
RETAIL PRODUCT FEATURES & FEES

EFFECTIVE DATE 3.1.21



First Midwest Bank

A division of  **OLD NATIONAL BANK**

RETAIL PRODUCT FEATURES & FEES

This guide to Retail Product Features and Fees describes some of the features, fees and terms that apply to your checking, savings or money market Account at First Midwest Bank. This Retail Product Features and Fees guide is subject to the terms and conditions of the Retail Account Agreement and Disclosure (“RAA”), which along with any other Account opening documents or disclosures, governs your Account at First Midwest Bank. Capitalized terms used herein have the meanings given in the RAA. Keep in mind that additional terms, conditions and fees may apply if you use other services related to your Account, such as Online Banking or Mobile Banking. For more information, call our Customer Care Center at 800.322.3623 or visit FirstMidwest.com

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CHECKING ACCOUNT DISCLOSURES

Checking Account General Information

- The minimum balance to open a checking Account is \$100, except that a Student Checking Account requires a \$25 minimum balance to open.
- Unless otherwise noted, check printing and delivery fees apply to all Accounts.
- Copies of check images are not provided with eStatements but are available free through Online Banking. Copies of check images are available with paper statements upon request and, unless otherwise noted, are subject to an Image Statement Fee for such service.
- A positive balance is required to maintain the Account and to prevent it from being automatically closed.

Additional Information About Checking Accounts That Pay Interest

- Diamond Checking, Diamond Elite Checking, Health Savings, and Midwest Checking Accounts are interest-bearing checking Accounts.
- For balance tier ranges and the interest rate paid on your Account, please refer to the Bank's current deposit rate sheet at FirstMidwest.com or contact our Customer Care Center at 800.322.3623.
- Your interest rate and Annual Percentage Yield (APY) are variable rates and may change at any time at our discretion, and fees may reduce earnings. If your Account is closed before interest is credited, you will not receive the accrued interest for that Analysis Period.
- For tiered rate Accounts, when your daily Collected Balance is within a particular tier range, interest will accrue daily at the interest rate and APY that corresponds to that tier on the entire daily Collected Balance in your Account, and will be credited to the Account monthly. Your daily Collected Balance must be at least the lowest amount in a tier range to obtain the interest rate and APY for that tier.
- Interest on deposits begins to accrue no later than the Business Day on which we receive credit for the deposit of non-cash Items, such as checks.
- We use the Daily Balance Method to compute your interest. Interest is compounded and credited to your Account monthly.

Debit Cards

- All checking Accounts come with a First Midwest debit Mastercard®
- There are no ATM Transaction Fees charged for debit Mastercard® transactions made at First Midwest Bank ATMs and Allpoint® ATMs. If you use an ATM from a different ATM operator, you may be charged a fee by the ATM operator and you may also be charged an ATM Transaction Fee by First Midwest.

Benefits that come with all Checking Accounts

- A First Midwest debit Mastercard®
- Free eStatements
- Free Online Banking
- Free Mobile Banking
- Rate and/or special discounts on select consumer lending products*

Foundation Accounts

First Midwest is committed to the financial success of our clients and communities. In support of this commitment, we offer various resources that assist in the development of individual financial sustainability and inclusion, which may include financial education workshops. Please ask your Personal Banker for further details.

*Not available for Health Savings Accounts. Subject to credit approval. Property insurance is required on loans secured by a property. Cannot be combined with other rebates, discounts, or promotional offers on a single loan number. Discount requires auto payment set up from a First Midwest checking Account. Does not apply to Home Equity Lines of Credit, unsecured loans, Ready Cash, and Certificate of Deposit Secured Loans.

DIAMOND CHECKING ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account benefits and fees regarding the interest-bearing Diamond Checking Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings and Eligible Offers	<ul style="list-style-type: none"> • \$250 rebate on mortgage closing costs¹ • Eligible for a Diamond Savings Account and Diamond Money Market Account • For each month there is an automatic savings transfer of \$50 or more from your Diamond Checking Account to your Diamond Savings Account, the Diamond Savings Account's Monthly Maintenance Fee will be waived • No ATM Transaction Fees for the first four (4) non-First Midwest Bank and/or non-Allpoint® ATM transactions (other ATM operators' ATM fees may apply). A \$3 ATM Transaction Fee will apply to each transaction exceeding four (4) per Analysis Period • Special rates on Certificate of Deposits • 50% Safe Deposit Box rental discount with auto payment from your Diamond Checking Account on one Safe Deposit Box. Discount can be applied to largest Safe Deposit Box owned • Free Official Checks, Money Orders, Notary Services and Signature Guarantees • Free single style First Midwest Exclusive Wallet Checks & \$10 off other select styles • Image Statement Fee is waived
Service	<ul style="list-style-type: none"> • Priority Customer Service for expedited phone service
Debit Card	<ul style="list-style-type: none"> • First Midwest World Debit Mastercard® available

¹Subject to credit approval. Property insurance is required on loans secured by property. Cannot be combined with other rebates, discounts, or promotional offers on a single loan number. Rebate may take up to 120 days to appear in your account. Rebate may be subject to IRS tax reporting.

Account Terms and Conditions

Monthly Maintenance Fee	\$20					
Ways to Avoid the Monthly Maintenance Fee	<ul style="list-style-type: none"> • Maintain a Mortgage, Home Equity Loan or Line, Personal Trust or Private Banking relationship,² or • Maintain a \$25,000 combined Average Daily Balance in First Midwest checking, savings, money market Accounts and/or Certificate of Deposits, or • Maintain a First Midwest Financial Network relationship with a minimum of \$25,000 in invested balances.* 					
First Midwest Financial Network Relationship Disclosures	<p>*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. First Midwest Bank and First Midwest Financial Network are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Midwest Financial Network and may also be employees of First Midwest Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, First Midwest Bank or First Midwest Financial Network. Securities and insurance offered through LPL or its affiliates are:</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 50%;">Not Insured by FDIC or Any Other Government Agency</td> <td style="width: 50%;">Not Bank Guaranteed</td> </tr> <tr> <td>Not Bank Deposits or Obligations</td> <td>May Lose Value</td> </tr> </table>		Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed					
Not Bank Deposits or Obligations	May Lose Value					

²Private Banking clients are subject to certain minimum relationship standards. For more information, please contact a Private Banking Officer.

MIDWEST CHECKING ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account benefits and fees regarding the interest-bearing Midwest Checking Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings and Eligible Offers	<ul style="list-style-type: none">• \$150 rebate on mortgage closing costs¹• Upon request, if you set up an automatic savings transfer of \$25 or more from your Midwest Checking Account to your Statement Savings Account, the Statement Savings Account's Monthly Maintenance Fee for the first six (6) Analysis Periods will be waived• Special rates on Certificate of Deposits• 20% Safe Deposit Box rental discount with auto payment from your Midwest Checking Account on one Safe Deposit Box. Discount can be applied to largest Safe Deposit Box owned• \$10 off your first order of single style First Midwest Exclusive Wallet Checks and \$5 off subsequent orders• Image Statement Fee is waived
Debit Card	<ul style="list-style-type: none">• First Midwest Debit Mastercard® available

¹Subject to credit approval. Property insurance is required on loans secured by property. Cannot be combined with other rebates, discounts, or promotional offers on a single loan number. Rebate may take up to 120 days to appear in your account. Rebate may be subject to IRS tax reporting.

Basic Account Terms and Conditions

Monthly Maintenance Fee	\$12
Ways to Avoid Monthly Maintenance Fee	<ul style="list-style-type: none">• Qualifying direct deposits² of \$1,000 or more per Analysis Period, or• Maintain a minimum daily Ledger Balance of \$2,500

²Qualifying direct deposits are salary, pension, Social Security, or other regular monthly income electronically deposited to your Account by your employer or an outside agency. Transfers from one Account to another, or deposits made at a banking location or ATM, do not qualify as a direct deposit.

EASY CHECKING ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account benefits and fees regarding the Easy Checking Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings	<ul style="list-style-type: none">• \$150 rebate on mortgage closing costs¹• \$5.00 off first order of single style First Midwest Exclusive Wallet Checks
Debit Card	<ul style="list-style-type: none">• First Midwest Debit Mastercard® available

¹Subject to credit approval. Property insurance is required on loans secured by property. Cannot be combined with other rebates, discounts, or promotional offers on a single loan number. Rebate may take up to 120 days to appear in your account. Rebate may be subject to IRS tax reporting.

Basic Account Terms and Conditions

Monthly Maintenance Fee	\$8.99
Ways to Avoid the Monthly Maintenance Fee	<ul style="list-style-type: none">• Qualifying deposits² of \$100 or more per Analysis Period are made into the Account, or• Maintain an Average Daily Balance of \$100, or• Upon request if the Account owner is at least 65 years old

²Qualifying deposits are any client-initiated deposit into the Account including direct deposit of salary, pension, Social Security, or other regular monthly income deposits to your Account by your employer, another outside agency or yourself. Transfers from another First Midwest Account into the Easy Checking Account also qualify. All qualifying deposits are aggregated to reach \$100 within an Analysis Period.

STUDENT CHECKING ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account benefits and fees regarding the Student Checking Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings	<ul style="list-style-type: none">• \$5.00 off your first order of single style First Midwest Exclusive Wallet Checks• No Monthly Maintenance Fee
Debit Card	<ul style="list-style-type: none">• First Midwest Debit Mastercard® available

Basic Account Terms and Conditions

Account Eligibility	<p>Eligibility for a Student Checking Account is limited to students age 13 through 23. After you turn 24 years old, we may, in our discretion, convert the Student Checking Account to another non-interest-bearing checking Account. A valid student ID or current registration must be provided at Account opening.</p> <p>Minor students (under 18 years old) must have a parent or adult listed on the Account as a joint owner. Once the student turns 18, the parent or adult joint owner may be removed from the Account by closing the Account and opening a new Account.</p>
SpendSafe Promise	<ul style="list-style-type: none">• Overdraft, Daily Overdraft, and Returned Item Fees will not be charged on this Account• Student Checking Accounts are not eligible for Overdraft Protection, but may be eligible for other Overdraft protection services, including Custom Auto Transfer and Ready Cash Line of Credit, subject to credit approval• If you are not enrolled in Custom Auto Transfer or another Overdraft protection service, transactions that would result in Overdrafts will be declined or returned unless prohibited by Applicable Law• First Midwest reserves the right to close a Student Checking Account or convert the Account to another non-interest bearing checking Account if there are 10 or more Overdraft occurrences within a 12-month period

HEALTH SAVINGS ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account benefits and fees regarding the interest-bearing Health Savings Account (“HSA”). Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings	<ul style="list-style-type: none"> • No ATM Transaction Fees for the first two (2) non-First Midwest Bank and/or non-Allpoint® ATM transactions (other ATM operators’ ATM fees may apply), a \$3 ATM Transaction Fee will apply to each transaction exceeding two (2) per Analysis Period
Debit Card	<ul style="list-style-type: none"> • First Midwest Health Savings Debit Mastercard® available • Your Health Savings Debit Mastercard® may only be used for qualified health care purchases

Basic Account Terms and Conditions

Account Eligibility	<ul style="list-style-type: none"> • An HSA is a custodial transaction Account specifically designed for an individual’s health care expenses. You must be covered by an HSA qualified High Deductible Health Plan (“HDHP”), you must not have any other insurance coverage that is not an HDHP, and you cannot be covered by Medicare.
Monthly Maintenance Fee	\$2
Ways to Avoid Monthly Maintenance Fee	Maintain a minimum Average Daily Balance of \$500
Initial Account Set Up Fee	\$20 – Fee is waived if a qualifying direct deposit ¹ is made into the Account during the first Analysis Period
Account Transaction Limitations	<ul style="list-style-type: none"> • The IRS requires that you have funds on deposit before paying for qualified health care expenses. Therefore, you are not permitted to conduct a transaction that would create an Overdraft in the Account. A transaction that would result in an Overdraft will be declined or returned unless prohibited by Applicable Law. • You and/or your employer, in addition to other authorized third parties and entities, may make additional deposits to this Account at any time. • Withdrawals of funds for non-qualified health care expenses may be subject to income tax and may also be subject to a 20% tax penalty if conducted prior to the age 65. Please consult your tax advisor.

¹Qualifying direct deposits are salary, pension, Social Security, or other regular monthly income electronically deposited to your Account by your employer or an outside agency. Transfers from one Account to another, or deposits made at a banking location or ATM, do not qualify as a direct deposit.

DIAMOND ELITE CHECKING ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account benefits regarding the interest-bearing Diamond Elite Checking Account which is available to Private Banking clients¹. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings and Eligible Offers	<ul style="list-style-type: none"> ● \$500 rebate on mortgage closing costs² ● No Monthly Maintenance Fee ● Free ATM Transactions. No fees will be incurred when you complete a transaction at an ATM, including any fees charged by the ATM operator³ ● Eligible for a Diamond Savings Account and Diamond Money Market Account ● For each month there is an automatic savings transfer of \$50 or more from your Diamond Elite Checking Account to your Diamond Savings Account, the Diamond Savings Account's Monthly Maintenance Fee will be waived ● First year free Safe Deposit Box rental discount and 50% rental discount for additional rental years available on one Safe Deposit Box rental with auto payment from your Diamond Checking Elite Account. Discount can be applied to largest Safe Deposit Box owned ● Free Official Checks, Money Orders, Notary Services and Signature Guarantees ● Free single style First Midwest Exclusive Wallet Checks and \$10 off other select styles ● Image Statement Fee is waived
Service	<ul style="list-style-type: none"> ● High priority Call Center assistance
Debit Card	<ul style="list-style-type: none"> ● First Midwest World Debit Mastercard® available

¹Private Banking clients are subject to certain minimum relationship standards. For more information, please contact a Private Banking Officer.

²Subject to credit approval. Property insurance is required on loans secured by property. Cannot be combined with other rebates, discounts, or promotional offers on a single loan number. Rebate may take up to 120 days to appear in your account. Rebate may be subject to IRS tax reporting.

³At the end of the each Analysis Period, the Bank will refund any other ATM operators' fees that were assessed during that Analysis Period unless your Account became overdrawn at any time during the Analysis Period.

SAVINGS AND MONEY MARKET ACCOUNT DISCLOSURES

Savings and money market Accounts are interest-bearing accounts. They are a convenient, simple way to save regularly for specific financial needs or to establish and contribute to an emergency fund.

Savings and Money Market Account General Information

- The minimum balance to open a savings or money market Account is \$100.
- Unless otherwise noted, check printing and delivery fees apply to all savings and money market Accounts.
- Copies of check images are not provided with eStatements but are available free through Online Banking. Copies of check images are available with paper statements upon request and, unless otherwise noted, are subject to an Image Statement Fee for such service.
- Excessive Withdrawal Fee: Six (6) withdrawals are free per Analysis Period for each savings and/or money market Account. Each withdrawal exceeding six (6) per Analysis Period will be assessed an Excessive Withdrawal Fee. This includes, but is not limited to, teller-assisted withdrawals, checks, ATM or debit Card transactions, Account transfers via Online Banking and Mobile Banking, telephone transfers, person-to-person payments (e.g., Zelle® or Venmo), ACH or preauthorized automatic transfers, and wire transfers.
- A positive balance is required to maintain the Account and to prevent it from being automatically closed.

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

Additional Information About Interest

- For balance tier ranges and the interest rate paid on your Account, please refer to the Bank's current deposit rate sheet at FirstMidwest.com or contact our Customer Care Center at 800.322.3623.
- Your interest rate and APY are variable rates and may change at any time at our discretion, and fees may reduce earnings. If your Account is closed before interest is credited, you will not receive the accrued interest for that Analysis Period.
- For tiered rate Accounts, when your daily Collected Balance is within a particular tier range, interest will accrue daily at the interest rate and APY that corresponds to that tier on the entire Daily Collected Balance in your Account, and will be credited to the Account monthly. Your daily Collected Balance must be at least the lowest amount in a tier range to obtain the interest rate and APY for that tier.
- Interest on deposits begins to accrue no later than the Business Day on which we receive credit for the deposit of non-cash Items, such as checks.
- We use the Daily Balance Method to compute your interest. Interest is compounded and credited to your Account monthly.

ATM and Debit Cards

- Savings and money market Accounts are eligible for a First Midwest ATM Card.* Certain savings and money market Accounts may be eligible to link to your First Midwest debit Mastercard®.
- There are no ATM Transaction Fees charged for ATM Card transactions at First Midwest Bank ATMs. ATM Card transactions at non-First Midwest Bank ATMs (including Allpoint® ATMs) are subject to an ATM Transaction Fee. You may also be charged a fee by the ATM operator.
- There are no ATM Transaction Fees charged for debit Mastercard® transactions made at First Midwest Bank ATMs and Allpoint® ATMs. Debit Mastercard® transactions at other ATMs may be subject to an ATM Transaction Fee, and you may also be charged a fee by the ATM operator.

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SAVINGS AND MONEY MARKET ACCOUNT DISCLOSURES (continued)

Foundation Accounts

- First Midwest is committed to the financial success of our clients and communities. In support of this commitment, we offer various resources that assist in the development of individual financial sustainability and inclusion, which may include financial education workshops. Please ask your Personal Banker for further details.

Benefits that come with all Savings and Money Market Accounts

- A First Midwest ATM Card*
- Free eStatements
- Free Online Banking
- Free Mobile Banking

*Not available for IRA Money Market Accounts.

DIAMOND SAVINGS ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account details for the interest-bearing Diamond Savings Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

ATM Card	First Midwest ATM Card available
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Basic Account Terms and Conditions

Account Eligibility	A Diamond Checking Account or a Diamond Elite Checking Account is required to be eligible for this Account
Monthly Maintenance Fee	\$25
Ways to Avoid Monthly Maintenance Fee	<ul style="list-style-type: none">• Maintain an automatic minimum monthly transfer of \$50 or more from your Diamond Checking or Diamond Elite Checking Account to your Diamond Savings Account, or• Maintain a minimum daily Ledger Balance of \$1,000

INVESTOR RESERVE SAVINGS ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account details for the interest-bearing Investor Reserve Savings Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

ATM Card	First Midwest ATM Card available
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Basic Account Terms and Conditions

Monthly Maintenance Fee	\$25
Ways to Avoid Monthly Maintenance Fee	Maintain a minimum daily Ledger Balance of \$1,000

STATEMENT SAVINGS ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account details for the interest-bearing Statement Savings Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

ATM Card	<ul style="list-style-type: none">• First Midwest Bank ATM Card available
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Basic Account Terms and Conditions

Monthly Maintenance Fee	\$5
Ways to Avoid Monthly Maintenance Fee	<ul style="list-style-type: none">• Maintain a minimum daily Ledger Balance of \$200• Upon request, if the Account owner is less than 18 years old• Upon request, if you set up automatic transfer of \$25 or more from your Midwest Checking Account, the Monthly Maintenance Fee for the first six (6) Analysis Periods will be waived for your Statement Savings Account

DIAMOND MONEY MARKET ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account details for the interest-bearing Diamond Money Market Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings	<ul style="list-style-type: none">• Free single style First Midwest Exclusive Wallet Checks
ATM Card	<ul style="list-style-type: none">• First Midwest ATM Card available

Basic Account Terms and Conditions

Account Eligibility	A Diamond Checking Account or a Diamond Elite Checking Account is required to be eligible for this Account
Monthly Maintenance Fee	\$25
Ways to Avoid Monthly Maintenance Fee	Maintain a minimum daily Ledger Balance of \$2,500

PREMIER MONEY MARKET ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account details for the interest-bearing Premier Money Market Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings	<ul style="list-style-type: none">• Free single style First Midwest Exclusive Wallet Checks
ATM Card	<ul style="list-style-type: none">• First Midwest ATM Card available

Basic Account Terms and Conditions

Monthly Maintenance Fee	\$25
Ways to Avoid Monthly Maintenance Fee	Maintain a minimum daily Ledger Balance of \$2,500

MONEY MARKET ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account details for the interest-bearing Money Market Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

ATM Card	• First Midwest ATM Card available
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Basic Account Terms and Conditions

Monthly Maintenance Fee	\$15
Ways to Avoid Monthly Maintenance Fee	Maintain a minimum daily Ledger Balance of \$1,000

DIAMOND ELITE MONEY MARKET ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account benefits regarding the interest-bearing Diamond Elite Money Market Account which is available to Private Banking clients.¹ Additional fees can be located within the General Fee Schedule of this guide.

¹Private Banking clients are subject to certain minimum relationship standards. For more information, please contact a Private Banking Officer.

Account Features and Benefits

Cost Savings	• Free single style First Midwest Exclusive Wallet Checks
ATM Card	• First Midwest ATM Card available

Basic Account Terms and Conditions

Monthly Maintenance Fee	\$25
Ways to Avoid Monthly Maintenance Fee	Maintain a minimum daily Ledger Balance of \$2,500

IRA MONEY MARKET ACCOUNT

It is important to understand the benefits your Account provides and our most common fees that may be encountered. Listed below are the Account details for the interest-bearing IRA Money Market Account. Additional fees can be located within the General Fee Schedule of this guide.

Account Features and Benefits

Cost Savings	No Monthly Maintenance Fee
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Basic Account Terms and Conditions

Account Eligibility	<ul style="list-style-type: none">You may make additional deposits to this Account at any time. There are legal restrictions on how much money can be deposited in this Account per year. Due to the tax implications, consult with your tax and legal advisors regarding this Account. Tax penalties may apply to withdrawals from IRA Money Market Accounts before you are age 59½.Checks cannot be written against this Account and no debit or ATM Card is available. Preauthorized debits also are not permitted.
Transfer/Early Distribution Fee	\$30 The Transfer/Early Distribution Fee is assessed if you close your IRA Money Market Account prior to full distribution or transfer of funds to another qualified program or financial institution.

GENERAL FEE SCHEDULE

The General Fee Schedule below provides you with information on fees for Bank services. The fees identified in our General Fee Schedule apply to all First Midwest Bank consumer deposit Accounts.

ATM/Debit Card Services

ATM or Debit Card International Transaction Fee	3.00% of transaction
ATM or Debit Card Rush Delivery Fee	\$40.00
Debit Card ATM Transactions	
Transactions at First Midwest Bank and Allpoint® ATMs	Free
Transactions at non-First Midwest Bank and/or non-Allpoint® ATMs, including balance inquiries	\$3.00
ATM Card ATM Transactions	
Transactions at First Midwest Bank ATMs	Free
Transactions at non-First Midwest ATMs, including balance inquiries	\$3.00

General Services

Account Activity Statements	\$3.00
Account Closing Fee for Accounts closed within 12 months of opening	\$25.00
Account Reconciliation	\$35.00/hour
Account Research Fee	
Hourly	\$20.00/hour (\$10.00 minimum charge)
Rush Fee	additional \$2.50 per Item
Authorization Letter to Remove Vehicle from State or Country	\$25.00
Account Collection Fee	\$15.00
Collection Services	\$20.00 per Item + provider cost
Credit Verification	\$5.00 (charged to requester)
Dormant Account Fee for savings and money market Accounts with Ledger Balances less than \$1,000.00	\$5.00/month
Dormant Account Fee for Checking Accounts	\$10.00/month
Excessive Withdrawal Fee – Savings Accounts	\$5.00
Excessive Withdrawal Fee – Money Market Accounts	\$10.00
Garnishments/Subpoenas	\$100.00 + cost (\$25.00 in IA, \$20.00 in IN)
Letters for Immigration/Balance Verification	\$5.00
Manual Telephone Transfers	\$5.00
Returned Check Chargeback Fee	\$10.00
Stop Payment	\$37.00

GENERAL FEE SCHEDULE (continued)**Overdraft Services**

Continuous Overdraft Fee	\$32.00
Custom Auto Transfer Fee (Overdraft protection service with transfer from a linked Account)	\$10.00
Overdraft Fee	\$36.00
Returned Item Fee	\$36.00
Ready Cash Annual Fee	\$35.00
Ready Cash Transfer Fee	\$10.00

Statement Services

Additional Statement Requests (previously sent)	\$5.00/statement
Image Statement Fee	\$2.50/month
Copy of Statement/Check	\$5.00
Hold-At-Bank Statements	\$15.00/month
Undeliverable Statement/Notice Fee	\$10.00/month

Teller Services

Counter Checks	\$0.50
Currency - Rolled Coin	\$0.15 per roll in excess of 10 rolls
Money Orders	\$3.00
Notary	\$1.00
Official Checks	\$5.00
Signature Guarantee	\$3.00

Safe Deposit Boxes

Safe Deposit Box Rental	Varies by location
Safe Deposit Box Drill Fee	\$225.00
Safe Deposit Box Late Payment Fee (each month that the Safe Deposit Box Rental fee is not paid, not to exceed 3 months)	\$5.00/month
Abandoned Property Administration for Unclaimed Boxes	\$50.00
Safe Deposit Box Lost Key Fee	\$20.00

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GENERAL FEE SCHEDULE (continued)

Foreign Transactions

Foreign Currency Exchange Fee	\$10.00 + cost
Small Order Fee (charged in addition to the Foreign Currency Exchange Fee for transactions under \$300)	\$10.00
Foreign Currency Priority Shipping	\$5.00
Foreign Drafts	\$30.00
Canadian Checks	\$2.00 per item deposited

Wire Transfer Services

Domestic-Outgoing Wire	\$30.00
Foreign-Outgoing Wire	\$50.00
Incoming Wire	\$15.00
Wire Notification	\$5.00
Wire Trace	\$60.00

DEPOSIT ACCOUNT COMPARISON - CHECKING ACCOUNTS

	Diamond Checking	Midwest Checking	Easy Checking	Student Checking	Health Savings Account
Interest-Bearing ¹	Yes	Yes	No	No	Yes
Minimum Balance to Open	\$100.00	\$100.00	\$100.00	\$25.00	\$100.00
Check Printing & Delivery	Free single style First Midwest Exclusive Wallet Checks and \$10 off other select styles	\$10 off first box of single style First Midwest Exclusive Wallet Checks and \$5 off subsequent orders	\$5 off first box of single style First Midwest Exclusive Wallet Checks	\$5 off first box of single style First Midwest Exclusive Wallet Checks	Check printing & delivery fees apply
Non-First Midwest Bank and/or non-Allpoint® ATM Transaction Fees	No charge for the first four (4) transactions per Analysis Period; \$3 per transaction thereafter	\$3 per transaction	\$3 per transaction	\$3 per transaction	No charge for the first two (2) transactions per Analysis Period; \$3 per transaction thereafter
Statement Delivery	Free eStatements; free paper statements, including check images upon request	Free eStatements; free paper statements, including check images upon request	Free eStatements and paper statements; Image Statement Fee applies	Free eStatements and paper statements; Image Statement Fee applies	Free eStatements and paper statements; Image Statement Fee applies
Monthly Maintenance Fee	\$20.00	\$12.00	\$8.99	\$0.00	\$2.00
How to Avoid Monthly Maintenance Fee	Maintain: Mortgage Home Equity Loan or Line, Personal Trust or Private Banking relationship ² ; or \$25,000 combined Average Daily Balance in checking, savings, money market and/or CDs per Analysis Period; or a First Midwest Financial Network relationship with a minimum of \$25,000 in invested balances ⁵	Maintain \$2,500 minimum daily Ledger Balance, or make qualifying direct deposits ³ totaling \$1,000 or more per Analysis Period	Maintain \$100 Average Daily Balance, or make qualifying deposits ⁴ totaling \$100 or more per Analysis Period, or, upon request, be at least 65 years of age	N/A	Maintain \$500 Average Daily Balance

⁵ 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. First Midwest Bank and First Midwest Financial Network are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Midwest Financial Network and may also be employees of First Midwest Bank. These products and services being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, First Midwest Bank or First Midwest Financial Network. 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

¹Please refer to the Bank's current deposit rate sheet at FirstMidwest.com or contact our Customer Care Center at 800.322.3623. Your interest rate and APY are variable rates and may change at any time at our discretion. ²Private Banking clients are subject to certain minimum relationship standards. For more information, please contact a Private Banking Officer. ³Qualifying direct deposits are salary, pension, Social Security, or other regular monthly income electronically deposited to your Account by your employer or an outside agency. Transfers from one First Midwest Account to another, or deposits made at a banking location or ATM, do not qualify as a direct deposit. ⁴Qualifying deposits are any client-initiated deposit into the Account including: direct deposit of salary, pension, Social Security or other regular monthly income deposits to your Account by your employer, another outside agency or yourself. Transfers from another First Midwest Account into the Easy Checking Account also qualify. All qualifying deposits are aggregated to reach \$100 within an Analysis Period.

DEPOSIT ACCOUNT COMPARISON - SAVINGS ACCOUNTS

	Diamond Savings	Investor Reserve Savings	Statement Savings
Interest-Bearing⁶	Yes	Yes	Yes
Minimum Balance to Open	\$100.00	\$100.00	\$100.00
Monthly Maintenance Fee	\$25.00	\$25.00	\$5.00
How to Avoid Monthly Maintenance Fee	Maintain \$1,000 minimum daily Ledger Balance, or maintain an automatic minimum monthly transfer of \$50 or more from your Diamond Checking or Diamond Elite Checking Account to your Diamond Savings Account	Maintain \$1,000 minimum daily Ledger Balance	Maintain \$200 minimum daily Ledger Balance; or upon request, if the Account owner is less than 18 years old; or upon request, the Monthly Maintenance Fee for the first six (6) Analysis Periods will be waived if you set up an automatic transfer of \$25 or more from your Midwest Checking Account
Excessive Withdrawal Fee	\$5 per withdrawal exceeding 6 per Analysis Period	\$5 per withdrawal exceeding 6 per Analysis Period	\$5 per withdrawal exceeding 6 per Analysis Period

DEPOSIT ACCOUNT COMPARISON - MONEY MARKET

	Diamond Money Market	Premier Money Market	Money Market
Interest-Bearing⁶	Yes	Yes	Yes
Minimum Balance to Open	\$100.00	\$100.00	\$100.00
Check Printing & Delivery	Free single style First Midwest Exclusive Wallet Checks	Free single style First Midwest Exclusive Wallet Checks	Check printing & delivery fees apply
Monthly Maintenance Fee	\$25.00	\$25.00	\$15.00
How to Avoid Monthly Maintenance Fee	Maintain \$2,500 minimum daily Ledger Balance	Maintain \$2,500 minimum daily Ledger Balance	Maintain \$1,000 minimum daily Ledger Balance
Excessive Withdrawal Fee	\$10 per withdrawal exceeding 6 per Analysis Period	\$10 per withdrawal exceeding 6 per Analysis Period	\$10 per withdrawal exceeding 6 per Analysis Period

⁶Please refer to the Bank's current deposit rate sheet at FirstMidwest.com or contact our Customer Care Center at 800.322.3623. Your interest rate and APY are variable rates and may change at any time at our discretion.

For more information call the First Midwest Bank Customer Care Center 800.322.3623 or visit FirstMidwest.com.



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