

Treasury Management

AVAILABILITY & RETENTION QUICK REFERENCE GUIDE

OLD
NATIONAL
BANK

ONPointe™ Treasury	Eastern	Central	Retained for
Prior Day Account Activity	Real-time	Real-time	13 months
Current Day Account Activity†	Real-time	Real-time	
Check Positive Pay Exceptions – Full & Reverse Check Positive Pay	10:30am	9:30am	
NACHA Detail File Reports			90 days
Activity Alerts	Real-time	Real-time	
Electronic Statements			24 months
Stop Payment Activity (Expire after 6 months)			12 months

ONPointe™ Essentials	Eastern	Central	Retained for
Prior Day Account Activity			13 months
Current Day Account Activity†	Real-time	Real-time	
Check Positive Pay Exceptions – Reverse Check Positive Pay	10:30am	9:30am	
Activity Alerts	Real-time	Real-time	
Electronic Statements			24 months
Stop Payments Activity (Expire after 6 months)			12 months

BAI2 File Transmission	Eastern	Central	Retained for
Prior Day Account Activity	6:00am	5:00am	n/a

Image Services	Eastern	Central	Retained for
WebCD Images – Loaded by 2nd Business Day of Month	1:00pm	12:00pm	90 days

Lockbox	Eastern	Central	Retained for
Standard Daily Reporting	6:00pm	5:00pm	7 years
Early Daily Reporting	3:00pm	2:00pm	7 years
Premium Daily Reporting	1:00pm	12:00pm	7 years

Commercial Remote Deposit	Eastern	Central	Retained for
Reports from the Deposit History page	Real-time	Real-time	14 days
Deposit History, Images, and Reports	Real-time	Real-time	25 months

Payment Manager	Eastern	Central	Retained for
ACH Addenda Reports & Files	6:00am	5:00am	60 days

†Current day account activity includes ACH items, wire transfers, debit card and ATM authorizations, and deposits made available through over-the-counter and ATM deposits. Refer to Old National Bank's funds availability policy for more information.

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Account Transfers	Eastern	Central
ONPointe Account Transfers	10:00pm	9:00pm

ACH Origination	Eastern	Central
ACH Origination – Early / Same-Day Window	2:00pm	1:00pm
ACH Origination – Late Window	8:00pm	7:00pm

ACH Positive Pay	Eastern	Central
ACH Positive Pay Exception Decisions	2:00pm	1:00pm

Check Positive Pay	Eastern	Central
Check Positive Pay Exception Decisions	2:00pm	1:00pm
Check Positive Pay Issues/Voids Reported	8:00pm	7:00pm

Image Cash Letter Deposits	Eastern	Central
Deposit and Control Total Email Transmitted	7:30pm	6:30pm

Commercial Remote Deposit	Eastern	Central
Deposit Transmitted	9:00pm	8:00pm

ONPointe™ Mobile Deposit	Eastern	Central
Mobile Deposit	9:00pm	8:00pm

Stop Payments	Eastern	Central
Stop Payment Submitted	9:00pm	8:00pm

Wire Transfers	Eastern	Central
ONPointe Domestic Wire Transfers	5:30pm	4:30pm
ONPointe US Dollar International Wire Transfers	5:30pm	4:30pm
Phone Wire Transfers	4:00pm	3:00pm

