number provided in the separate letter(s) sent to you about the transition of your loan(s).For Home Equity Lines of Credit, minimum line advance amounts are no longer required; you can advance any amount up to your line of credit limit.

Current Bremer Bank Account	New Old National Bank Account
Mortgage Loan	Mortgage Loan <ul style="list-style-type: none">Most mortgage loans transition to Old National on October 1, 2025. Some mortgage loans transition on October 20, 2025. Refer to the separate letter(s) sent to you for details, including your new loan account number.Terms, conditions and interest rates remain the same.Begin making payments to Old National following the transition of your loan; use the new payment address and routing number provided in the separate letter(s) sent to you about the transfer of servicing for your mortgage.Call our Mortgage Servicing team at 866-853-3277 if you have questions or need assistance.
Safe Deposit Box	Safe Deposit Box <ul style="list-style-type: none">There are no changes to your safe deposit agreement until your next billing cycle; at that time, Old National standard pricing will take effect.
Private Banking Checking	Old National Private Elite Checking Account <ul style="list-style-type: none">Potential to earn tiered interest³ on all balances compounded and credited monthly: \$0-\$2,499.99; \$2,500-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000+. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs, please contact your banker or Client Care at 800-731-2265.World Debit Mastercard®.No ATM Withdrawal (Foreign ATM Fee) per withdrawal at non-Old National or non-Allpoint® ATMs. Other banks may charge an additional surcharge fee. ONB will refund the fee charged by other ATM owners up to \$5 per transaction.Increased limits for online/mobile banking, including mobile deposits and account-to-account transfers.⁴Waived fees for domestic and international wire transfers (up to five per month).⁵Free paper or eStatements.Free Platinum Foil checks, 50% off other personal style checks.Free safe deposit box and cashier’s checks.⁶
Private Banking Money Market	Old National Private Elite Money Market Account <ul style="list-style-type: none">Avoid a \$25 monthly fee with a minimum daily balance of \$5,000 or more.Potential to earn tiered interest³ on all balances compounded and credited monthly: \$0-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000-\$499,999.99; \$500,000-\$999,999.99; \$1,000,000+. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs, please contact your banker or Client Care at 800-731-2265.If you currently have a Bremer Bank debit card for this account, it will be replaced with an Old National debit card. If a debit card is not currently active for this account, ATM card access will be available upon request.Free paper or eStatements.Unlimited transactions; check writing available.

Additional Information for Private Banking Clients

Private Banking Client Discounts and Benefits

For your deposit accounts:

- Preferred interest rates³ for Private Elite Checking, Private Elite Savings or Private Elite Money Market Account (MMA)
- Foreign currency fees waived⁷
- No Old National fee on international debit card transactions⁸

For your loan accounts⁹:

- Mortgage loan: \$1,500 toward closing costs on a primary mortgage¹⁰
- Certain consumer loans: 0.25% rate discount, and the loan processing fee is waived¹¹
- Home Equity Line of Credit: 0.25% variable rate discount, and the annual fee is waived¹²
- Private Elite Line of Credit: 0.50% rate discount¹³

Private Banking Requirements

Old National will continue to honor the qualification terms currently in place for Private Banking at Bremer Bank, which can be found below. Following Bremer Bank's conversion to Old National Bank in October, Old National reserves the right to change program qualifications or benefits at any time and will communicate directly with Private Banking clients if any modifications are made.

To qualify for Private Banking, you must meet **at least one** of the following criteria:

- Have \$1 million or more on deposit with Bremer Bank, which can include investment accounts with Bremer Wealth or Bremer Investments; **OR**
- Be the primary owner of a company with \$10 million or more in annual revenue that banks with Bremer Bank; **OR**
- Have a net worth of at least \$5 million; **OR**
- Have a household income of \$500,000 or more and Bremer Bank serves as your primary bank.

¹ Please refer to the Personal Deposit Account Fee Schedule in Part I of the Personal Account Disclosures booklet for fee details.

² Subject 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.

³ At our discretion, we may change the interest rate on your account at any time based on current market trends. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (e.g., checks).

⁴ Mobile deposit availability subject to terms and conditions and may not be immediately available.

⁵ Includes up to five (5) outgoing domestic, five (5) incoming domestic and five (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.

⁶ Fee waived or refunded.

⁷ Old National's fee is waived or refunded up to \$20 per occurrence.

⁸ Other international fees, such as ATM surcharges, may apply if charged by the merchant.

⁹ All loans are subject to credit approval. Property insurance required. Rate and closing cost discounts available on new loans at time of application.

¹⁰ Funds cannot be used for down payment. Excludes Quick Home Refi and Home Equity Lines/Loans.

¹¹ Excludes Quick Home Refi.

¹² The home equity line of credit has a draw period of 10 years, after which you will no longer have access to borrow funds and will be required to repay the borrowed balance within a 20-year term. Variable rate based on *The Wall Street Journal* prime rate plus or minus a margin. During the repayment period, the rate will be fixed based on the rate at the end of the draw period plus a margin currently 3.00%. The maximum APR is 21% for this line of credit, minimum APR is 0.99%. During the draw period, the minimum monthly payment will be equal to the interest that has accrued on the outstanding balance during the preceding billing cycle or \$50, whichever is greater. During the repayment period, the minimum monthly payment will be based on the balance at the end of the draw period amortized over 20 years or \$50, whichever is greater. If you close or refinance your line within three (3) years, a reimbursement fee will be assessed for the lesser of \$300 or the amount paid to third parties to recover the closing costs paid on your behalf plus in MN, the Mortgage Registry Tax (MRT) paid on your behalf.

¹³ Additional qualifications, requirements, and maximum loan amount and term restrictions apply. Balloon payment may be required to pay this loan in full. See Private Banker for details.

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Personal Account Disclosures

Table of Contents

A Note to Readers

This book is organized into distinct parts, each of which is treated as a stand-alone unit. As a result, the page numbering resets at the beginning of each new part. This formatting choice is intentional and designed to support clarity, ease of reference, and alignment with disclosure requirements.

We appreciate your understanding and encourage you to refer to the titles of each of the parts or headings when navigating the content.

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CHANGE IN TERMS NOTIFICATION (“CIT NOTICE”) AND AMENDMENT OF PERSONAL ACCOUNT AGREEMENT FROM BREMER BANK

THIS CIT NOTICE HIGHLIGHTS IMPORTANT CHANGES TO YOUR DEPOSIT ACCOUNT(S) (“ACCOUNT”) TERMS, INCLUDING FEES THAT BECOME EFFECTIVE OCTOBER 20, 2025 (THE “EFFECTIVE DATE”).

ON AND AFTER THIS EFFECTIVE DATE, THE OLD NATIONAL BANK DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURE INCLUDED WITH THIS CIT NOTICE WILL AMEND AND REPLACE YOUR CURRENT BREMER BANK PERSONAL ACCOUNT AGREEMENT AND THESE NEW TERMS, CONDITIONS AND FEES WILL BE APPLICABLE TO YOUR DEPOSIT ACCOUNT, INCLUDING THE NEW PERSONAL DEPOSIT ACCOUNT FEE SCHEDULE WHICH IS PART OF THIS PERSONAL ACCOUNT DISCLOSURES DOCUMENT.

IF YOU CONTINUE TO USE YOUR ACCOUNT(S) OR KEEP YOUR ACCOUNT(S) OPEN AFTER THE EFFECTIVE DATE, THESE NEW TERMS, CONDITIONS AND FEES WILL APPLY TO YOU AND YOUR ACCOUNT(S).

PLEASE READ THIS ENTIRE CIT NOTICE AND KEEP A COPY OF IT FOR YOUR RECORDS.

IF YOU HAVE QUESTIONS REGARDING THIS CIT NOTICE OR YOUR NEW ACCOUNT AGREEMENT TERMS OR FEES, PLEASE CALL OUR CLIENT CARE CENTER AT 1-800-731-2265.

IMPORTANT INFORMATION ABOUT ARBITRATION

On the Effective Date, your Account(s) will be subject to a mandatory arbitration provision and you will no longer be able to elect to resolve any disputes related to your Account(s) in court. Please read the arbitration section of your Old National Deposit Account Agreement and Disclosure closely. If you do not want to agree to mandatory arbitration, contact our Client Care Center at 1-800-731-2265 and you will receive information on closing your Account(s).

PART I: Personal Deposit Account Fee Schedule

The listing below shows fees associated with Old National Bank accounts and services. If you have questions, please call our Client Care team at 800-731-2265.

ACCOUNT FEES

Account Early Closing	\$25 if closed within 180 days of original account opening ¹
Customer Checkbook Balancing	\$15 per hour (1 hour min) ¹
Daily Overdraft.....	See below
If your account is overdrawn 7 or more consecutive Business Days, we will charge a \$7 Daily Overdraft fee each Business Day the account is overdrawn by more than \$25 (beginning on day 7), for up to 5 Business Days.	
Deposit Special Handling	\$25 per month per account ¹
Dormant ²	\$5 per month ¹
Paid NSF/Overdraft Item.....	See below
We will charge you a Paid NSF/Overdraft Item fee of \$36 for each paid item that overdraws your account by more than \$25. This fee will not be charged for more than 2 paid items per day.	
Research	\$25 per hour (1 hour minimum) ¹
Researched Items	\$5 per copy ¹
Return Item Handling Instructions.....	\$10 per month per instruction ¹
Return Mail	\$10 if undeliverable after 60 days ¹
Statement Special Cut-Off.....	\$5 per cut-off ¹
Statement Special Handling.....	\$5 per month ¹
Stop Payment.....	\$38 per item ¹
Temporary Checks.....	\$1 per check ¹

OFFICIAL CHECKS

Cashier’s Check.....	\$6
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IRA FEES

External Transfer Fee.....	\$25 at withdrawal
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CURRENCY & COIN FEES

Rolled Coin Purchase.....	\$0.13 per roll ¹
Strapped Currency Purchase.....	\$0.65 per strap ¹

CHECK COLLECTION & CONVERSION FEES

Domestic Check Collection.....	\$25 per check* ¹
International Check Collection	\$68 per check* ¹
International Check Conversion.....	\$12 per check* ¹

**Plus additional fees assessed by other banks.*

WIRE TRANSFER FEES

Incoming Domestic or International.....	\$16 per transaction
Outgoing Domestic.....	\$30 per transaction
Outgoing International (US dollars or Foreign Currency)	\$50 per transaction

Auto-Conversion:

Old National Bank’s correspondent bank converts USD denominated international wire transfers under \$100,000 to the currency of the beneficiary’s destination account. Qualifying payments are converted to and paid out in the appropriate foreign currency. The auto-convert service will scan USD denominated payments remitted by Old National Bank clients to determine if they are eligible, or ineligible, for this automatic conversion. Amounts under \$500 and to/from certain countries will not be automatically converted. Auto-Conversion on cross-border payments, by banks other than the beneficiary’s bank, is a generally accepted practice world-wide.

Beneficiary Deduction:

Intermediary banks that process international USD payments charge a fee to cover their processing costs. These fees are known as Beneficiary Deduction or “Bene Deduct” fees and are in addition to the wire transfer initiation fee. Old National Bank through its correspondent bank automatically applies a beneficiary deduction fee to outgoing International USD payments.

Beneficiary Deduction Fees Schedule:

Wire Amount.....	Beneficiary Deduction Fee
\$200 - \$2,000	\$10
> \$2,000 - \$20,000	\$20
> \$20,000+	\$30

ATM & DEBIT CARD FEES

ATM Withdrawal (Foreign ATM Fee**)	\$3 per withdrawal ¹
International ATM/Debit Card Transaction	3% of transaction ¹

***A Foreign ATM Fee is charged when you use a non-Old National Bank ATM. We do not charge the Foreign ATM Fee when you use Allpoint® ATMs, unless you use a Home Equity Access card.*

¹Fee is waived for Private Elite Checking customers.

² Dormant fee is waived for Kid\$ Start Savings and Old National Private Elite Money Market Account.

PART II: Change in Terms

CHANGES TO YOUR FUNDS AVAILABILITY POLICY

Old National Bank’s Funds Availability Policy included as Section 6 of the Deposit Account Agreement will replace your current Bremer Bank Funds Availability Policy and will apply beginning October 20, 2025. The following is a summary of key changes between Old National Bank’s and Bremer Bank’s policy.

General Funds Availability

At Bremer Bank, ATM deposit(s) that equal or exceed \$100, the first \$100 will be immediately available for withdrawal at an ATM or using a debit card at a point of sale. The remaining deposit amount in excess of \$100 will be available on the next Business Day.

At Old National Bank, ATM cash deposits and funds from checks drawn on Old National Bank will be available on the day we receive the deposit. ATM cash deposits of checks not drawn on Old National Bank will generally be available on the first Business Day after the day we receive the deposit.

Special Rules for New Accounts

Funds you deposit by check may be delayed for a longer period under certain circumstances. If you are a new checking Account customer, the following special rules may apply to funds you deposit by check during the first thirty (30) calendar days your Account is open.

At Bremer Bank, funds will generally be available no later than the seventh (7th) business day after the day of your deposit.

At Old National Bank, the first \$6,725 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, federal, state and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. It may take up to the ninth (9th) Business Day after the day of your deposit for the excess over \$6,725 to be available for withdrawal. If your deposit of these checks (other than a U.S. Treasury check) is not made in person through one of our employees, the first \$6,725 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits may not be available until the ninth (9th) Business Day after the day of your deposit.

Deposits Allowed at Third Party ATMs

At Bremer Bank, deposits are accepted at non-Bremer Bank ATMs belonging to the MoneyPass® ATM network. **Beginning Monday, October 6, 2025, ATM deposits will no longer be accepted at MoneyPass ATMs.**

At Old National Bank, deposits are not accepted at non-Old National Bank ATMs. Please see “Banking Centers and ATMs” in the Transition Guide for more information.

Deposit Cut-off Times

If you make a deposit before our cut-off time on a Business Day that we are open, we will consider that Business Day to be the day of your deposit. However, if you make a deposit after our cut-off time or on a day that is not a Business Day, we will consider the next Business Day we are open to be the day of your deposit.

Please see the table below for differences in cut-off times for deposits and other transaction types.

Transaction Type	Bremer Bank	Old National Bank
Automated Teller Machines (ATMs)	6:00pm CT	Monday-Friday: 9:00pm CT / 10:00pm ET
Account Transfers (Online Banking)	10:00pm CT	Monday-Friday: 9:00pm CT / 10:00pm ET*
Check Deposits via Mobile Banking	6:00pm CT	Monday-Friday: 8:00pm CT / 9:00pm ET
Online External Transfers	6:00pm CT	7:00pm CT / 8:00pm ET for next day transfers 12:00am CT / 1:00am ET for standard transfers
Night Depositories	7:30am CT	Considered received on the Business Day they are removed from facility and processed
Telephone Transfers	10:00pm CT	Monday-Friday: 9:00pm CT / 10:00pm ET

**External 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.*

PERSONAL OVERDRAFT SERVICES/PROTECTION

There are some differences from how overdrafts and overdraft fees were handled at Bremer Bank.

At Bremer Bank, End of Day Balance is used to determine whether an overdraft has occurred.

Please review the information below about how overdrafts can happen, and when fees are charged at Old National Bank. See Section 5 of the Old National Bank Deposit Account Agreement and Disclosure included in this package for more information.

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.

Overdrafts and Returned Items

- An overdraft occurs when the Available Balance of your account at Old National Bank is not sufficient to cover a transaction, but we pay it anyway. The Available Balance takes into consideration transactions that are pending but not yet settled (such as a debit card authorization).
- A returned item occurs when your Available Balance is not sufficient to cover a transaction and we return it unpaid.

Overdraft Fees

Old National Bank will charge you a Paid NSF/Overdraft Item fee of \$36 for each paid item that overdraws your account by more than \$25. This fee will not be charged for more than two (2) paid items per day. You are responsible for paying the amount of any overdraft on your account immediately.

If your account remains overdrawn for seven (7) or more consecutive Business Days, we will charge a \$7 Daily Overdraft fee each Business Day the account is overdrawn by more than \$25 (beginning on day seven), for up to five (5) Business Days.

Current Balance and Available Balance

When you view your account in Old National’s Digital Banking or on the Mobile app, you may see two different account balances: Current

Balance and Available Balance. The following is an explanation 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 Deposit Account Agreement and Disclosure for more information.

Transaction Posting Order

At Old National Bank, the order in which transactions are posted to your account during end-of-day processing is slightly different than it was at Bremer Bank. 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 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 Bank provides various overdraft solutions including Overdraft Courtesy and Overdraft Protection. These services may also be used together for enhanced overdraft coverage on eligible accounts. You can learn more about Old National Bank’s overdraft services by visiting oldnational.com or calling our Client Care team at 800-731-2265.

Old National Bank Overdraft Courtesy

- **Standard Overdraft Courtesy:** Most Old National Bank 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.
- **Overdraft Courtesy Opt In Option for ATM and Everyday Debit Card Transactions:** ATM and everyday debit card transactions are not eligible for Overdraft Courtesy unless you opt in to such coverage. If you opt in to this Overdraft Courtesy coverage, we may at our discretion pay an ATM or everyday debit card transaction that exceeds your Available Balance, and we will charge you a fee for the overdraft. If you do not opt in to this Overdraft Courtesy coverage, or you revoke your consent, we will decline any ATM or everyday debit card transactions that exceed the Available Balance in your account and you will not be charged a fee. This is a new service not currently available at Bremer Bank.

Refer to Section 5.5 of the Deposit Account Agreement and Disclosure for more information about Overdraft Courtesy. If you want to opt in to Old National Bank’s Overdraft Courtesy for ATM and everyday debit card transactions, visit a banking center or select Manage Overdraft Option in the Account Services menu in Old National’s Digital Banking or mobile app (subject to enrollment) on or after **Monday, October 20**, to choose this service.

Old National Bank Overdraft Protection

Old National Bank offers overdraft protection services that may help you manage overdrafts on your account, including automatically transferring funds from a linked account or line of credit. If you currently have Overdraft Protection at Bremer Bank, it will automatically convert to Old National Bank. With Old National Bank Overdraft Protection:

- If you accidentally overdraw your checking Account, we draw the funds 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, 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. 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.
- A fee for transfers from your linked account will no longer be charged.

If you have Anytime Credit Overdraft Protection at Bremer Bank, please refer to the Transition Guide enclosed for additional details about the transition to Ready Reserve at Old National Bank.

PRODUCT-TO-PRODUCT DIFFERENCES

Please refer to the Transition Guide: Personal/Private Banking New Old National Bank Account Key Features and Pricing for an overview of the terms of your Old National Bank accounts.

Important Account Changes to Note

The following details important differences in certain terms and fees applicable to your Bremer Bank account when it becomes an Old National Bank account effective Monday, October 20, 2025.

Changes applicable to all personal accounts

Beginning Monday, October 6, ATM Withdrawal (Foreign ATM Fees) and ATM surcharge fees will no longer be waived for transactions using MoneyPass® ATMs.

Beginning Monday, October 20, you will have access to your accounts at all Old National banking centers and ATMs with no transaction fees. You will also have surcharge-free access to 55,000+ Allpoint ATMs worldwide using your new **Old National Debit Mastercard®**. Your fee for withdrawals at ATMs not owned by Old National Bank or not part of the Allpoint network will increase from \$2.75 to \$3.00. Other banks’ surcharge fees may apply, unless stated otherwise below.

Please refer to the Personal Deposit Account Fee Schedule section in this booklet for additional changes not specific to these accounts.

If You Have This Bremer Bank Account ¹	This Will Be Your Old National Bank Account
Select Banking (Under Age 25)	ONB Student Checking
<ul style="list-style-type: none">• Your former monthly maintenance fee (\$3) will continue to be waived if the account holder is under the age of 21. At Old National Bank, the age ceiling for this fee to be waived will be increased to 25.• This account will automatically convert to ONB Everyday Checking the month following the account holder becoming 25 years old.• Your ONB Student Checking account is not eligible for Overdraft Services.	

¹ See your Bremer Bank account statement to confirm your current checking product type(s).

If You Have This Bremer Bank Account¹	This Will Be Your Old National Bank Account
Select Banking (Age 25 and Over)	ONB Everyday Checking
<ul style="list-style-type: none">Your former monthly maintenance fee (\$3) will increase to a monthly service charge of \$6.95. This fee will be waived if you meet any of the following criteria, with their changes:<ul style="list-style-type: none">Keep a minimum daily balance of \$500 in this account, which is less than the former \$1,500 average balance requirement in this account, ORKeep a total daily balance of at least \$1,500 combined in other related checking, savings, or money market accounts with same owners as this account (NEW requirement), ORPost 15 or more debit card transactions to this account during the statement cycle, excluding pending transactions (NEW requirement), ORReceive at least \$500 in aggregate direct deposits during the statement cycle (NEW requirement), ORRequest to waive this fee if you are Active Military Personnel (NEW requirement); at the end of your scheduled duty, you will be returned to charge statusYour new account will no longer waive the monthly service charge if you are enrolled in eStatements or over the age of 65.	
Choice Banking	ONB Everyday Checking
<ul style="list-style-type: none">Your former monthly maintenance fee (\$10) will decrease to a monthly service charge of \$6.95. This fee will be waived if you meet any of the following criteria, with their changes:<ul style="list-style-type: none">Keep a minimum daily balance of \$500 in this account (NEW requirement), ORKeep a total daily balance of at least \$1,500 combined in other related checking, savings, or money market accounts with the same owners as this account, which is lowered from the former \$20,000 balance requirement in combined personal deposit accounts with the same owners, ORPost 15 or more debit card transactions to this account during the statement cycle, excluding pending transactions, which is increased from the former requirement of 12 posted debit card transactions during the statement cycle, ORReceive at least \$500 in aggregate direct deposits during the statement cycle, ORRequest to waive this fee if you are Active Military Personnel (NEW requirement); at the end of your scheduled duty, you will be returned to charge statusYour new account will no longer waive the monthly service charge if you are enrolled in eStatements or over the age of 65.You will no longer receive \$15 per month in ATM fee refunds. These waivers are available with other products at Old National Bank; speak to your local banker for more information on ways to avoid this fee.Your ONB Everyday Checking account will no longer earn interest on funds deposited. We understand the importance of receiving interest on your funds; speak with your local banker about your options to earn interest on your deposits.	
Benefit Banking	ONB Preferred Checking
<ul style="list-style-type: none">Your former monthly maintenance fee (\$10) will increase to a monthly service charge of \$15. This fee will be waived if you meet any of the following criteria, with their changes:<ul style="list-style-type: none">Keep a minimum daily balance of \$5,000 in this account (NEW requirement), ORKeep a total daily balance of at least \$25,000 in combined personal checking, money market, savings, CDs or loans serviced on ONB's systems with the same owners as this account, which is increased from the former \$20,000 combined balance requirement in deposit or investment accounts with the same owners.	

If You Have This Bremer Bank Account¹	This Will Be Your Old National Bank Account
Benefit Banking, cont'd	ONB Preferred Checking, cont'd
<ul style="list-style-type: none">The monthly service charge will no longer be waived with \$500 in aggregate direct deposits during the statement cycle.You will no longer receive unlimited waivers of Bremer Bank charges for non-Bremer Bank ATM usage. Instead, the first five (5) Old National Bank foreign ATM charges will be waived each statement cycle.Your interest rate is a variable tiered rate. You will receive interest on your entire account balance. The interest tiers for your new ONB Preferred Checking account are as follows: \$0-\$2,499.99; \$2,500-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000+ This account has the potential to earn tiered interest on all balances. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs please contact your local banker.^{2,3}	
Private Banking	Old National Private Elite Checking
<ul style="list-style-type: none">Your account will no longer be subject to a monthly service charge.Your fee for transactions at ATMs not owned by Old National Bank or not part of the Allpoint network will continue to be waived. You will continue to receive rebates of surcharge fees charged by other institutions for an unlimited number of transactions. However, the maximum surcharge fee rebate per transaction is now \$5.Your interest rate is a variable tiered rate. You will receive interest on your entire account balance. The interest tiers for your new Private Elite Checking account are as follows: \$0-\$2,499.99; \$2,500-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000+ This account has the potential to earn tiered interest on all balances. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs please contact your local banker.^{2,3}	
Money Market	Market Monitor
<ul style="list-style-type: none">Your former monthly maintenance fee (\$10) will increase to a monthly service charge of \$20. This fee will be waived if you keep a minimum daily balance of \$5,000, which is increased from the former \$1,000 average balance requirement in this account.Your interest rate is a variable tiered rate. You will receive interest on your entire account balance. The interest tiers for your new Market Monitor account are as follows: \$0-\$9,999.99; \$10,000-\$19,999.99; \$20,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$499,999.99; \$500,000-\$999,999.99; \$1,000,000+ This account has the potential to earn tiered interest on all balances. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs please contact your local banker.^{2,3}	

If You Have This Bremer Bank Account¹	This Will Be Your Old National Bank Account
Money Market Premier Freedom Investors	Market Monitor
<ul style="list-style-type: none">Your former monthly maintenance fee (\$10) will increase to a monthly service charge of \$20. This fee will be waived if you keep a minimum daily balance of \$5,000, which is decreased from the former \$10,000 average balance requirement in this account.Your interest rate is a variable tiered rate. You will receive interest on your entire account balance. The interest tiers for your new Market Monitor account are as follows: \$0-\$9,999.99; \$10,000-\$19,999.99; \$20,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$499,999.99; \$500,000-\$999,999.99; \$1,000,000+ This account has the potential to earn tiered interest on all balances. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs please contact your local banker.^{2,3}	
Money Market Reserve	Market Monitor
<ul style="list-style-type: none">Your former monthly maintenance fee (\$25) will decrease to a monthly service charge of \$20. This fee will be waived if you keep a minimum daily balance of \$5,000, which is decreased from the former \$100,000 average balance requirement in this account.You will no longer receive rebates on ATM fees charged to this account.Your interest rate is a variable tiered rate. You will receive interest on your entire account balance. The interest tiers for your new Market Monitor account are as follows: \$0-\$9,999.99; \$10,000-\$19,999.99; \$20,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$499,999.99; \$500,000-\$999,999.99; \$1,000,000+ This account has the potential to earn tiered interest on all balances. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs please contact your local banker.^{2,3}	
Private Banking Money Market	Private Elite Money Market
<ul style="list-style-type: none">Your former monthly maintenance fee (\$25) is unchanged. This fee will be waived if you keep a minimum daily balance of \$5,000, which is decreased from the former \$50,000 average balance requirement in this account.You will no longer receive rebates on ATM fees charged to this account.Your interest rate is a variable tiered rate. You will receive interest on your entire account balance. The interest tiers for your new Market Monitor account are as follows: \$0-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000-\$499,999.99; \$500,000-\$999,999.99; \$1,000,000+ This account has the potential to earn tiered interest on all balances. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs please contact your local banker.^{2,3}	

If You Have This Bremer Bank Account¹	This Will Be Your Old National Bank Account
Regular Savings (Under Age 19)	Kid\$ Start Savings
<ul style="list-style-type: none">Your former monthly maintenance fee (\$4) will now be waived when the account owner is under the age of 19, which is younger than the former age ceiling of 21.This account will automatically convert to Basic Savings the month following the account holder becoming 19 years old.Your interest rate is a variable tiered rate. You will receive interest on your entire account balance. The interest tiers for your new Kid\$ Start Savings account are as follows: \$0-\$9,999.99; \$10,000+ This account has the potential to earn tiered interest on all balances. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs please contact your local banker.^{2,4}	
Regular Savings (Age 19 and Over)	Basic Savings
<ul style="list-style-type: none">Your former monthly maintenance fee (\$4) and criteria to waive will remain unchanged (\$300 daily balance).<ul style="list-style-type: none">If this balance is not maintained, in addition to the fee above, this account will be subject to a \$2 per debit item fee, with the first three (3) waived.Your interest rate is a variable tiered rate. You will receive interest on your entire account balance. The interest tiers for your new Basic Savings account are as follows: \$0-\$9,999.99; \$10,000+ This account has the potential to earn tiered interest on all balances. Due to market conditions, there may be times when there is little to no difference in the interest rate and Annual Percentage Yield (APY) earned in each tier. ONB may change the interest rate and APY based on account balances at a later time. For more information regarding interest rates and APYs please contact your local banker.^{2,4}	

Fee schedule changes applicable to all personal accounts

- Overdraft Fee – The overdraft fee will increase from \$35 to \$36.
- International ATM/Debit Card Transactions – The fee will change from 2% to 3%.

The following new fees will apply:

- Daily Overdraft – If an account is overdrawn by more than \$25 for seven (7) or more consecutive Business Days, the account will be charged a Daily Overdraft fee of \$7 for each day the account is overdrawn by more than \$25 beginning on day seven (7), for up to five (5) Business Days.
- Dormant Account Fee – If an account reaches a dormant status, it will be charged \$5 per month.

¹ See your Bremer Bank account statement to confirm your current checking product type(s).

² At our discretion, we may change the interest rate on your account at any time based on current market trends. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

³ Interest will be compounded and credited to your account every month.

⁴ Interest will be compounded and credited to your account every quarter.

PART III: FDIC Insurance

Bremer Bank became a division of Old National Bank on May 1, 2025. As a result, these two banks have become one FDIC-insured institution. Typically, FDIC insurance covers your deposits (including checking and savings accounts, money market deposit accounts and certificates of deposit)—up to \$250,000 per ownership category held at a FDIC-insured institution. This means that deposit accounts opened at Bremer Bank prior to May 1, 2025, will no longer be separately insured from deposit accounts at Old National Bank after November 1, 2025.

This six-month grace period provides time to review your deposit accounts to ensure your coverage is not affected.

Please review this important information regarding your FDIC insurance coverage:

When account opened	How FDIC coverage may change
Accounts opened at Bremer Bank prior to May 1, 2025	<p>Deposit accounts opened at Bremer Bank prior to May 1, 2025, will be separately insured from deposits at Old National Bank until November 1, 2025. This six-month grace period allows you the opportunity to restructure your accounts, if necessary.</p> <p>Certificates of Deposit (CDs) at Bremer Bank dated prior to May 1, 2025, are separately insured until the earliest maturity date after November 1, 2025.</p>
Accounts opened at Bremer Bank on or after May 1, 2025	<p>Deposit accounts opened at Bremer Bank on or after May 1, 2025, may not be separately insured.</p> <p>CDs that mature during the interim period of May 1, 2025, through November 1, 2025, and 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 November 1, 2025. If a CD matures during this interim period and is renewed on any other basis, it will only be separately insured until November 1, 2025.</p>
For more information you may refer to the FDIC’s website: https://www.fdic.gov/financial-institution-employees-guide-deposit-insurance/merger-idis . If you have any questions, please don’t hesitate to call 800-908-2265. We look forward to working with you.	



PART IV: Deposit Account Agreement and Disclosure

EFFECTIVE JULY 1, 2025

PERSONAL ACCOUNTS

Questions?

800-731-2265 | oldnational.com

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ARBITRATION DISCLOSURE: This Agreement contains an arbitration provision under which you and Old National Bank agree that any dispute under this Agreement or related to your Account or our relationship with you will be resolved in binding arbitration, and that you will not have the right to a jury trial or to resolve the dispute in court.

WELCOME

Thank You for Choosing
Old National Bank

This document is important. Please read it and keep it.

Thank you for choosing Old National Bank to serve your financial needs. This Deposit Account Agreement and Disclosure explains the terms and conditions of your personal Accounts and your Old National Bank ATM Card or debit Mastercard®. This Deposit Account Agreement and Disclosure, along with your fee schedule, signature card, deposit rate sheet, Truth in Savings disclosures, privacy notice and any other account opening documents and disclosures, together, create the contract that governs your Account and your deposit relationship with Old National Bank (collectively, the “Agreement”). This Agreement replaces all previous versions of the Deposit Account Agreement and Disclosure. We recommend you keep a copy of this Agreement, and any information we provide you regarding changes to the Agreement, available for reference. If you use other Old National Bank services related to your Account, they will be governed by this Agreement and the terms and conditions provided to you when you enroll in those services. If another specific agreement conflicts with this Agreement, then the more specific agreement will govern. If this Agreement conflicts with something said by one of our employees or in our marketing material, this Agreement will govern.

In this Agreement, the words “you,” “your” and “owner” mean those who own the Account, those who sign as applicants, or anyone authorized to use the Account. The words “we,” “us,” “our,” “Old National” and “Bank” mean Old National Bank. By submitting an Account application, executing a signature card or using any of our deposit Account services (including electronic submission, execution, and use), you agree to be bound by this Agreement. We agree to follow this Agreement, too. Be sure that you and any authorized signers understand this Agreement for each of your Accounts.



SECTION 1: DEFINITIONS

Words to Be Familiar With

Certain words in this Agreement have specific defined meanings and are capitalized when they are used.

Account: Any deposit account you have with us for personal, family or household purposes that is governed by this Agreement, including all checking accounts, savings accounts, money market accounts and certificate of deposit (“CD”) accounts.

Applicable Law: The laws, rules and regulations that apply to your Account, as further described in Section 2.1 (Applicable Law and Rules Governing Your Account).

ATM: An automated teller machine terminal that accepts a Card to perform transactions regarding your Account.

Available Balance: The amount of money you have in your Account that is available for you to use, which is updated throughout the Business Day. For more information, please see Section 5.2 (Your Available Balance and the Impact of Pending Transactions and Holds) and Section 6 (Funds Availability Policy).

Business Day: Every day is a business day except Saturday, Sunday and federal holidays.

Card: This includes every type of consumer debit card and ATM card issued by the Bank.

Collected Balance: The balance that reflects deposits you have made for which we have actually received credit. For example, when we collect the funds from checks you deposit that are drawn on another bank, your Collected Balance will increase.

Hold: When funds are present in your Account but not available for withdrawal. When we place a Hold on funds in your Account, your Available Balance is reduced by the amount of the Hold. For more information about some of the situations where funds may be subject to a Hold, please see Section 2.5 (Restricting Your Account; Blocking or Delaying Transactions), Section 2.8 (Legal Proceedings Involving an Account), Section 5.2 (Your Available Balance and the Impact of Pending Transactions and Holds), Section 6 (Funds Availability Policy), and Section 10.13 (How We Handle Authorization Holds).

Item: This is an order, instruction, or authorization to credit or debit an Account. Examples may include checks, drafts, in-person withdrawals or transfers, fees, service charges, Card transactions including purchases, preauthorized electronic funds transfers, digital debit Card payments, ATM withdrawals, Automated Clearing House (“ACH”) entries, telephone transfers, automatic loan payments, and online banking and mobile banking transactions, including fund transfers, Zelle** transfers and bill payments.

Ledger Balance: This is the balance in your Account as determined at the end of each Business Day after adding all credits and subtracting all debits posted to your Account that day. The Ledger Balance is different than the Available Balance in your Account.

Overdraft: This is a negative Available Balance in your Account. An Overdraft occurs when your Available Balance is not enough to cover an Item presented against your Account, but we pay it anyway.

Returned Item: A check, electronic payment or other Item that is returned unpaid by the Bank because the Available Balance in your Account is less than the amount of the Item.

*Zelle® and the Zelle-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

SECTION 2: GENERAL TERMS APPLICABLE TO ALL PERSONAL ACCOUNTS

2.1. Applicable Law and Rules Governing Your Account

Old National Bank is a national bank with its main office located in Indiana. To the extent allowed by Applicable Law, all actions relating to your Account, including this Agreement, will be governed by federal laws and regulations and the substantive laws of the State of Indiana without regard to the conflict of law provisions thereof. When federal or Indiana law cannot apply, the laws of the state where your Account is located will govern. Your Account is generally considered to be located in the following state:

- If you opened your Account in person, the state of the branch location where you opened your Account;
- If you opened an Account online or through other remote means and you resided in a U.S. state where we had branch offices at that time, your Account is maintained in the state where you resided; or
- If you opened an Account online or through other remote means but you did not reside in a U.S. state where we had branch offices at that time, your Account is maintained in Indiana; although in some cases we may transfer your Account to another location in the same state or in a different state.

Your Account is also subject to the Uniform Commercial Code as enacted in the State of Indiana (“UCC”) and any agreements entered into by the Bank with other associations or entities that provide clearing and settlement procedures for Items processed by the Bank, including the Federal Reserve and the National Automated Clearing House Association, all of which are included within the definition of “Applicable Law.”

2.2. Fee Schedules and Disclosures

Your Account is subject to the fees described in the Truth in Savings disclosures, if applicable, and any other fee schedule for your Account. You agree to pay for all fees applicable to your Account and your deposit relationship with us. We may deduct these fees from your Account, even if that makes your balance negative. The fees and pricing information for your Account is subject to change at any time.

2.3. Changes to the Agreement

Accounts or services can change over time, and we reserve the right to discontinue or make changes to Accounts or services. We may also make changes to this Agreement from time to time, including changing or removing any existing terms or adding new terms to the Agreement. If we make changes to this Agreement, we will provide you notice if required by Applicable Law (including electronically if you have agreed to such delivery method). If you keep the Account open after the effective date of any changes, you will be deemed to have agreed to the changes.

2.4. Communications with You, Including Electronic Communications

By opening your Account and keeping it open, you agree that telephone calls and other electronic communications that we have with you may be monitored and/or recorded. You also give us and other companies working on our behalf to service your Account your express consent to make informational, servicing and collection calls and text messages to any phone number you provide while you have an Account with us or any number you have called us from, including calls to mobile phones that could result in usage charges to you. You also agree that we and other companies working on our behalf to service your Account may make calls concerning your Account by using an

automatic telephone dialer and leave pre-recorded voice messages. If you give us an email address, you also consent to our contacting you by email. To the extent permitted by Applicable Law, we may deliver communications by electronic means if you have agreed to electronic notices, rather than by mail or other means.

2.5. Restricting Your Account; Blocking or Delaying Transactions

You agree that we may limit access to your Account; decline or prevent any or all transactions to or from your Account; refuse, freeze, reverse, Hold or delay any specific withdrawal, payment or transfer of funds to or from your Account; remove funds from your Account to hold them pending investigation; or close your Account, in order to protect you or us or to comply with Applicable Law, including when:

- Your Account is involved in any legal or administrative proceeding;
- We receive conflicting information or instructions regarding Account ownership, control or activity;
- We suspect that you may be the victim of a fraud, scam or financial exploitation, even though you have authorized the transaction;
- We suspect that any transaction may involve illegal activity or may be fraudulent;
- We are complying in our sole judgment with any Applicable Law or with our policies adopted to assure that we comply with Applicable Law; or
- We reasonably believe that doing so is necessary to avoid Losses or reduce risk to us.

We can close your Account and assign and transfer your Account information to a replacement Account number in our sole discretion, including when there is a change in Account ownership or your Account is reported compromised by you or any other owner. If we issue you a replacement Account number, this Agreement will continue to apply to that Account.

You agree that we will have no liability for any action we take hereunder and we may take such action without prior notice except where prohibited by Applicable Law. This paragraph and the actions authorized hereunder shall not be construed as obligating us to conduct transaction monitoring or otherwise detect fraudulent activity with respect to your Account.

2.6. Indemnity and Limits of Our Liability

You agree to indemnify us and hold us harmless from any losses, liabilities, claims, costs, damages, or expenses, including reasonable attorney’s fees (collectively, “Losses”), related to your use or maintenance of an Account or any services provided under this Agreement, including your breach of this Agreement. If you ask us to follow instructions that we believe might expose the Bank to Losses or create unreasonable risk, we may refuse to follow your instructions or may require a bond or other protection from you. You agree to reimburse and indemnify the Bank for any Losses arising from or related to us following your instructions or declining to act on your instructions that we reasonably believe do not comply with customary banking practices or Applicable Law, or if your Account becomes involved in legal proceedings or disputes. You agree to reimburse and indemnify us for any Losses we may incur with respect to Overdrafts or Returned Items in connection with your Account.

IN NO EVENT WILL WE BE LIABLE FOR ANY PUNITIVE, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, REGARDLESS OF THE FORM OF ACTION AND EVEN IF WE HAVE BEEN ADVISED OR SHOULD HAVE KNOWN OF THE POSSIBILITY

OF SUCH DAMAGES. We will be responsible and liable only for direct damages caused by our failure to exercise ordinary care. We are not liable for a clerical error or oversight, or an honest mistake of judgment, or circumstances beyond our reasonable control. If we fail to stop payment on an Item, or pay an Item bearing an unauthorized signature, forged drawer’s signature, or forged endorsement or alteration, our liability, if any, shall be limited to the face amount of the Item. We will not be liable to you for any actions taken pursuant to your instructions or for actions authorized or permitted by the terms of this Agreement, even if such actions cause you to incur Losses. To the extent permitted by Applicable Law, we are not liable to you for errors that do not result in financial loss to you.

We are not liable to you for any Losses caused by events beyond our reasonable control, including if such events prevent or delay us in performing our obligations hereunder. Circumstances beyond our reasonable control include, without limitation, emergency conditions; power failure; natural disasters; acts of God; acts of terrorism; global pandemic; legal constraint or government shutdown; strike or stoppage of labor; the breakdown or failure of our equipment, any communication or transmission facilities, or any mail or courier service; suspension of payments by another bank (including a Federal Reserve Bank); or your acts, omissions, negligence or fault.

2.7. Compliance with Laws

You agree to comply with all Applicable Laws, including U.S. economic sanctions and regulations issued by the Office of Foreign Assets Control. You are prohibited from processing any illegal transactions through your Account or your relationship with us. You agree to reimburse and indemnify us from any Losses we incur due to any U.S. or foreign government entity seizing, freezing, or otherwise asserting or causing us to assert control over any Account or funds in an Account.

2.8. Legal Proceedings Involving an Account

If the Bank receives any process, subpoena, summons, order, injunction, execution, garnishment, distraint, levy, lien or other legal notice that, in the Bank’s opinion, affects an Account, we will comply with or object to such process as we determine in our sole discretion to be appropriate and your use of the Account may become restricted. You may also have rights to contest such legal process on your own behalf under applicable state law. The Bank may, without liability, refuse to honor any Item drawn on your Account and may place a Hold on the Account until the proceeding is disposed of to the Bank’s satisfaction. We do not pay interest on funds while they are subject to a Hold due to legal process. If the legal process applies to a CD and funds are turned over to the court or creditor as directed by the legal process, we may charge the applicable early withdrawal penalty. Attachments, garnishments, levies and similar orders are subject to the Bank’s security interest and right of setoff in the Account and to any fees charged by the Bank for such legal process. You agree to pay all expenses, including court costs and attorney’s fees, incurred by us due to any legal proceeding or dispute affecting or relating to your Account. We may deduct any such expenses from your Account.

2.9. Security Interest and Our Right to Setoff

You grant us a first priority security interest in all of your Accounts for any indebtedness, loans, advances, Overdrafts and any other obligation or liability you owe to us or any of our affiliates, however arising and whether now existing or hereafter created or acquired, whether direct or indirect, primary or secondary, matured or unmatured, and including all costs and expenses including attorney’s fees incurred by us or any of our affiliates related to the foregoing (collectively, “Obligations”). Our security interest will be governed by Article 9 of the UCC. We

may, without prior notice except where prohibited by Applicable Law, charge your Account for any Obligations without going through any legal process. For joint Accounts, you agree that we may charge the Account for any Obligations owed by any Account owner(s) against the deposits or checks we cash for any other owner(s) unless prohibited by Applicable Law. This right applies even if one or more of you do not owe the Obligations. We will not be liable for the dishonor of any Items when the dishonor occurs because our setoff against an Account results in an insufficient Available Balance to pay the Item(s). We may exercise our right of setoff and security interest without recourse to other collateral, if any, and even if such action causes you to lose interest, have transactions drawn on your Account returned, incur an early withdrawal penalty or any other consequence. You expressly agree that our setoff rights extend to any federal or state benefit payments, including Social Security benefits, electronically deposited into your Account except where prohibited by Applicable Law. You understand and agree that if you do not want your benefits applied this way, you may change your direct deposit instructions with your benefits payor. You also acknowledge and agree that any federal benefits or payments deposited to your Account after a date of ineligibility must be returned to the federal government or other payor, and if we are obligated to return such funds we may set off against any of your Accounts in order to recover the returned amount. Our right of setoff does not apply to IRA or tax-qualified Accounts, to consumer credit card obligations or where otherwise prohibited by Applicable Law. In addition to the rights granted herein, we retain all rights of setoff under Applicable Law. You agree to indemnify and hold us harmless from any claim arising from our exercise of our setoff rights.

2.10. Death or Incompetence

You agree to notify us immediately if any Account owner or other person permitted to transact on your Account dies or is declared legally incompetent by a court. We may continue to honor checks and other Items and instructions on the Account from such person until we have knowledge of the death or incompetent status, receive any documentation we request to verify the death or incompetence, and have a reasonable opportunity to act on that information. We may freeze any Account and prohibit or restrict withdrawals and deposits upon being notified of such death or incompetence until all the obligations according to this Agreement and Applicable Law have been met. We are not required to release funds in an Account until we receive any documentation we reasonably request to verify the death or incompetence and determine who is entitled to the funds. We may comply with court orders and take instructions from court-appointed representatives, guardians or conservators from states other than the state where the Account is maintained or the Account owner resides.

2.11. Dormant and Abandoned Accounts

Except where prohibited by state law, we will consider an Account to be dormant if there has been no credit or debit activity initiated by you for a period of: (i) twelve (12) months for checking Accounts, and (ii) thirty-six (36) months for savings and money market Accounts. Subject to applicable state law, preauthorized and automatic recurring deposits or withdrawals may not be considered credit or debit activity for purposes of determining whether an Account is dormant if established prior to the applicable dormancy periods. We will charge a dormant fee on the Account until it becomes active again or is closed, unless prohibited by state law. Please review the fee schedule for your Account for more information on fees. We reserve the right not to send statements on Accounts we consider inactive or dormant.

Each state has laws that govern when deposit accounts are considered abandoned and when we are required to send a depositor’s funds to the state as unclaimed property. You agree that your Account will stop earning interest once it is presumed abandoned in accordance with Applicable Law, and we will transfer the Collected Balance of your Account to the state as unclaimed property and have no further liability to you for such funds.

Property of any kind held in an IRA is not presumed abandoned except as provided by Applicable Law.

2.12. Closing the Account

You can close your Account at any time for any reason by giving us written notice, provided all fees have been paid and all Items have been paid or collected. We can also close your Account at any time for any reason, and without notice to you unless required by Applicable Law. We may charge you a fee if your Account is closed within 180 days of being opened. We may also charge you a fee if we choose to close your Account because it has a negative balance. See the fee schedule for your Account for details. If your Account is closed before interest is credited, you will not receive the accrued interest. Any Items received after your Account is closed will be returned unpaid. Any withdrawal that reduces the balance in an Account to zero may automatically close that Account. We are not liable for any check, withdrawal, or other Item presented after an Account is closed. If your Collected Balance is insufficient to pay fees and any other amounts owed to us, you will continue to be liable to us for such amounts until they are paid in full. We have the right to advise credit bureaus if your Account is closed for misuse and this may be reflected in your credit report. In addition, we reserve the right to change your Account type at any time and will provide prior notice if required by Applicable Law. The provisions of this Agreement, which by their nature are intended to be binding after your Account is closed, shall remain binding between you and us, including but not limited to indemnification obligations and limitations on liability.

2.13. FDIC Insurance Coverage for Accounts

Products eligible for FDIC insurance coverage include checking, savings, and money market Accounts and CDs. Products not eligible for FDIC insurance coverage include mutual funds, stocks, bonds, repurchase agreements, and investments purchased through an insured bank. Funds that are swept from an Account that is eligible for insurance into an Account that is not eligible for insurance are not insured by the FDIC. For more information about FDIC insurance coverage of Accounts, visit **www.fdic.gov**.

If you have opened an Account on behalf of the beneficial owner(s) of the funds in the Account (for example, as an agent, nominee, guardian, executor, custodian or in some other capacity for the benefit of others), the Account may be eligible for “pass-through” deposit insurance from the FDIC. This means the Account could qualify for more than the standard maximum deposit insurance amount. For such Accounts, in order for us to comply with §370.5(a) of the FDIC’s Rules and Regulations, if the Account has transactional features (such as check writing capability and/or the use of debit Cards), you must agree to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC’s requirements as specified below. Following these procedures may minimize the delay that these beneficial owner(s) may face when accessing their FDIC-insured funds in the event the Bank fails. Section 370 of the FDIC’s Rules and Regulations can be accessed on the FDIC’s website at **www.fdic.gov/regulations/laws/rules/2000-9200.html**.

The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event the Bank fails. The guide sets forth the FDIC’s expectations for demonstrating eligibility for pass-through deposit insurance coverage for deposit accounts, including those with transactional features. The guide also describes the records you should keep on the beneficial owner(s) of the funds and the format in which to provide the records to the FDIC in the event the Bank fails. The relevant portion of the guide can be accessed on the FDIC’s website at **www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html**. You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such Accounts at any time. In the event the Bank fails and the FDIC is appointed as its receiver, you agree to provide the FDIC with the information described above in the required format within twenty-four (24) hours of the Bank’s failure for all Accounts with transactional features and any other Accounts to which you need rapid access. As soon as the FDIC is appointed, a Hold or freeze may be placed on your Account so that the FDIC can conduct the deposit insurance determination. That Hold or freeze will not be released until the FDIC obtains the information required to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the required information to the FDIC may result in a delay in receipt of insured funds by the beneficial owner(s) and legal claims against you from the beneficial owner(s). This Agreement survives after the FDIC is appointed as our receiver, and as a result, the FDIC shall be entitled to enforce the terms of this section.

2.14. Sub-Accounts Related to Checking Accounts

For accounting purposes, each checking Account may consist of two (2) sub-Accounts: a transaction sub-Account to which all financial transactions are posted, and a holding sub-Account into which Available Balances above preset levels are transferred daily. We may transfer funds between these sub-Accounts for our internal accounting records. Both sub-Accounts are treated as a single Account for purposes of your deposits, withdrawals, access and information, tax reporting, fees, FDIC insurance coverage, and payment of interest (if applicable).

2.15. Waiver or Delay of Rights; Severability

We may delay or waive our rights under any provision of this Agreement at any time in our sole discretion. Any delay or waiver of our rights applies only to the specific instance on that occasion and does not affect our future rights in any way. Except as described in the Arbitration Agreement in Section 11.6, if any provision of this Agreement is determined to be unenforceable, invalid or illegal, the provision will nonetheless be enforced to the fullest extent permitted under Applicable Law and the remainder of that provision will no longer be considered part of this Agreement. All other provisions will remain in full force and effect.

2.16. Section Headings

Section headings in this Agreement are for convenience or reference only, and shall not govern the interpretation of any provisions of this Agreement.

SECTION 3: ACCOUNT OWNERSHIP

3.1. Identifying Our Clients at Account Opening

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person

who opens an Account. To open an Account, you must provide us with current identification and an accurate Taxpayer Identification Number (typically a Social Security Number). We will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents. A minor generally cannot be the sole owner on a checking or savings Account, but can open an Account with a joint owner age 18 or older.

3.2. Taxpayer Identification Number

You agree to provide us the accurate Taxpayer Identification Number (typically a Social Security Number) for each person listed on the Account. When you execute a signature card or submit an account application or other account opening documents, you certify that the Taxpayer Identification Number you provided is correct and you are not subject to backup withholding. If you refuse to provide your Taxpayer Identification Number, we may suspend or terminate your Account.

3.3. Verifying Client Information

You agree that we may verify information provided by you by any necessary means, including obtaining and reviewing a credit report from a credit reporting agency.

3.4. Cash Transaction Reporting

All financial institutions must gather and report information on certain types of cash transactions to help law enforcement agencies detect illegal activities. We must refuse to handle a transaction if you do not provide us with the information required to complete the report.

3.5. Account Ownership - Responsibility

We offer the types of Accounts listed below including individual, joint (with right of survivorship), trusts, trustee and other fiduciary, custodial and UTMA accounts, as described below. You acknowledge that if your Account is set up under one of these categories, it is your sole responsibility to determine the legal effects of opening and maintaining an Account of this nature. Even if the Account is titled as a “fiduciary” Account with you acting as the fiduciary, the relationship between you and the Bank is one of debtor/creditor, not fiduciary. We will not monitor your exercise of fiduciary duties or ensure that any trustee, other fiduciary or custodian is acting for the benefit of any beneficiary or Account owner.

3.6. Account Ownership - Individual and Joint Accounts

Individual Accounts are owned by one person. Joint Accounts are owned by two or more people. If an Account has multiple owners (as specified on the signature card or other account opening documentation), each owner can make deposits or withdrawals, pledge the Account funds as collateral for any obligation, and engage in all other transactions in connection with this Account without the consent of the other joint owners. We have the right to endorse any checks, drafts or other orders for payment made out to any of the owners. Once they are endorsed, we can deposit these Items into the joint Account. You can endorse Items for deposit by using a stamp to show a general endorsement for the Account. You agree to indemnify and hold the Bank harmless from any Losses in connection with any of the foregoing acts by one or more joint owners. All owners agree jointly and severally to pay the Bank for service charges, fees or expenses due under this Agreement.

Unless the Bank agrees otherwise in writing or Applicable Law requires other treatment, if two or more people open an Account we will treat the Account owners as joint tenants with right of survivorship.

If one or more of the joint owners dies, you agree that their interest in the Account is transferred to the remaining owners. If your joint Account is without right of survivorship, upon the death of one of the joint owners that person's proportionate ownership interest will be transferred to the estate of the deceased owner, subject to the right of the Bank to act upon the written instructions of any or all of the remaining joint owners. The balance will be paid in unequal shares upon a joint owner's death only if there was a prior written agreement with the Bank defining the unequal ownership shares in the Account. We reserve the right not to release funds until all legal documents we require or reasonably request are delivered to us.

3.7. Payable on Death (POD) Accounts, including Totten Trusts

If you open an Account as trustee for a named beneficiary without presenting formal trust papers (known as a “Totten Trust”), or if you make an express “Payable on Death” designation of beneficiaries, in both cases the Account will be treated as a POD Account. If two or more of you create a POD Account, you own the Account jointly with right of survivorship unless you specify otherwise. After the death of the last surviving Account owner, the beneficiary on the Account (or the beneficiary's legal representative if the beneficiary is a minor) will become the owner of the Account. If two or more beneficiaries are named and survive the death of the Account owner(s), such beneficiaries will own the Account in equal shares unless otherwise indicated, without right of survivorship. A beneficiary on a POD Account cannot make withdrawals unless: (i) all Account owners die, and (ii) the beneficiary is then living. A beneficiary's right to funds is subject to the Bank's security interest and right of setoff.

3.8. Trustee and Other Fiduciary Accounts

These Accounts are held by one or more people who have been entrusted with the funds and are authorized to act for the benefit of another person, sometimes called the beneficiary, pursuant to a written trust agreement, court order or other authority. We will not advise you regarding any legal, regulatory or other fiduciary obligations you may have. We will not provide periodic statements or annual summaries to anyone other than you, including anyone holding a beneficial interest in the Account, nor will we provide additional information you may be required to provide under Applicable Law or court order, or to any auditor, court or government agency.

If you are a trustee or other fiduciary, you represent and warrant that: (i) you are a legally appointed and acting fiduciary; (ii) you have full power and authority to make this Agreement (including all requisite authorizations, waivers and consents) and to take all actions provided for in this Agreement with respect to the Account; (iii) the terms of this Agreement do not violate any provision of any statute, governing instrument, court order or other document governing your authority and actions; and (iv) if the Account is for a trust, the trust is a domestic United States trust. We have no duty or obligation to verify or update any of your powers or authorities or to receive copies of any statute, governing instrument, court order or other documentation evidencing such powers and authorities. You will notify us in writing if and when there is any change to your powers and authorities, provided your authority will change only after we have had a reasonable opportunity to act. If permitted by the statute, governing instrument, court order or other document granting your powers and authorities, you may delegate your powers and authorities, as may be limited by us in our sole discretion, to a third party acting as your agent. We may limit the powers and authorities you may delegate to an agent and we may limit you to only one (1) agent. Any such delegation must be in a form

satisfactory to us, indemnify and hold us harmless from and against any actions we have taken or your agent has taken regarding your Account, and be evidenced on our records.

In addition to your indemnification obligations elsewhere in this Agreement, you agree to indemnify and hold us harmless for refusing to pay or release funds when the refusal is based on the failure of the person requesting the withdrawal to provide documents or authorizations requested by us. You also agree to release and indemnify us for any claim arising from: (i) any representation or warranty made to us by you that is false, incorrect, or incomplete; (ii) any direction given by you or your agent to us for payment or otherwise, or (iii) any participation by us in any breach of fiduciary duty by you or your agent. You agree to pay the expenses, including reasonable attorney's fees, and costs of enforcing this right of indemnification.

3.9. Custodial and Uniform Transfers to Minors Act (“UTMA”) Accounts

If you want to gift money to a minor child, you can do so and name yourself or another adult as custodian to handle the money under the UTMA. Under the UTMA, the funds in the Account are owned by the child. Upon the minor reaching the age of majority under Applicable Law, the custodian may direct the Bank to close the Account and transfer the funds to the child. Before then, the Account may only be accessed by the custodian and the funds may be used only for the benefit of the child. The Bank will not monitor or ensure that the custodian or successor custodian is acting for the benefit of the minor.

3.10. Power of Attorney

If you wish to appoint an agent to conduct transactions on your behalf, you must have your agent execute the signature card in that capacity and/or provide us with a Power of Attorney (“POA”) in a form we agree to accept. We reserve the right to refuse to honor any POA, and you agree that we are authorized but not required to honor a POA. A durable POA lasts until your death or until the death of the agent. If the POA is not durable, it may be revoked when you become incompetent or upon such other conditions as provided in the POA. We may continue to honor the transactions of the agent until we receive written notice that you have revoked the POA or of the death of the Account owner, and we have had a reasonable opportunity to act on the notice. You agree to hold us harmless for any Losses you may incur as a result of our following instructions given by your agent acting under a POA.

3.11. Disputed Ownership

If the ownership or signing authority on an Account is in dispute for any reason, including but not limited to conflicts between Account owners or a lost or destroyed signature card, the Bank reserves the right to take action, including, but not limited to, instituting legal proceedings; freezing or placing a Hold on the Account until such time as the dispute is resolved to our satisfaction; continuing to rely on our current signature cards and/or Account ownership information in our records; or honoring the competing claim upon receipt of evidence we deem satisfactory in our sole discretion. The Bank will not be liable for actions taken pursuant to this paragraph or for any costs or fees you may incur due to any delay.

3.12. Non-Transferability of an Account

Accounts are non-transferable except as otherwise agreed by the Bank in writing. Any request to change your Account ownership, beneficiaries, agents or other Account information will not be effective unless the Bank has agreed to the change, received all documentation it requires,

and had reasonable time to act upon your request, and we will not be liable for any Losses you may incur related to your requested change before it has taken effect. No sale, transfer, assignment, pledge or similar disposition of funds in any Account will be recognized by the Bank without our prior written approval. You understand that any assignment or pledge of your Account is subject to our prior security interest and right to setoff. The Bank may assign its rights and obligations under this Agreement, including your Account, without your consent.

3.13. Client Information; Records

You agree to notify us immediately if your personal information changes, including your name, address, email address, phone number, Taxpayer Identification Number, or your residency or citizenship. We are authorized to rely on the Account information contained in our records unless and until you notify us that such information has changed. In the event we are unable to produce a record of a document relating to your Account or there is a conflict between your records and our records, you agree that our records will be deemed conclusive.

3.14. Account Notices; Change of Address

Notice from us to any owner of the Account shall constitute notice to all Account owners. All statements, notices and other communications and writings given by the Bank in connection with an Account or this Agreement (collectively, “Notices”) shall be deemed given when sent to the address we have on record for the Account or to such address designated by any owner of the Account. If you have agreed to electronic delivery, we may provide Notices to you by email, posting on our website, or such other electronic methods as permitted under Applicable Law. We are not responsible for Notices lost while not in our possession (e.g., lost in the mail or by you after delivery). We may change your mailing address in our records and send Notices to that new address if the U.S. Postal Service or any of its agents tell us that your address has changed. We will charge you a fee if any Notices we send to you are returned as undeliverable; see the fee schedule for your Account for details. In such instances, you agree that we may discontinue sending Notices to you and the information contained in all Notices will be deemed available to you on the date they would have been mailed or otherwise delivered to you and will be binding on you as of the effective date set forth therein. You agree that the procedures described herein are an acceptable method of delivery of Notices to you and you will indemnify and hold us harmless for following these procedures.

SECTION 4: DEPOSITS AND WITHDRAWALS

4.1. Deposits to Your Old National Account

You may make deposits to your Account in person, by mail, night depository, at select ATMs, electronic funds transfer, mobile banking, online banking, direct deposit, or such other deposit methods as we may make available from time to time. The Bank is not liable for deposits sent through the mail or made by night depository until the deposit is actually received, processed and recorded. You agree not to send cash in the mail.

We specifically reserve the right to refuse, limit, or return all or any part of your deposit. All Items accepted for deposit or collection are credited to your Account subject to final payment and receipt of proceeds by us. This means that until we have actually received the funds or until such Items become final under Applicable Law, a deposit Item can be returned and charged back to your Account even if this causes your Account to become overdrawn. We can also accept an

Item on a collection basis, which means we will not add funds to your Account until we have actually been paid for the Item (which may take several weeks). We are not liable for any Losses caused by the negligence or failure of our agents, correspondents, or other banks while the Item is in their custody or in transit. We are not responsible for Items lost or delayed in the collection process. If there are special fees for collecting your deposit, you agree to pay them.

If you deposit a check, draft, bond, coupon or other non-cash Item, we have the right to receive payment for it and credit it to your Account before we make the money available to you. This type of deposit is cleared when we present it to the bank on which it is drawn and that bank pays us its value. We may credit a deposit to your Account based solely on the Account number listed on the deposit slip or other instruction, even if the name on the deposit slip or other instruction differs from the name on the Account. If you fail to properly identify the Account into which a deposit is made or intended to be made, you are responsible for any Losses caused by such failure.

4.2. Withdrawals from Your Old National Account

Subject to the limitations set forth in this Agreement, you may make withdrawals from your Account in any manner permitted by the Bank for the type of Account that you have opened. We may debit your Account on the day an Item is presented by electronic or other means or at an earlier time based on notification received by us that such Item drawn on your Account has been deposited for collection in another financial institution or is intended to be deposited for collection for anticipated purchases or prearranged reservations or charges including, but not limited to, restaurants, hotels, travel or rental car charges reserved or incurred.

4.3. Endorsements

We reserve the right to require your personal endorsement prior to accepting any check. We may also accept and process any check deposited to your Account without your endorsement and process the check as if you had endorsed it. You authorize us to supply missing endorsements, and you warrant that all endorsements are genuine. You agree to reimburse us for any Losses we incur as a result of your failure to properly endorse any check. Your endorsement, and the endorsement of any prior endorser, must appear on the back of a check within the first 1-1/2 inches of the trailing edge of the check. The trailing edge is the left side of the check when looking at it from the front. All checks deposited to your Account should be endorsed payable to the order of Old National Bank for deposit only, followed by your signature and Account number. You agree to reimburse and hold us harmless for any Losses resulting from your failure to comply with these endorsement standards, from any illegible endorsements, and from any marks or writing entered on the back of a check that obscured or interfered with a bank's endorsement or caused delays in processing or returning the check.

4.4. Deposit Reconciliation

The amount of your deposit is based on your deposit slip or the amount provided to us when the deposit is made. We may verify the accuracy of your deposit amount, but we reserve the right not to do so in every case. If we determine that the deposit amount is incorrect, we may adjust (credit or debit) your Account for any discrepancy, but we reserve the right not to do so if the discrepancy is less than our standard adjustment amount. We may change our standard adjustment amount from time to time without notice to you. In the event we identify a discrepancy and adjust your Account, the adjustment may not occur on the same Business Day. Adjustments will be reflected on your Account statement and we may also notify you separately.

4.5. Reporting Errors and Unauthorized Transactions

You agree to carefully examine and reconcile your Account statements. You must notify us in writing of any discrepancies or errors in your statement, failure to receive a scheduled statement, or any unauthorized signature or alteration on your checks (collectively, “Errors”), within thirty (30) calendar days after we mail a statement or otherwise make a statement available. You understand that your original checks will not be returned to you with your statement and you agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any Errors. You can notify us of any Errors by calling us at **1-800-731-2265** or writing to us at Old National Bank, P.O. Box 718, One Main Street, Evansville, IN 47705-0718. You agree that we will not be liable for any claims or other Losses related to the Error if: (i) you did not exercise ordinary care in examining your statement; (ii) we did not receive timely notice of the Error; or (iii) the Items were forged, counterfeited or altered in a manner such that a reasonable person could not detect it. In addition, if you fail to report an Error within thirty (30) calendar days as provided herein, we will not be liable to you for any subsequent unauthorized or altered checks initiated by the same person.

Please note the time period in which you must notify us if your statement shows an unauthorized transaction may be longer and these terms may not apply if the transaction is related to an electronic funds transfer, including a Card transaction (see Section 8 for details), or a substitute check (see Section 7). In addition, the time period in which you must notify us of an error or unauthorized transaction may be shorter and these terms may not apply with respect to wire transfers (see Section 9).

The notice requirements and time limits on claims related to Errors as described herein do not apply with respect to any attempt by you or the Bank to collect or seek recourse against other banks, clearing organizations, or other parties, none of which are third party beneficiaries of this Agreement.

For any other Account problem, you must notify us in writing within sixty (60) calendar days after we mail a statement or otherwise make a statement available or you are precluded from asserting against us, and we will not be liable for the problem.

4.6. Check Cashing and Cash Back on Deposits

If you do not have an adequate Available Balance in your Account to pay a check you ask us to cash, we have the right not to cash it and you agree that such refusal shall not be a wrongful dishonor. If you do not have an adequate Available Balance in your Account when requesting cash back on a deposit, we have the right not to provide cash back until adequate funds become available.

4.7. Prior Notice of Withdrawal May Be Required for Interest-Bearing Accounts

Although we usually pay withdrawals or checks without notice, the Bank retains the right to require at least seven (7) calendar days’ written notice before any withdrawal of funds that have been deposited into an interest-bearing checking, savings, or money market Account. If we tell you that we require seven (7) calendar days’ written notice, we will not pay your funds until the notice period expires.

4.8. Stop Payment Orders

If you do not want us to pay a check you have issued, you can request us to stop payment of that check. Any Authorized Representative may

order us to stop payment on a check and we will charge a fee. See the fee schedule applicable to your Account for details. Your stop payment order must include your Account number, the number and date of your check, the amount, and the name of the payee. We are not responsible for stop payment orders with incorrect or incomplete information.

Our acceptance of a stop payment order will not constitute a representation that the Item has not already been paid or that the Bank has had a reasonable opportunity to act upon the order. Your stop payment order will take effect only after we receive all required information from you, we verify that the check is unpaid, we record it on your Account, and we have had sufficient time to notify the impacted areas of the Bank (which may take several days), and we will not be liable if we pay the check or for any related Losses you incur before the stop payment order has taken effect. We cannot stop payment on a check we have already cashed or a deposited check where the funds have already been withdrawn. You may not stop payment on money orders issued by the Bank or on official, certified, cashier’s, or teller’s checks issued by the Bank. In addition, you may not stop payment on checks governed by separate agreement, such as a check guaranty agreement.

Your stop payment order will be effective for six (6) months, and can be renewed for six (6) more months for an additional fee. We have no obligation to notify you when your stop payment order expires. If you want to release a stop payment order, you must tell us in writing. If the check is presented for payment after a stop payment order expires, we may pay the check. In some cases, we may pay a check even if a stop payment order is in effect. For example, if we or another person or entity becomes a “holder in due course” of a check that you ask us to stop, we may still pay the check.

When you place a stop payment order, you agree to indemnify us for all Losses we incur due to our refusal to pay the Item. You assign to us all rights against the payee or any other holder of the check. You agree to cooperate with us in any legal actions that we may take against these parties. Applicable Law may permit other limitations on our obligation to stop payments. Refer to Section 8 of this Agreement, “Electronic Funds Transfers,” for how to place a stop payment on electronic payments.

4.9. Return Deposited Items (Chargebacks)

If we cash a check for you or accept any Item for deposit to your Account and it is later returned to the Bank unpaid (a “Chargeback”), we will charge you a fee and debit your Account for the amount of the Chargeback. If a Chargeback causes an Overdraft on your Account, we will also charge you a fee for the Overdraft. See the fee schedule for your Account for details regarding these fees.

4.10. Remotely Created Checks (Demand Drafts)

If you deposit a demand draft (a check that does not bear the maker’s signature) in your Account, you warrant that the maker authorized its creation and you authorize the Bank to process it for payment. At our discretion we may accept the demand draft for deposit, refuse to accept the demand draft or accept it as a conditional deposit until the amount is collected by the Bank, in which case our Funds Availability Policy (see Section 6 of this Agreement) will not apply. You agree to pay all costs incurred by the Bank by depositing the demand draft in your Account. We reserve the right to charge any of your Accounts in the event a warranty claim is made pursuant to Regulation CC relating to a remotely created check that you present to us.

4.11. Check Cashing for Non-Bank Clients

We may refuse, and you agree it will not be a wrongful dishonor to refuse, to cash a check, draft or other order for the payment of money drawn on your Account payable to a person who is not a Bank client. If we cash such an Item, we may charge a fee to the non-Bank client and require them to provide us with identification acceptable to us.

4.12. Facsimile Signatures and Signature Devices

We may honor or refuse to honor checks drawn by means of a Signature Device in our sole discretion. A “Signature Device” includes any automatic check-writing service that operates through the use of a personal computer, a facsimile signature or stamp, and any other method of affixing a signature on a check by mechanical, digital or other electronic means. You agree that if you utilize a Signature Device, you shall have the sole responsibility for maintaining its security and bear the entire risk of unauthorized use of any such Signature Device whether or not you are negligent. You authorize us to accept and pay any check drawn by means of a Signature Device as though you had signed your own name to such check, even if the Signature Device was used without your authority and regardless of to whom such check is drawn or made payable.

We may require original signatures signed on paper by the person named in the document or we may accept signatures by facsimile, PDF or other electronic means (“Electronic Signatures”) on any documents submitted in connection with your Account. If we accept an Electronic Signature, you agree that we are authorized to rely upon and accept as genuine any such signature without any duty to determine the genuineness thereof or whether or not the affixing of such a signature has been authorized by you or the person whose name is so affixed. You agree that you will bear the risk of any unauthorized Electronic Signature.

In addition to your indemnification obligations elsewhere in this Agreement, you further agree to indemnify and hold us harmless from and against any and all Losses that we may suffer or incur as a result of the unlawful use, unauthorized use or misuse by any person of a Signature Device or Electronic Signature in connection with your Account.

4.13. Checks and Forms

All checks, withdrawal forms, deposit slips and transfer instructions used in connection with your Account must be on forms obtained through or approved by us. We are not responsible for Losses or delays that result from improper printing on checks or other documents you obtain through someone else. We may refuse to accept for deposit or pay checks we cannot process using our standard equipment.

You agree to protect your checks and other Account forms from theft and unauthorized use, and to notify us immediately if you become aware that any checks or forms are lost or stolen. You are responsible and hold us harmless for any Losses you suffer if: (i) a check you issue or deposit you make is returned, (ii) processing of a check is delayed as a result of any writing or marking that you or a prior endorser place on the front or back of the check, (iii) there is improper printing on a check, (iv) you fail to maintain adequate safeguards against unauthorized use, or (v) you fail to issue checks in a manner so as to prevent unauthorized completion, alteration or addition.

4.14. Postdated, Stale, and Conditional Checks

You agree that when you write a check, you will not date the check in the future (a postdated check). We reserve the right, without prior notice to you, to pay or not pay a postdated check or any check that is dated more than six (6) months in the past (a stale check). You agree that if we pay a postdated check, the check will be posted to your Account on the date we pay the check, even if this is prior to the date written on the check. You further agree that we are not responsible for any Losses to you in paying or refusing to pay any postdated or stale check. You agree that we may return a postdated check to the presenter. If you do not want us to pay a postdated or stale check, you must provide us with a written stop payment order.

We are not required to honor any conditional or restrictive legends on checks you write, including but not limited to terms such as “Void after 90 Days,” “Paid in Full,” “Two Signatures Required,” “Void Over \$100” or similar statements. You agree that we may disregard such legends or restrictions and pay the check even if the legend or restriction has not been satisfied, and we will not be liable to you for any Losses that result from a legend or restriction on a check or from our failure to abide by any such legend or restriction.

4.15. Signature Requirements

You understand and agree that we process Items using high speed automated equipment based on information encoded on such Items. Our procedures provide for inspection of Items including signatures only in certain limited circumstances. You agree that we may pay or return an Item if we follow our procedures and that we have exercised ordinary care if we examine only those checks that we have identified for review based on our internal criteria, as it may be updated from time to time.

We are not required to maintain signature cards for any Account, and regardless of whether we maintain signature cards, in no event shall we be obligated to inspect any Item for the presence or authenticity of any signature, determine whether the signature is authorized, or review the number or combination of signatures on an Item. If you have indicated, including on a signature card, that more than one (1) signature is required on an Item drawn on an Account (for example, a check), this is for your internal convenience only and you authorize us to pay or return the Item through the Account if less than that number of signatures appear on the Item. In either case, we are not responsible or liable to you.

4.16. Statements

Our records kept in the ordinary course of business shall be presumed to be correct and in the absence of manifest error will be binding and conclusive. We will provide you an Account statement on a periodic basis, generally monthly. Each statement will reflect Account activity posted to your Account prior to the statement cut-off date. Some merchants, utilities and other billers may elect to convert your check into an electronic funds transfer and we will receive electronic information (rather than checks) for payment from other financial institutions. In such case, you will receive information regarding your transaction on your statement but will not receive your check or an image of the check.

4.17. Combined Statements

You may request to receive a combined statement (i.e., one statement that reports activity for two or more eligible Accounts) rather than individual statements. You understand that information regarding your Account may be available to other owners for those Accounts that appear on the combined statement, including your personal or confidential information such as your transaction history or Account status, and you agree that your request for combined statements constitutes your consent to the disclosure of that information to such persons and that we are not responsible for such disclosure.

4.18. Substitute Checks

You agree not to deposit a substitute check that was created by a person other than a bank which has not yet been transferred by a bank, unless we agree otherwise under separate written agreement. You agree to reimburse us for any Losses we incur as a result of cashing or depositing such an Item and you give us the same warranties and indemnities that we would give under Applicable Law as a reconverting bank. See Section 7, “Substitute Checks and Your Rights,” for additional information on substitute checks.

4.19. Provisional Payments

Your statement will serve as notice of any ACH credits or debits to your Account, and you agree that we are not required to provide any other notice to you. Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for the transaction. If we do not receive final settlement, you agree that we are entitled to debit from your Account the amount credited to you in connection with the transaction, and the party making payment to you (the originator of the entry) shall not be deemed to have paid you in that amount.

SECTION 5: OVERDRAFTS, TRANSACTION PROCESSING ORDER, AND WHEN FEES ARE CHARGED

5.1. How Overdrafts Can Happen

An Overdraft occurs when your Available Balance is not enough to cover a transaction, but we pay it anyway. The best way to avoid Overdrafts (and related fees) is to know your Available Balance and consider each transaction, including debit Card transactions or written checks, as reducing your Available Balance immediately.

The Bank is not obligated to pay any Item presented for payment if your Account does not have a sufficient Available Balance. We may either return the Item unpaid, resulting in a Returned Item, or choose to pay the Item, resulting in an Overdraft. If we choose to pay the Item, we will charge you a fee for the Overdraft. For details on these fees, see the Truth in Savings disclosure for your Account. Even if we have paid Overdrafts on your Account in the past, we are not obligated to do so in the future. Our payment of an Item when you do not have a sufficient Available Balance is not an application for credit or approval of an extension of credit.

It is your responsibility to maintain sufficient funds in your Account to cover all of your payments and purchases and your use of the Account. We have services available to help you keep track of your transactions and the money you have spent, including through online banking, mobile banking, and enrolling in Account alerts. We also offer several options that may help you manage times when you are facing an Overdraft situation, including Overdraft Courtesy, which is described in Section 5.5 below.

5.2. Your Available Balance and the Impact of Pending Transactions and Holds

Your Available Balance is the amount of money in your Account that is available for you to use, which is updated throughout the Business Day. Your Available Balance will increase when the deposits you make become available for use based on our Funds Availability Policy in Section 6. Your Available Balance will decrease when withdrawals and other debits are posted to your Account. Holds and pending transactions can also reduce your Available Balance, as described below. Your Available Balance is our most current record of the amount of money in your Account, but it only reflects transactions once we become aware of them. It may not include every transaction you have initiated, such as checks you’ve written that we have not received for payment yet. Only you know what other transactions you have made that will impact your Available Balance.

If you review your Account during the day, you may see some transactions shown as “pending.” Pending transactions reduce your Available Balance, but they have not been posted to your Account yet. When a transaction shows up as pending, this is not a guarantee that it will be paid. We may still return a pending transaction unpaid if your Available Balance is not sufficient to pay it during end-of-day processing. When a pending transaction is completed, it will be posted to your Account with all other Items we received that Business Day in the posting order described in Section 5.3 below.

Holds also reduce your Available Balance. When funds in your Account are subject to a Hold, they remain in the Account but are not available to pay other Items or for withdrawal. Holds may be placed on your Account for a variety of reasons; a common example is when you make a purchase with your Card. The merchant will typically ask the Bank to authorize the transaction to ensure that your Account has sufficient funds to pay for your purchase. The Bank then places a Hold on your Account for the transaction amount provided by the merchant, which generally remains in place for three (3) Business Days. The Hold reduces your Available Balance, but the funds are not actually debited from your Account until the transaction settles. As a result, any other transactions paid while the Hold is in effect may cause your Account to be overdrawn and you will be charged a fee if your Available Balance is not sufficient, even if there is money in your Account. We generally do not show Holds or distinguish between available and unavailable funds in your Account balance on statements, so when you review your statement it may appear that you had sufficient funds to pay an Item for which we charged you a fee.

5.3. How We Process (Post) Transactions to Your Account

Posting order is the order in which we apply withdrawals, deposits and other transactions to your Account. We receive transactions at different times throughout the Business Day, and some transactions will show up on your Account as pending transactions during the day while others may not. Although we receive Items throughout the day, we generally treat them as if we received all Items at the same time at the end of the Business Day. We look at your Account only once to determine if your Available Balance is sufficient to pay an Item. The posting order is important because it determines which Items may create an Overdraft and how many related fees you incur. You agree that we may choose our posting order regardless of whether additional fees may result. We reserve the right to change our posting order at any time.

It is important to understand that Items are not posted to your Account in the same order in which the transactions occurred. Instead, Items are posted to your Account using automated systems that group transactions into categories based on the Item type. At the end

of each Business Day, we process transactions on your Account by starting with the Ledger Balance at the end of the previous Business Day and subtracting from this amount any Holds on your Account. Then, we post credits and debits to your Account generally in the order shown below. An Overdraft is created if your Available Balance is not sufficient to pay for any Item posted to your Account during this process. Please note that the examples provided below are intended to be representative of the most common types of Items within each category, and other Items may be posted to your Account even though not specifically identified below.

Order of Posting
FIRST , we add deposits and other credits to your Account that are received before the applicable cut-off time, including: <ul style="list-style-type: none">Cash and check deposits, including ATM and Mobile DepositsTransfers into your Account such as those made through online or mobile bankingDirect deposits (ACH) These Items are posted in order from highest to lowest dollar amount .
SECOND , we subtract certain fees that were incurred the prior Business Day, specifically: <ul style="list-style-type: none">Fees for Overdrafts andDaily fees for Accounts that remain overdrawn These Items are posted in order from lowest to highest dollar amount .
THIRD , we subtract priority debits, which are transactions paid from your Account that are cash or cash-equivalent and cannot be returned. These include: <ul style="list-style-type: none">Withdrawals and teller-cashed checksWire transfersTransfers between your Old National Accounts such as those made in online or mobile bankingZelle® paymentsChargebacks to your Account These Items are posted in order from lowest to highest dollar amount .
FOURTH , we subtract debit Card and ATM transactions, including: <ul style="list-style-type: none">ATM withdrawalsPurchases with your CardAny recurring Card payments, such as insurance premiums or gym memberships These Items are posted in the order received .
FIFTH , we subtract ACH debit transactions, including: <ul style="list-style-type: none">External transfers to and from your accounts at other financial institutionsRecurring payments made using your routing and account numberChecks converted to electronic paymentsOnline banking bill payments (unless processed as a check) These Items are posted in order from lowest to highest dollar amount .
SIXTH , we subtract checks (other than teller-cashed checks, which are posted as priority debits above) in order from lowest to highest dollar amount .
SEVENTH , we subtract any other Bank-generated fees or charges, such as: <ul style="list-style-type: none">Monthly service charges and Account maintenance feesPaper statement fees These Items are posted in order from lowest to highest dollar amount .

5.4. Your Responsibility if Your Account is Overdrawn; Fees Charged

If your Account becomes overdrawn, you must immediately make a deposit or transfer to return your Account to a positive Available Balance. Each Account owner agrees to reimburse the Bank immediately for the amount of the Overdraft and any associated fees, whether the Overdraft was caused by you or another authorized user on the Account. If you have a joint Account, all joint owners will be jointly and severally liable for any Overdraft plus any related fees, regardless of which owner initiated or presented the Item that resulted in the Overdraft.

You agree to pay a fee for each Item that results in an Overdraft. In addition, you will be charged a daily fee if you fail to return your Account to a positive Available Balance once it is overdrawn. For details on these fees, see the Truth in Savings disclosure for your Account. If you fail to bring your Account to a positive Available Balance, we may close your Account. We may also report you to consumer reporting agencies and make efforts to collect the amount you owe us, which can affect your ability to open other accounts with us or other banks in the future and may be reflected in your credit report. You authorize us to apply any deposit to your Account, including any federal or state benefits, to pay the amount of any Overdraft and related fees. You understand that if you do not want your benefits applied in this way, you can change your direct deposit instructions with your benefits payor at any time.

5.5. Overdraft Courtesy Policy

Overdraft Courtesy is an option for certain Accounts that are in good standing. It is not a line of credit. With Overdraft Courtesy, the Bank may in its sole discretion pay certain Items that overdraw your Account, such as checks and automatic bill payments. The Bank’s payment of Overdrafts is not guaranteed with Overdraft Courtesy, and it may cease at any time without prior notice or cause. ATM and everyday debit Card transactions are not eligible for Overdraft Courtesy unless you opt in to such coverage. If you opt in to this Overdraft Courtesy coverage, we may in our discretion pay an ATM or everyday debit Card transaction that exceeds your Available Balance and we will charge you a fee for the Overdraft. If you do not opt in to this Overdraft Courtesy coverage, or you revoke your consent, we will decline any ATM or everyday debit Card transactions that exceed the Available Balance in your Account and you will not be charged a fee. An “everyday” debit Card transaction is a single, non-recurring transaction. Examples include transactions at a merchant location or purchases made by telephone or online. You also have the option to cancel Overdraft Courtesy and direct the Bank to return Items that would cause an Overdraft. To get more information about Overdraft Courtesy or to opt in or change your coverage election, please call our Client Care Center at **1-800-731-2265**.

We also offer other services that may help you manage Overdrafts on your Account, including automatically transferring funds from a linked Account or line of credit. Contact our Client Care Center at **1-800-731-2265** or visit our website at **oldnational.com** for details.

SECTION 6: FUNDS AVAILABILITY POLICY

Our Funds Availability Policy describes when funds deposited to your checking Account will be made available to you. While we generally apply the same policy to deposits you make to your savings Account, please keep in mind that this Funds Availability Policy does not apply to these deposits and we may delay availability of funds from these types of deposits. Checks drawn on a foreign bank and/or payable in a foreign currency are not subject to this Funds Availability Policy and may be subject to Holds.

6.1. Same-Day Availability

Electronic direct deposits, cash deposits, wire transfers and other electronic funds transfers will be available on the day we receive the deposit. Funds from checks drawn on Old National Bank will also be available on the day we receive the deposit, if the deposit is made in person to one of our employees or at a Bank ATM. For check deposits, availability of funds may be delayed as described below under “Longer Delays May Apply.”

6.2. Next-Day Availability

All other checks will generally be available on the first Business Day after the day we receive your deposit. Longer delays may apply in certain circumstances as described below under “Longer Delays May Apply.”

6.3. Determining the Availability of a Deposit

Once the funds are available, you can withdraw them in cash and we will use them to pay Items presented for payment from your Account. For determining the availability of your deposits, every day is a Business Day except Saturdays, Sundays, and federal holidays. The deposit cut-off time for a particular banking center is that banking center’s closing time. Our ATM deposit cut-off time is 9:00pm CT. If you make a deposit before our cut-off time on a Business Day that we are open, we will consider that Business Day to be the day of your deposit. However, if you make a deposit after our cut-off time or on a day that is not a Business Day, we will consider the next Business Day we are open to be the day of your deposit. Funds mailed to us will be considered received on the Business Day they are actually received and processed by us. Funds deposited to a night depository, lockbox or similar facility will be considered received on the Business Day they are removed from such facility and processed. Until we receive the deposit, you bear the risk that deposits will be lost, stolen or destroyed. Please remember that even after the Item has posted, we have made funds available to you, and you have withdrawn the funds, you are still responsible for Items you deposit that are returned to us unpaid and for any other problems involving your deposits.

For other transaction types, the following deposit cut-off times apply:

Transaction Type	Cut-Off Time
Old National ATMs	Monday-Friday: 9:00pm CT / 10:00pm ET
Account Transfers* via Online Banking and Mobile Banking	Monday-Friday: 9:00pm CT / 10:00pm ET
Telephone Transfers	Monday-Friday: 9:00pm CT / 10:00pm ET
Check Deposits via Mobile Banking	Monday-Friday: 8:00pm CT / 9:00pm ET

** External 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.*

6.4. Longer Delays May Apply

In some cases, we will not make all the funds that you deposit by check available to you on the first Business Day after the day of your deposit. Funds may not be available until the second Business Day after the day of your deposit. The first \$275 of your deposit, however, will be available on the first Business Day. If we are not going to make all the funds from your deposit available on the first Business Day after the day of your deposit, we will notify you at the time of your deposit and tell you when the funds will be available. If your deposit is not made directly through one of our employees, or if we decide to take this

action after you leave the premises, we will send you the notice no later than the Business Day after we receive your deposit. If you need the funds from a deposit immediately, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid;
- You deposit checks totaling more than \$6,725 on any one (1) day;
- You redeposit a check that has previously been returned unpaid;
- You have overdrawn your Account repeatedly in the last six (6) months;
- An emergency exists, such as an interruption of communications or computer or other equipment facilities, a suspension of payment by another bank, war, weather or an emergency condition beyond our control.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. Funds will generally be available no later than the seventh (7th) Business Day after the day of your deposit.

6.5. Special Rules for New Accounts

If you are a new checking Account customer, the following special rules will apply during the first thirty (30) calendar days your Account is open. Funds from cash, wire transfers, electronic direct deposits and other electronic transfers to your Account will be available on the Business Day on which we receive the deposit. The first \$6,725 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, federal, state and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you and you may have to use a special deposit slip. It may take up to the ninth (9th) Business Day after the day of your deposit for the excess over \$6,725 to be available for withdrawal. If your deposit of these checks (other than a U.S. Treasury check) is not made in person through one of our employees, the first \$6,725 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits may not be available until the ninth (9th) Business Day after the day of your deposit.

6.6 Check Cashing Policy; Holds on other Funds

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds in any of your Accounts with us. Those funds will be available at the time the funds from the check you cashed would have been available if you had you deposited it.

SECTION 7: SUBSTITUTE CHECKS AND YOUR RIGHTS

7.1. What is a Substitute Check?

To make check processing faster, federal law permits banks to replace original checks with “substitute checks.” These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you

receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your Account. However, you have rights under other laws with respect to those transactions.

7.2. What are my Rights Regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your Account (for example, if you think that we withdrew the wrong amount from your Account or that we withdrew money from your Account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your Account and fees that were charged as a result of the withdrawal.

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your Account is an interest-bearing Account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your Account earns interest) within ten (10) Business Days after we receive your claim and the remainder of your refund (plus interest if your Account earns interest) no later than forty-five (45) calendar days after we receive your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your Account.

7.3. How Do I Make a Claim for a Refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your Account, please contact our Client Care Center at **1-800-731-2265**, or write to us at Old National Bank, P.O. Box 3606, Evansville, IN 47708. You must contact us within forty (40) calendar days of the date that we sent (or otherwise delivered by a means to which you agreed) the substitute check in question or the Account statement showing that the substitute check was posted to your Account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you have suffered a loss; and
- Copies of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check and the amount of the check.

SECTION 8: ELECTRONIC FUNDS TRANSFERS

We provide a number of electronic funds transfer services for your Account. You may be required to sign a separate agreement or be given additional disclosures when you enroll in one of these services. The provisions in this section apply to electronic funds transfers to or from your consumer Account that are governed by Part A of Regulation E, which implements the Electronic Fund Transfer Act. They do not apply to wire transfers or transactions initiated using a card issued by someone other than the Bank. If you have questions regarding transactions initiated using a card issued by a third party, you must contact them for assistance.

8.1. Types of Electronic Funds Transfers

An “electronic funds transfer” is any transaction that is accomplished electronically to debit or credit a consumer account, as well as all transfers resulting from ATM or debit Card transactions. Examples of electronic funds transfers include the following:

- Electronic funds transfers initiated by or to third parties (including preauthorized credits, debits, or payments);
- Electronic transfers using your Account number, such as employer payroll, government benefits or other direct deposits or bill payments to third parties;
- Telephone transfers;
- ATM transfers;
- Card transactions, including purchase transactions;
- Online banking transfers, including online bill pay transactions; and
- Mobile banking transfers, including Zelle® payment transactions.

8.2. Online Banking and Mobile Banking

You can use these services to conduct transactions on your Account. A separate agreement may be required. The terms of this Section 8 apply to transfers initiated using these services and in the event of a conflict, any separate agreement or service terms will control to the extent of any inconsistency. All communications and access to your Account and electronic funds transfers initiated using these services are deemed valid, authentic and duly authorized by you unless and until you have notified us of unauthorized activity (see Sections 8.11 and 8.12) and we have had a reasonable opportunity to act upon such notice.

8.3. Business Days

Our Business Days for providing electronic funds transfer services are all days except Saturdays, Sundays and federal holidays.

8.4. Fees

Certain fees and charges may apply for electronic funds transfers. Please see the fee schedule for your Account and any separate agreement for the applicable electronic funds transfer service for details.

8.5. How to Make a One-time Electronic Debit or Electronic Check Conversion from Your Account

When you provide the Bank a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your Account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your Account as soon as the same day you make your payment.

You may also authorize a merchant or other payee to collect a one-time electronic payment from your checking Account using information from your check to pay for purchases or to pay bills. If you give your Account number or a sample check to a payee, or you issue a check to such payee, we may treat such disclosure or issuance as your authorization to accept electronic credits or debits against your Account, including any fees for electronic presentment of an Item that overdraws your Account. Unless you notify us that any such electronic payments are unauthorized, we are not liable for any payment we receive even if the electronic transfer is not in accordance with the authorization you may have given to that payee. You will not receive an image of any check used in this manner with your statement because the Bank did not receive the check.

8.6. Limitations on Electronic Funds Transfers

For security reasons, there may be limits on the types of electronic fund transfers you may make and the frequency or dollar amount of transfers. Review the applicable service terms or agreement for details, or contact our Client Care Center at **1-800-731-2265**.

8.7. How to Stop Payment on Certain Electronic Transfers

If you have told us in advance to make regular payments from your Account or you authorized an electronic funds transfer from your Account, including recurring payments with a Card, you may stop a payment by calling us at **1-800-731-2265** or writing to us at Old National Bank, P.O. Box 718, One Main Street, Evansville, IN 47705-0718 in time for us to receive your request three (3) Business Days or more before the payment is scheduled to be made. We will charge you a fee for stop payment orders as provided in the applicable fee schedule for your Account. If you order us to stop one of these payments three (3) Business Days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

If recurring payments from your Account vary in amount, the person you are going to pay will notify you at least ten (10) calendar days before each payment. This notice will tell you when it will be paid and how much it will be.

You may request a one-time stop payment for a single electronic funds transfer or a permanent stop for recurring transactions, including recurring Card transactions. There is no expiration for stop payments placed on electronic funds transfers, including recurring Card transactions. You cannot stop payment on any single purchase or cash withdrawal originated by you or someone else using your Card or any card issued by a third party, and we have no obligation to honor any such stop payment request by you. However, we will accept stop payment requests on recurring Card transactions.

8.8. Our Liability if We Fail to Stop a Payment or Make a Transfer

If we do not complete a transfer to or from your Account on time or in the correct amount as required by this Agreement, 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 available in your Account (including any applicable Overdraft credit line limit) to make the transfer;
- If the ATM where you are making the transfer does not have enough cash;
- If the ATM or ATM network 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;
- If a merchant or financial institution refuses to honor your Card;
- If a transfer is not completed due to systems or communications failure;
- If access to the Account is restricted due to its involvement in legal proceedings or by other claims or actions;
- If there is an allegation of fraudulent activity concerning your Account; or
- If other Bank agreements, terms or disclosures so provide.

8.9. When We will Disclose Account Information to Third Parties

We will disclose information to third parties about your Account or the transfers you make:

- Where it is necessary for completing or tracing a transfer, or resolving errors or claims;
- In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant;
- To comply with government agency demands or court orders;
- In order to comply with Applicable Laws, network rules, or the terms and conditions of third party service providers;
- If you give us written permission; or
- As permitted by the Agreement and our Privacy Notice.

8.10. Your Right to Receive Documentation of Transfers

- **Preauthorized Credits:** If you have arranged to have direct deposits made to your Account at least once every sixty (60) calendar days from the same person or company, you can find out whether the deposit has been made by viewing your transaction activity in online banking or mobile banking or calling us at the phone number shown on your periodic statement. These electronic deposits will also appear on your periodic statement.
- **Account Statements:** A statement of each Account will be furnished to you each month in which an electronic transaction is initiated. In any case you will get a statement at least quarterly.
- **ATM or Point-of-Sale (“POS”) transfers:** A receipt will be made available at the time you conduct a transaction using your Card, unless the terminal is not working properly or you elect not to receive a receipt. No receipt is needed on transactions of \$15 or less. We are not responsible for the failure of a merchant or owner/operator of an ATM to give you a receipt for a transaction.

8.11. How to Contact Us in Case of Errors or if You Have Questions about an Electronic Transfer

Call us at **1-800-731-2265** or write us at Old National Bank, P.O. Box 718, One Main Street, Evansville, IN 47705-0718 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) calendar days after we sent the FIRST statement on which the problem or error appeared. You must:

- Tell us your name and Account number,
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information, and
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days (or ninety (90) calendar days if related to new Accounts, POS or foreign-initiated transactions) to investigate your complaint or question. If we decide to do this, we will credit your Account within ten (10) Business Days (up to twenty (20) Business Days for new Accounts) for the amount you think is an error, so that you will have the use of the money while we complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your Account.

We will tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

8.12. How to Contact Us If You Think There has been an Unauthorized Transfer or Your Card or PIN has been Lost or Stolen

Contact us AT ONCE if you believe your Card, Personal Identification Number (“PIN”) or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission, including the use of information from your check. Call us at **1-800-731-2265** or write us at Old National Bank, P.O. Box 718, One Main Street, Evansville, IN 47705-0718. Telephoning is the best way to keep your possible losses down. You could lose all of your money in your Account, plus your maximum overdraft line of credit (if applicable). If you tell us within two (2) Business Days after you learn of the loss or theft or your Card, PIN or code, you can lose no more than \$50 if someone used your Card, PIN or code without your permission.

If you do NOT tell us within two (2) Business Days after you learn of the loss or theft or your Card, PIN or code, and we can prove that we could have stopped someone from using your Card, PIN or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by Card, PIN or other means, tell us at once. If you do not tell us within sixty (60) calendar days after we send the statement to you, you may not get back any money you lose after the sixty (60) calendar days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

SECTION 9: WIRE TRANSFERS

The following terms will apply with respect to wire transfers from your Account. If you have entered into a separate wire transfer service agreement with us, that separate agreement will control to the extent of any inconsistency with the terms below.

9.1. Governing Rules; Defined Terms

We may use the funds transfer system of the Federal Reserve Bank or any other funds transfer system to execute wire transfers from your Account. When you request a wire transfer, you agree to be bound by any rules and regulations then in effect governing the use of any system through which wire transfers are conducted and all Applicable Laws. Certain terms used in this section have the definitions provided in Article 4A of the UCC. Any wire transfer request you submit will be deemed your “payment order” as defined in the UCC, and the “beneficiary” is the person or business who receives the payment. A “Remittance Transfer” is a wire transfer initiated by a consumer primarily for personal, family or household purposes to a beneficiary in a foreign country. Remittance Transfers are also governed by the Electronic Funds Transfer Act. You have certain rights in connection with Remittance Transfers, which will be explained at the time you initiate a Remittance Transfer.

9.2. Security Procedures

We offer certain security procedures for wire transfers, which may vary depending on the method you use to initiate a wire transfer. Your submission of a payment order constitutes your agreement that

our security procedures are commercially reasonable as a means of authenticating a payment order communicated to us by you or on your behalf. You acknowledge that the security procedures are used to verify the authenticity of, and not to detect errors in, any payment order. Any payment order received in accordance with the applicable security procedures will be enforceable against you, whether or not authorized, if we accept such payment order in good faith. You agree to be bound by any payment order whether or not we verify it in compliance with the security procedures, if you issued the payment order or otherwise benefited from the wire transfer. If you choose to communicate a payment order to us in a manner that varies from the security procedures, you will be deemed to have refused the security procedures that we offer and recommend as commercially reasonable and you agree to be bound by and pay for any such payment order accepted by us in good faith, whether or not authorized.

9.3. Submitting Payment Orders

You are solely responsible for the content of each payment order and the accuracy and completeness of the information contained therein. We will rely on the information contained in the payment order in carrying out your instructions. No instructions or other restrictions accompanying your payment order shall be effective unless expressly accepted and agreed to in writing by us. You understand that we have no duty to process payment orders and that we are not obligated to process any payment order if it is not in our required format or if we are unable to verify it in accordance with the applicable security procedures. A payment order is considered accepted by the Bank when we execute it.

9.4. Processing Payment Orders

We will use commercially reasonable efforts to execute each payment order received in accordance with the security procedures by making applicable accounting entries or by transmitting payment instructions to the applicable bank or other party: (a) no later than the stated transfer date, provided such date is a Business Day and is not earlier than the day such payment order is received; or (b) on the day such payment order is received, if no transfer date is stated. If the requested transfer date is not a Business Day, or if we receive a payment order without a stated transfer date on a non-Business Day, we will process the transfer on the next Business Day. Notwithstanding the foregoing, we reserve the right to delay executing a payment order for any reason in our sole good faith discretion, including but not limited to concerns regarding its authenticity, accuracy, or completeness or lack of sufficient funds in the Account. Our processing of payment orders is subject to our processing schedule and cut-off times, which are subject to change from time to time. Payment orders received by us after the cut-off time will be deemed to have been received on the next Business Day.

9.5. Agreement to Pay; Provisional Credit

You agree to pay us the amount of any wire transfer that we execute based on your payment order. You also agree to pay us the amount of any fees and charges applicable to wire transfers. Any credit to your Account resulting from a wire transfer is provisional until we receive final settlement for the funds. If we do not receive final settlement for the funds, then you agree that we may reverse the credit to your Account or that you will otherwise reimburse us if funds in your Account are not sufficient. If we receive satisfactory documentation that a wire transfer was made in error, or for an erroneous amount, we may debit your Account for the amount erroneously credited, or you agree to otherwise reimburse us if funds in your Account are insufficient. In the event that your wire transfer does not become final,

your underlying obligation to that receiver will not be discharged. If a wire transfer to you from another party does not become final, then that party’s underlying obligation to you will not be discharged.

9.6. Transfers in Foreign Currency

Any payment order in a currency other than U.S. Dollars shall first require that you validly purchase such foreign currency from us or we shall purchase such currency from an affiliate or correspondent bank. Unless otherwise agreed between the Bank and you, the value of any such wire transfer shall be reported to you in the U.S. Dollar equivalent of the amount of foreign currency transferred. Any loss of exchange arising from a subsequent cancellation of such payment order or because of a rejection of delivery for any reason shall be charged to your Account. You agree that if we utilize the services of other banks for the purpose of giving effect to any payment order in foreign currency, then we do so for you at your risk. Any fees imposed by other banks or intermediaries may be deducted from the amount of the wire transfer, which can reduce the amount received by the beneficiary. For Remittance Transfers, we will provide certain required fee and payment disclosures at the time of initiation.

9.7. Cancellation or Amendment

With respect to Remittance Transfers, you have thirty (30) minutes to request the Bank to amend or cancel the payment order. For all other wire transfers, we have no obligation to amend or cancel a payment order after it has been submitted to us. If we receive an amendment or cancellation request before we have executed the payment order, we may make a reasonable effort to act on your request. If we act on a cancellation or amendment instruction, you will indemnify and reimburse us for all Losses we incur relating to the cancellation or amendment. We will have no liability to you or any third party if the requested cancellation or amendment is not accomplished, and you will be obligated to pay the payment order as transmitted.

9.8. Reliance on Identifying Number

You agree that the Bank, and any bank or intermediary involved in processing your payment order, are entitled to rely on the account number and bank identification numbers provided by you without any obligation to look at the name of the beneficiary or bank which may also appear in the payment order, even if the number identifies a person different than the named beneficiary or bank. If you provide an incorrect account number or bank identifier for the recipient, the wire transfer may be misdirected, resulting in the loss of funds. You acknowledge and agree that we have no obligation to detect errors and no liability for any incorrect or missing information in your payment order.

9.9. Rejection of Payment Orders

We have the right to reject, and refuse to accept, any payment order for any reason, including your failure to maintain a sufficient balance in an Account. We will have no liability to you based on such rejection or refusal. If we reject any payment order, we will attempt to notify you within a reasonable period of time, but we will have no liability to you based on any failure or delay in providing such notice. We will also attempt to notify you if a wire transfer is returned to us, but we will have no liability to you based on any failure or delay in providing such notice. We are not obligated to re-send a wire transfer that is returned to us if we complied with the original payment order.

9.10. Notice of Errors; Limitation of Liability

We will notify you in your periodic Account statement or other Account information made available to you of any credit to or debit from your Account resulting from any wire transfers, and we will not be required to provide any other notice to you. You agree to notify us in writing of any error or unauthorized wire transfers within fourteen (14) calendar days from the date we notify you of execution of the wire transfer, whether such notice is given by periodic statement or by any other means. Your failure to notify us within this time period will prevent you from asserting against us a claim for lost interest on an erroneous or unauthorized wire transfer. Furthermore, you will also be liable to us for any Losses we may incur as a result of your failure to notify us within this 14-day time period. In addition to our limits on liability set forth elsewhere in this Agreement, if we do not exercise ordinary care and this causes a failure, delay or improper execution of a payment order, our liability shall be limited to an amount equal to interest losses attributable to such failure, delay or improper execution, which amount shall be calculated by using a rate equal to the average Federal Funds rate for that period. This paragraph does not apply to Remittance Transfers. For Remittance Transfers, we will provide the applicable disclosures at the time of initiation.

SECTION 10: ATM AND DEBIT CARD TERMS

These terms govern the use of Cards we issue in connection with your Account. By requesting, using, or allowing use of a Card in connection with your Account, you agree to be bound by these terms. Card transactions are electronic funds transfers subject to the terms of Section 8, “Electronic Funds Transfers.”

10.1. Who Owns the Card for Your Account

Cards are issued subject to the Bank’s approval. The Card remains the property of the Bank, which shall be surrendered by you upon request. The Bank may terminate your privilege of using the Card and may withhold approval of any transaction at any time. An inactive Card is subject to closure at the Bank’s discretion.

10.2. Cardholders

Cards are non-transferrable. We may in our sole discretion issue a Card to each Account owner and any other person to whom you have authorized us to issue a Card for use with your Account (each such person, a “Cardholder”). You understand that Cardholders will have full access to the funds in your Account and your Account information and you are responsible if any Cardholder fails to comply with the terms of this Agreement. Each Cardholder is the only authorized user of his or her Card and PIN. You are responsible for retrieving the Card if you revoke a Cardholder’s authority to use a Card. Except as your liability is otherwise limited in this Agreement, you will remain responsible for all Card transactions.

10.3. Your Agreement to Pay

You agree to pay us on demand for all purchases made, services rendered and any cash advances made by or to any Cardholder. Cancellation of a Card or termination of the Account will not excuse your obligation to pay for all purchases or other transactions made through the effective time of the cancellation or termination. This liability will be joint and several.

10.4. How You Can Use Your Card

In general, you may use your Card to:

- Withdraw cash from an Account that you have designated to be accessed by your Card and PIN,
- Make deposits to your designated Account,
- Transfer funds between designated Accounts,
- Make balance inquiries on designated Accounts,
- Pay for purchases at places that have agreed to accept the Card (some services may not be available at all card terminals), and
- Pay bills from your Account to parties that have agreed to accept your payments.

Some of these services may not be available on all Accounts or at all terminals. We reserve the right to block or suspend certain types of transactions, devices or merchants at any time.

Electronic Funds Transfer Facilities for Minnesota cardholders: You may bring a civil action against any person violating the consumer privacy and unauthorized withdrawal provisions of Minnesota Statutes § 47.69, and may recover, in addition to the greater of actual damages or \$500, punitive damages, and the court costs and reasonable attorney’s fees incurred.

10.5. Using Your Card and PIN and Your Responsibility to Keep Them Safe

The Card and PIN are provided solely for your use and protection. You agree not to disclose or otherwise make your PIN or Card number available to anyone not authorized to sign on your Account. At all times you should: (i) keep the Card and PIN safe and not permit anyone else to use them; (ii) not record the PIN on the Card or otherwise disclose or make it available to anyone else; and (iii) use the Card, PIN and ATMs only as instructed and only for authorized purposes. If your Card is a Debit Mastercard®, you may use it to pay for purchases at places that have agreed to accept Cards bearing the same trademark as appears on your Card. You may also use your Card together with your PIN to perform transactions at designated ATMs or other automated terminals at which the Card may be used. However, we have no obligation to you if anyone refuses to honor the Card, or if for any reason you cannot make a cash withdrawal, deposit, or purchase. You agree to immediately report to the Bank any loss, theft, disappearance, or suspected or known unauthorized use of the Card or disclosure of the PIN by contacting us at **1-800-731-2265** or writing to us at Old National Bank, P.O. Box 718, One Main Street, Evansville, IN 47705-0718.

10.6. ATM Safety

Following these simple guidelines will help ensure that your ATM transactions are completed safely and successfully:

- Have your Card ready when you approach an ATM.
- Commit your PIN to memory and never write your PIN on your Card.
- Be aware of your surroundings when using an ATM, particularly during the hours of darkness; if possible, be accompanied by another person.
- Refrain from displaying cash; place cash in a pocket or purse as soon as your transaction is completed, and count cash in the safety of a locked enclosure such as a car or home.
- Use another ATM machine or return at a later time if anything suspicious is noticed when using or considering an ATM.

Report all crimes immediately to the operator of the ATM or to local law enforcement officials.

10.7. Our Authorization to Debit or Credit Your Account

Each time your Card is properly used, you authorize us to debit or credit your Account, as appropriate, for the total amount of all deposits, withdrawals, purchases and transfers initiated through use of your Card. We are permitted to handle such deposits, withdrawals, purchases and transfers in the same way we handle authorized checks or other Items drawn on your Account. Except as otherwise required by Applicable Law, you agree that you are liable for all Card transactions initiated with a correct PIN or a signature that reasonably resembles the signature of the Cardholder appearing on the Card.

10.8. Using the Card at ATMs

Subject to such restrictions as may be imposed by the Bank, you may use the Card at any ATM bearing the same trademark as your Card, and such other terminals as the Bank may designate, to perform any transactions permitted by the terms of your Account that the ATM will perform.

10.9. Card Transaction Limits

For security purposes, there are dollar limitations on the transactions that can be made each calendar day using your Card. These limits are assigned for your protection. To find out more information about your daily limits, please call our Client Care Center at **1-800-731-2265**. We may adjust the limitations on your Card from time to time and subject to Applicable Law, based on periodic risk assessments or upon your request. Any such changes will generally be effective immediately unless we are required to provide prior notice under Applicable Law. Below are the standard initial transaction limits for each Card:

	ATM Transactions	Purchase Transactions
ATM Access Mastercard®	\$510 per day	\$1,000 per day
Debit Mastercard® (if linked to EZ Access Account)	\$310 per day	\$1,000 per day
Debit Mastercard® (all other Account types)	\$1,010 per day	\$7,000 per day
Platinum World Debit Mastercard®	\$2,510 per day	\$10,000 per day

10.10. When You May be Charged Fees

Card transactions are subject to fees. We reserve the right to institute a fee for the issuance or replacement of Cards, as well as transaction fees. When you use your Card at an ATM not owned or operated by us, we may charge a fee and you may also be charged a fee by the ATM operator and/or ATM network used. Fees may be charged for a balance inquiry even if you do not complete a funds transfer. Please note that fees charged by other ATM operators or ATM networks are outside the Bank’s control and may be changed at any time. You authorize us to deduct any applicable fees directly from your Account. Fees vary based on your Account type and your Card type. See the fee schedule for your Account for details.

10.11. ATM Deposits

All deposits made at an ATM are credited subject to collection, and the credit will be reversed if the deposit is not paid. Certain checks should not be deposited at ATMs, including checks that are postdated or stale dated or have endorsement issues (i.e., missing or multiple endorsements, restrictive endorsements) and checks drawn on foreign banks or payable in foreign currency. All deposits through an ATM are

subject to actual receipt and verification by the Bank upon opening the ATM. The Bank may choose not to credit the Account for deposits until we actually receive the funds. If the reversal of a deposit creates an Overdraft in the Account, the Bank may charge all or part of the deficiency to any of your other Accounts, unless the charge results in an extension of credit. In that situation, you shall pay to the Bank any deficiency that cannot be paid out of such Accounts.

10.12. Purchase Transactions

You may use your debit Card for PIN and non-PIN transactions to pay for purchases with funds in your designated Account, subject to applicable transaction limits and other restrictions identified in this Agreement, at participating merchant locations. The amount of your purchase will be deducted directly from your Account, and you cannot stop payment on any purchase made with your Card. Use of the Card for a purchase is regarded as a withdrawal from your Account at the time the Card is used, even if the transaction is not posted immediately to your Account.

10.13. How We Handle Authorization Holds

For certain Card transactions, we may place a temporary Hold on your Account equal to the authorization amount submitted by the payee until we receive the final settlement amount from the payee (or the Hold is released). For many transactions, the authorization amount will be for the amount of the transaction. However, for some transactions the payee may not know the actual amount of the transaction at the time of the authorization (for example, restaurant purchases, car rentals or hotel purchases) and the authorization amount may be less or more than the actual amount of the transaction. Card purchase transactions usually settle with the payee (and the Hold is released) within three (3) Business Days after the transaction is authorized, but in some cases this may take longer.

10.14. Limits on Using Your Card and How Overdrafts Can Occur

You agree to use the Card for an Item only if the Available Balance in your Account (together with your unused reserve amount or credit line associated with the Account, if applicable) is sufficient to pay for it. If you have asked the Bank to extend your Overdraft Courtesy to pay everyday debit Card transactions that result in an Overdraft and a Card transaction results in an Overdraft, you will be responsible for any related fees and must bring your Account to a positive balance immediately.

10.15. How We Process Refunds on Card Purchases

The Bank will not make cash refunds for purchases made with your Card. If a payee who honors your Card gives you a credit for merchandise return or adjustment, the payee will do so by sending us a credit slip that we will apply as a credit to your Account. Unless your use of the Card results in an extension of credit, any claim or defense with respect to property or services purchased with your Card must be handled by you directly with the payee that accepted the Card, and any claim or defense that you assert will not relieve you of your obligation to pay the total amount of that transaction plus any fees or charges we are authorized to charge.

10.16. Digital Wallets

The terms in this Section 10 apply when you use a digital wallet to make purchases with your Card. If you add your Card to a digital wallet, you agree that we can provide your information to the digital wallet service provider in order to provide the services you have requested. The digital wallet service provider is solely responsible for the operation of the digital wallet and for the use and sharing of the information they collect about you and your Card.

10.17. International Transactions

If you use your Card to conduct transactions with a payee or at an ATM that is located outside the United States, you will be charged a fee. This fee, which is a percentage of the transaction, will be charged for all international transactions regardless of whether there is a currency conversion fee associated with the transaction. See the fee schedule for your Account for details.

If the transaction requires a conversion from a foreign currency to U.S. Dollars, the currency conversion rate will be an exchange rate selected by Mastercard® from the range of exchange rates available in wholesale currency markets for the applicable central processing date, which may vary from the exchange rate that Mastercard® itself receives. The rate in effect on the processing date may differ from the rate on the date you used your Card. You agree to pay the U.S. dollar amount converted from a foreign currency by the payee or governing ATM network.

10.18. Termination of Card Services

You or any other party to your Account can terminate your Card by notifying us in writing. Termination will be effective once we have had a reasonable opportunity to act on such notice. We can terminate or suspend your use of the Card at any time without notice. If we do, all Cardholders must return or destroy the Cards immediately upon our request. Termination of the Card will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

SECTION 11: ARBITRATION AGREEMENT

11.1. How to Resolve a Formal Dispute

If you have a dispute with the Bank, we hope to resolve it quickly and easily. First, please contact your personal banker to see if they can solve the problem. If the dispute cannot be resolved informally, you and the Bank agree that any dispute between us will be resolved by the arbitration process described in this section. You and the Bank each agree to waive the right to a jury trial or a trial before a judge in a public court. The only exception to this are claims that may be filed in small claims court. If your unresolved dispute is within the jurisdiction of small claims court, you should file your claim there.

11.2. Disputes Subject to Arbitration

A “dispute” is an unresolved disagreement between you and the Bank or its agents related to your Account, including but not limited to any transactions, any related product or service, this Agreement, any prior deposit account agreement with us, any disclosures or advertising regarding your Account, and your relationship with us, regardless of the legal theory the dispute is based on or whether it arose in the past, may currently exist, or arises in the future. It includes any dispute relating to your use of any Bank location or facility or any means you may use to access your Account, such as an ATM or online banking. A dispute also includes any disagreement about whether the terms of this Section 11 (the “Arbitration Agreement”) are enforceable or valid, the meaning of this Arbitration Agreement, and whether a disagreement is a dispute subject to binding arbitration as provided for hereunder. A dispute does not include the collection by us of a credit obligation and this Arbitration Agreement does not limit our rights to exercise self-help remedies, including setoff or other offset, Account Holds or freezes or repossession.

If a third party is involved in a dispute between you and us, then the third party’s dispute will also be decided in arbitration, and the

third party must be named as a party as required under the rules for the arbitration. The arbitrator will decide all issues, including the arbitrability of disputes, the scope and enforceability of this Agreement to arbitrate, and the interpretation of the prohibition of class and representative actions and non-individualized relief.

The arbitration will be conducted as an individual action between you and the Bank. Neither you nor the Bank are permitted to join or consolidate disputes by or against others as a representative or member of a class, to act in any arbitration in the interests of the general public, or to act as a private attorney general. The arbitrator of the dispute only has authority to proceed with an arbitration that is conducted as an individual action. Even if a class action lawsuit or other representative action is filed, any dispute between you and the Bank related to this Agreement raised by such an action will be subject to individual arbitration between you and the Bank.

11.3. Class Action and Jury Trial Waiver

YOU UNDERSTAND THAT YOU ARE WAIVING ANY RIGHT TO PARTICIPATE IN A CLASS ACTION OR REPRESENTATIVE BASIS IN COURT OR ARBITRATION. YOU AND THE BANK BOTH AGREE NOT TO SEEK TO PROCEED ON ANY CLAIM IN ARBITRATION AS A CLASS CLAIM OR CLASS ACTION OR OTHER COMPARABLE REPRESENTATIVE PROCEEDING OR SEEK TO CONSOLIDATE IN ARBITRATION ANY CLAIMS INVOLVING SEPARATE CLAIMANTS.

With respect to all claims and disputes that are not submitted to arbitration pursuant to this Arbitration Agreement, you hereby waive the right to a trial by jury to the extent permitted by Applicable Law and consent to service of process, personal jurisdiction and venue exclusively in a state court in the State of Indiana located in Evansville, Indiana or the United States District Court for the Southern District of Indiana, Evansville Division, located in Vanderburgh County, Indiana.

11.4. Arbitration Procedure

The party that files for arbitration must select either JAMS, Inc. or the American Arbitration Association (“AAA”) to arbitrate the dispute. If both JAMS, Inc. and the AAA are unavailable to arbitrate a particular dispute, then the party may file the dispute with another arbitration administrator. The selected arbitration administrator will apply this Arbitration Agreement and its own code or procedures in effect at the time the dispute is filed. To the extent the administrator’s code or procedures vary from this Arbitration Agreement, this Arbitration Agreement will control. The arbitration will be conducted before a single arbitrator with expertise in the substantive laws that apply to the subject matter of the dispute. The arbitrator will apply Applicable Law, including but not limited to the UCC adopted under the Applicable Law, consistent with the Federal Arbitration Act (Title 9 of the United States Code) (“FAA”). You and the Bank each agree that you are participating in transactions involving interstate commerce and that each arbitration is governed by the FAA. All statutes of limitations that exist in Applicable Law apply to any arbitration between you and the Bank. The arbitrator has the power to award to a party any damages or other relief provided for under Applicable Law and will not have the power to award any relief to anyone who is not a party to the arbitration. The arbitrator’s authority is limited solely to the dispute between you and the Bank alone.

11.5. Costs of Arbitration

The Bank will reimburse you, upon written request, for the initial arbitration filing fee up to \$500. If there is a hearing, we will pay up to two (2) days of arbitrator fees no matter which party files for arbitration. All other fees will be allocated in keeping with the rules of the arbitration administrator unless those rules are inconsistent with Applicable Law. If Applicable Law limits the amount of fees and expenses (including attorney’s fees) to be paid by you, then your portion of the expenses will not exceed that limit and we will pay any excess fees and expenses.

Any decision rendered in arbitration proceedings under this Arbitration Agreement will be final and binding on the parties, and judgment may be entered in a court of competent jurisdiction. Rules and forms may be obtained from, and disputes may be filed with, JAMS, Inc. or AAA as follows: JAMS, Inc. at 71 South Wacker Drive, #3090, Chicago, IL 60606, website at **jamsadr.com** or the AAA at 335 Madison Avenue, Floor 10, New York, NY 10017, website at **adr.org**.

In addition to the rights created by this Arbitration Agreement, you and we can each exercise any lawful rights or use other available remedies to do the following: (i) preserve or obtain possession of property; (ii) exercise self-help remedies including setoff and repossession rights; or (iii) obtain provisional or ancillary remedies such as injunctions, attachment, garnishment or court appointment of a receiver by a court having jurisdiction.

11.6. Severability

If any provision related to this Arbitration Agreement is found to be illegal or unenforceable, then such provision shall be severed from the Arbitration Agreement, but the rest of the Arbitration Agreement shall remain enforceable and in full effect.

11.7. Survival

This Arbitration Agreement shall survive termination, amendment or expiration of your Account or this Deposit Account Agreement and Disclosure. This Arbitration Agreement constitutes the entire agreement between you and the Bank and supersedes all prior arrangements and other communications concerning dispute resolution. If we assign your Account to any unaffiliated third party, this Arbitration Agreement provision will apply to any dispute: (i) between you and that third party if you or that third party chooses arbitration; (ii) between you and the Bank that occurred prior to such assignment; or (iii) that arises from such assignment.

For more information, call our Client Care Center at 1-800-731-2265.

PART V: Privacy Notice

FACTS	WHAT DOES OLD NATIONAL DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<div>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</div> <ul style="list-style-type: none">Social Security number and incomeAccount balances and credit historyCredit scores and transaction history <div>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</div>	
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Old National chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Old National share?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes
For our marketing purposes — to offer our products and services to you		Yes
For joint marketing with other financial companies		Yes
For our affiliates’ everyday business purposes — information about your transactions and experiences		Yes
For our affiliates’ everyday business purposes — information about your creditworthiness		No
For our affiliates to market to you		Yes
For nonaffiliates to market to you		No
To limit our sharing	<ul style="list-style-type: none">Call 800-731-2265, and our menu will prompt you through your choice(s)Talk to a Relationship Banker at one of our convenient branch locationsEmail us at bancorp@oldnational.com <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p>	
Questions?	Call 800-731-2265 or email us at bancorp@oldnational.com .	

Who we are	
Who is providing this notice?	Old National Bancorp Old National Bank
What we do	
How does Old National protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Old National collect my personal information?	<div>We collect your personal information, for example, when you</div> <ul style="list-style-type: none">open an account or pay your billsseek financial or tax advice or apply for a loanuse your credit or debit card <div>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</div>
Why can't I limit all sharing?	<div>Federal law gives you the right to limit only</div> <ul style="list-style-type: none">sharing for affiliates’ everyday business purposes — information about your creditworthinessaffiliates from using your information to market to yousharing for nonaffiliates to market to you <div>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</div>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone unless you tell us otherwise.
Definitions	
Affiliates	<div>Companies related by common ownership or control. They can be financial and nonfinancial companies.</div> <ul style="list-style-type: none"><i>Our affiliates include companies with a common corporate identity of Old National Bancorp such as 1834 Investment Advisors Co., Bremer Insurance Agencies, Inc., and their successor entities.</i>
Nonaffiliates	<div>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</div> <ul style="list-style-type: none"><i>We do not share with nonaffiliates so they can market to you.</i>
Joint marketing	<div>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</div> <ul style="list-style-type: none"><i>Our joint marketing partners include credit card companies, insurance companies and investment companies.</i><i>As allowed by law, Old National has or may engage in joint marketing agreements to provide you with more financial products and services.</i>
Other important information	
<p>Do Not Call Policy: This notice constitutes the Old National Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Old National employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Old National will be placed on the Old National Do Not Solicit list and will not be called in any future campaigns, including those of Old National affiliates.</p> <p>Call Monitoring and Recording: If you communicate with us by telephone, we may monitor or record the call.</p> <p>California, North Dakota, and Vermont Residents: We will not share your information with companies outside of Old National (including with our affiliates) except as permitted by law, which includes to service your account or with your consent. We will not share information under a joint marketing agreement as defined above without your consent.</p> <p>Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List call 1-800-731-2265 or email us at bancorp@oldnational.com. If you would like more information about our telemarketing practices, you may contact us at Old National Bank, One Main Street, Evansville, IN 47708. For more on this Nevada law, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 1-702-486-3132; AgInfo@ag.nv.gov.</p>	

NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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800-731-2265



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