

The documents included in this PDF are provided in the following order:

1. First Midwest Bank, a division of Old National Bank Retail Account Agreement and Disclosure
2. First Midwest Bank, a division of Old National Bank Retail Product Features & Fees
3. First Midwest Bank, a division of Old National Bank Time Account Agreement and Disclosure
4. First Midwest Bank, a division of Old National Bank FDIC Letter
5. First Midwest Bank, a division of Old National Bank FDIC Acknowledgment Form
6. Old National Bank Change in Terms Letter – Personal Accounts
7. Old National Bank Deposit Account Agreement & Disclosure – Personal Accounts
8. Old National Bank Welcome Guide

RETAIL ACCOUNT AGREEMENT AND DISCLOSURE

EFFECTIVE DATE 3.1.21



First Midwest Bank

A division of  **OLD NATIONAL BANK**

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INFORMATION ABOUT YOUR DEPOSIT ACCOUNTS

Welcome and Thank You for Choosing First Midwest Bank This Document Is Important - Please Read It and Keep It

Thank you for choosing First Midwest Bank to serve your financial needs. This Retail Account Agreement and Disclosure explains the terms and conditions of our Accounts and your First Midwest ATM Card or debit Mastercard®. This Retail Account Agreement and Disclosure, the Retail Product Features and Fees, signature card, deposit rate sheet, privacy notice and any other account opening documents or disclosures, together, create the contract that governs your Account and your deposit relationship with First Midwest Bank (collectively, the “Agreement”). This Agreement replaces all previous versions of the Retail 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 First Midwest 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. We may amend this Agreement in the future, and if we do, we will send you a notice about any changes we make as required by Applicable Law.

In this Agreement, the words “you”, “your”, “owner” and “Client” mean those who own the Account, those who sign as applicants, or anyone authorized to use the Account. The words “we”, “us”, “our,” “First Midwest” and “Bank” mean First Midwest 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.

The Sections of This Agreement and What They Cover

SECTION 1 includes the meanings that apply to certain defined terms that are used more than once in the Agreement.

SECTION 2 describes general legal terms and conditions that apply to all of your Accounts.

SECTION 3 provides information regarding Account ownership types.

SECTION 4 provides information regarding your ability to deposit and withdraw funds from your Account.

SECTION 5 describes our available Overdraft products and services, how we process transactions to determine if an Overdraft has occurred, and when fees may be charged for Overdrafts or Returned Items.

SECTION 6 describes what substitute checks are and your rights regarding them.

SECTION 7 provides information about electronic funds transfer services, including use of your Cards, Bank-Line, Online Banking, Mobile Banking and other ways to transfer funds electronically to and from your Account.

SECTION 8 contains terms governing your Cards.

SECTION 9 contains information about when funds deposited in your Account become available for you to use.

SECTION 10 describes terms and conditions for wire transfers.

ARBITRATION DISCLOSURE: Section 11 contains the arbitration agreement between you and First Midwest, in which both you and First Midwest agree that any dispute between us 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.

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 CDs.

Analysis Period

The period in which the Account pays interest and charges any maintenance fees that apply to the Account. Typically, the Analysis Period matches the period covered by a statement for the Account, however, in certain circumstances, this may vary.

Applicable Law

The laws, rules and regulations that apply to 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 under the heading “Your Available Balance and How Preauthorized Transactions Can Affect It” and Section 9, “Funds Availability Policy.”

Average Daily Balance

For all checking, savings and money market Accounts, the Average Daily Balance is calculated by adding the Account Ledger Balance for each day of the Analysis Period and dividing that figure by the total number of calendar days in the Analysis Period.

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.

Certificates of Deposit

Certificates of Deposit (“CDs”) are designed for clients that want to put excess funds to work to earn interest. CDs offer fixed rates over a specified term, generally from thirty (30) calendar days to five (5) years. APYs typically increase with the length of the term. CDs are investments for those clients that do not need liquidity and they can be matched to specific short- and medium- term savings goals. Penalties are imposed for early withdrawal of funds from a CD.

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.

Current Balance

This is determined by taking the Ledger Balance of your Account and adding all deposits made during the Business Day and subtracting certain Items we pay during the Business Day. The Current Balance is not affected by any Holds you may have on your Account. The Current Balance is updated throughout the Business Day.

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SECTION 1: DEFINITIONS (continued)

Daily Balance Method

The method by which interest is calculated by applying a periodic rate to the Collected Balance in your Account each day.

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 under the heading “Legal Proceedings Involving an Account,” Section 8 under the heading “How We Handle Authorization Holds,” and Section 9, “Funds Availability Policy.”

Item

An item is an order, instruction, or authorization to withdraw or pay funds from 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

An overdraft 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 FIRST MIDWEST RETAIL ACCOUNTS

Applicable Law and Rules Governing Your Account

First Midwest Bank is an Illinois state bank with its main office located in Illinois. 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 laws of the State of Illinois. When federal or Illinois law cannot apply, the laws of the state where your Account is maintained will govern. Your Account is generally maintained in the state of the branch location where we opened your Account, although we may transfer your Account to another branch location in the same state or in a different state. If you opened an Account online or through other remote means, the Account is maintained in the state of the branch location nearest your address on file with us (if joint owners, nearest the address of the Client whose name is listed first). Your Account is also subject to the Uniform Commercial Code 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.”

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SECTION 2:**GENERAL TERMS APPLICABLE TO ALL FIRST MIDWEST RETAIL ACCOUNTS (continued)****Fee Schedules and Disclosures**

Your Account is subject to the fees described in the Retail Product Features and Fees. 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 in the Retail Product Features and Fees is subject to change at any time.

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. If we make changes to this Agreement, we will provide you notice as required by Applicable Law. If you keep the Account open after the effective date of any changes, you will be deemed to have agreed to the changes.

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. You may contact us at any time to update your contact information. 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.

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 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 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.

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SECTION 2:**GENERAL TERMS APPLICABLE TO ALL FIRST MIDWEST RETAIL ACCOUNTS (continued)****Indemnification Including Attorneys' Fees and Costs, 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 attorneys' 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 failing to act on your instructions that we reasonably believe do not comply with customary banking practices, 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.

Our duty to you hereunder is one of ordinary care. In no event will we be liable for any punitive, indirect, special, incidental, exemplary or consequential damages. We will be responsible and liable only for direct damages attributable to 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; or your acts, omissions, negligence or fault.

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 when purportedly caused by your action or inaction.

Legal Proceedings Involving an Account

If the Bank receives any process, subpoena, summons, order, injunction, execution, garnishment, levy, lien or other legal notice that, in the Bank's opinion, affects an Account, your use of the Account may become restricted. 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. 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. Should the Bank be served with a garnishment order in the name or names of any Account owner, you agree that the Bank's remittance of any amounts pursuant to such order constitutes an authorized withdrawal and the Bank shall not be liable for any damages you incur by reason thereof, provided we acted in good faith. You agree to pay all expenses, including court costs and attorneys' 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.

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SECTION 2:**GENERAL TERMS APPLICABLE TO ALL FIRST MIDWEST RETAIL ACCOUNTS (continued)****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 attorneys' 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 Uniform Commercial Code. 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 setoff against any of your Accounts in order to recover the returned amount. This provision does not apply to IRA or tax-qualified Accounts, to consumer credit card obligations or where otherwise prohibited by Applicable Law. You agree to indemnify and hold us harmless from any claim arising from our exercise of our setoff rights.

Death or Incompetence

You agree to notify us immediately if any Account owner dies or is declared incompetent by a court. We may freeze your Account and prohibit or restrict withdrawals and deposits upon being notified of the death or incompetence of any Account owner until all the obligations according to this Agreement and Applicable Law have been met. We are not required to release your funds 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.

Dormant and Abandoned Accounts

Except where prohibited by Applicable 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 and savings Accounts, and (ii) thirty-six (36) months for money market Accounts. Preauthorized and automatic recurring deposits or withdrawals are not considered credit or debit activity for purposes of determining whether an Account is dormant if established prior to the applicable dormancy periods. If your account becomes dormant, we will impose a periodic fee until the Account becomes active (with debit or credit activity initiated by you) or is closed. See the Retail Product Features and Fees for details. 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

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SECTION 2:**GENERAL TERMS APPLICABLE TO ALL FIRST MIDWEST RETAIL ACCOUNTS (continued)**

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.

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

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 collected.

We can also close your Account at any time for any reason. We will charge you a fee if your Account is closed within twelve (12) months of being opened. We will also charge you a fee if we choose to close your Account because it has a negative balance. See the Retail Product Features and Fees for more information on these fees. When we close your Account we will send you a notice to the address shown on our records within seven (7) Business Days, along with a check for the Collected Balance if it is greater than five dollars (\$5.00) after deducting applicable fees. 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 Account 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 related to the Account, including but not limited to indemnification obligations and limitations on liability, will survive and remain binding on both you and us even after the Account is closed.

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 other investments, 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 <https://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 Addendum 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

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SECTION 2:

GENERAL TERMS APPLICABLE TO ALL FIRST MIDWEST RETAIL ACCOUNTS (continued)

of the guide can be accessed on the FDIC's website at <https://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.

Sub-Accounts Related to Checking Accounts and Checking with Interest Accounts

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. Funds may be transferred to your transaction sub-Account to meet your transactional needs; however, all balances in the holding sub-Account will be transferred to the transaction sub-Account with the sixth transfer in any calendar month or monthly statement period. Both sub-Accounts are treated as a single Account for purposes of your deposits, withdrawals, access and information, tax reporting, fees and FDIC insurance coverage.

Waiver or Delay of Rights

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.

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

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.

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

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SECTION 3: ACCOUNT OWNERSHIP (continued)

and you are not subject to backup withholding. If you refuse to provide your Taxpayer Identification Number, we may suspend or terminate your Account.

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.

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.

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), any 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 whether the other joint owners are living or not. 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.

You agree to notify us of the death of any joint owner. Unless the Bank agrees otherwise in writing, 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.

Trusts: Revocable, Totten Trust or Payable on Death Accounts

If a deposit has been made by you, the depositor, as trustee for a beneficiary without presenting formal trust papers, and you have executed the proper signature card and/or such other documentation as we require, this deposit will be treated as a Totten Trust Account. Upon your death, if you are the sole trustee, the beneficiary shown on the Account and our records or the beneficiary's legal representative will become the owner of the Account. If two or more of you create such an Account, you own the Account jointly with right of survivorship unless you specify otherwise. A beneficiary on this type of Account cannot make withdrawals unless: (i) all persons creating the Account die, and (ii) the beneficiary is then living. 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. You have the right to change beneficiaries on a revocable or Totten Trust or Payable on Death Account, but if you wish to do so you must complete and execute a new signature card and/or such other documentation that we require naming the new beneficiary. The Taxpayer Identification Number of the trustee will be used for income-

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SECTION 3: ACCOUNT OWNERSHIP (continued)

reporting purposes. 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.

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. No trustee or other fiduciary such as an executor, administrator, guardian or personal representative may engage in transactions involving the Account unless they have executed a signature card and given us a copy of a trust agreement, court order or other authority that authorizes the person to act.

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. 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. 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.

If legally permitted, you may delegate your powers and authorities to a third party acting as your agent. We may in our sole discretion limit the powers and authorities you may delegate to an agent, and we may limit you to only one agent, whose appointment must be approved by all fiduciary Account owners. Such delegation must be made in a form satisfactory to us, kept in our records, and indemnify and hold us harmless for any actions we or your agent take regarding your Account.

If a person requests withdrawal of funds held in the Account, we reserve the right to require evidence that the person has authority to do so. We will not advise you regarding any legal, regulatory or other fiduciary obligations you may have, and we will not monitor your exercise of fiduciary duties. We have no obligation to monitor Account activity to ensure that you are acting for the benefit of the Account’s beneficiaries. 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.

In addition to your 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. 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.

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.

(continued on next page)

SECTION 3: ACCOUNT OWNERSHIP (continued)

We will not monitor or ensure that the custodian or successor custodian is acting for the benefit of the minor. The Taxpayer Identification Number of the minor will be used on the Account for income-reporting purposes. You will not be allowed to pledge this Account as collateral for a loan. 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.

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 POA lasts until your death or until the death of the person given the power. If the POA is not “durable,” it may be revoked when you become incompetent. 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 or damages you may incur as a result of our following instructions given by your agent acting under a POA. We will not monitor the exercise of authority by the agent to ensure the agent is acting for your benefit.

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.

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 or other Account information will not be effective unless the Bank has agreed to the change and had a reasonable time to act upon your request. 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.

Client Information; Records

We are authorized to rely on the Account information contained in our records unless and until you notify us that such information has changed. You agree to notify us immediately if your personal information changes, including your name, address, email address, phone number, ID number (Social Security or Tax Identification Number) or your residency or citizenship. Except as otherwise set forth in this Agreement, any written instructions you have given us regarding your Account will remain in effect until we receive written notice from you to change them, and we have agreed and had a reasonable time to act upon your request. 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.

Account Notices; Change of Address

Notice from us to any owner of the Account by any means, including electronic notices if you have agreed to such delivery method, shall constitute notice to all Account owners. All statements, notices and other communications and writings given by the Bank in connection with an Account (collectively, “Notices”) shall

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SECTION 3: ACCOUNT OWNERSHIP (continued)

be deemed given when sent to the address we have on record or to such address designated by any owner of the Account. We are not responsible for Notices lost while not in our possession. You must promptly notify us if your address (or email address, if you have agreed to electronic notices) changes. Failure to notify us may result in delay or non-receipt of Notices. If any Notices we send to you are returned as undeliverable and/or we receive notice from the U.S. Postal Service or any of its agents that your address has changed, we will charge you a fee each month until you provide us with a deliverable address. 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 (e.g., by email, if you have agreed to electronic notices) and will be binding on you as of the effective date set forth therein. See the Retail Product Features and Fees for details. 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

Prior Written 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.

Deposits to Your First Midwest Bank Accounts

You may make deposits to your Account in person, by mail, night depository, First Midwest Bank ATM, electronic funds transfer, Mobile Banking, Online Banking, direct deposit, or such other deposit methods as we may make available from time to time. Items sent by mail or deposited in night depositories are not considered received by the Bank until actual delivery by the U.S. Postal Service or until removal from the depository. 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 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.

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

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SECTION 4: DEPOSITS AND WITHDRAWALS (continued)

had endorsed it. 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. 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.

Deposit Reconciliation

The amount of your deposit is based on the information provided by you on your deposit slip or the information provided with your deposit. 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 you deposited an amount that is higher or lower than the amount stated on your deposit slip, 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.

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, or any unauthorized signature or alteration on your checks, within thirty (30) calendar days after we mail a statement or otherwise make a statement available. You can notify us by calling 800.322.3623 or by mail at: First Midwest Bank, Attn: Customer Care Center, 3800 Rock Creek Blvd., Joliet, IL 60431. You must also notify us within thirty (30) calendar days if you fail to receive a scheduled statement. You agree that we will not be liable if: (i) you did not exercise ordinary care in examining your statement; (ii) we did not receive timely notice of a discrepancy, error or unauthorized transaction; 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 unauthorized transaction within thirty (30) calendar days as provided herein, we will not be liable to you for any subsequent unauthorized transactions on your Account by the same person.

Since you are in the best position to prevent and discover an unauthorized transaction or error, you also agree that regardless of lack of care by us, if you do not notify us in writing within sixty (60) calendar days after we mail your first statement containing an unauthorized signature or alteration, you are precluded from asserting against us, and we will not be liable for, any unauthorized signatures or alterations contained in the first statement and all subsequent statements. The notice requirements described herein do not limit our rights to attempt to collect on unauthorized or altered checks from other banks, clearing organizations, or other parties or otherwise attempt recovery from any party. Please note the time period in which you must notify us if your statement shows an unauthorized transaction may be longer or shorter if the transaction is related to an electronic funds transfer including a Card transaction (see Section 7 for details), a substitute check (Section 6), or a wire transfer (Section 10).

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.

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

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SECTION 4: DEPOSITS AND WITHDRAWALS (continued)

the right not to cash it. 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.

Stop Payment on Check

If you do not want us to pay a check you have issued, you can request us to stop payment of that check. Any Account owner may order us to stop payment on a check and we will charge a fee. See the Retail Product Features and Fees for details. You can notify us in person, online, by mail or by telephone. If you do not make your stop payment request in writing, we may require you to provide us with written confirmation on the information in the stop payment order within fourteen (14) calendar days or we may not continue to honor it. Your stop payment order will take effect only after we verify that the check is unpaid, we record it on your Account, and sufficient time has passed to notify the impacted areas of the Bank. We cannot stop payment on a check we have already cashed or a deposited check where the funds have already been withdrawn.

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 requests with incorrect information. 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. The Bank will not accept stop payment requests on official checks or money orders issued by the Bank.

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 7 of this Agreement, “Electronic Funds Transfers,” for how to place a stop payment on electronic payments.

Chargebacks

If we cash a check for you or accept any Item for deposit to your Account and it is returned to us unpaid (a “Chargeback”), we will charge you a fee and we will debit your Account for the amount of the Chargeback. If a Chargeback causes an Overdraft on your Account, we will also charge you an Overdraft Fee. See the Retail Product Features and Fees for details.

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 9 of this Agreement) will not apply. You agree to pay all costs incurred by the Bank by depositing the demand draft in your Account.

Check Cashing for non-Bank Clients

If someone who is not a Bank client tries to cash a check or other Item from your Account at one of our branches, we may charge them a fee or refuse to cash it. The maximum amount that will be disbursed to a non-client at any time is \$9,999.99. We may also require them to provide us with identification acceptable to us.

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SECTION 4: DEPOSITS AND WITHDRAWALS (continued)

Facsimile Signatures and Signature Devices

We may require original signatures signed on paper by the person named in a document, or at our discretion we may accept signatures by facsimile, PDF or other electronic means. If we accept a signature by facsimile, PDF or other electronic means, you agree that we are authorized to rely on and accept the signature as genuine without any duty to determine whether it is valid. You agree that you will bear the risk of any unauthorized signature submitted by facsimile, PDF or other electronic means. You further agree to reimburse, indemnify and hold us harmless from and against any Losses arising from the unlawful use, unauthorized use, or misuse of a signature submitted by facsimile, PDF or other electronic means in connection with your Account.

You cannot use a facsimile signature stamp or other mechanical signature device to sign checks or other Items related to your Account unless specifically authorized by us in a separate written agreement. We may refuse to honor checks drawn by means of a signature device without such written agreement, even if we have honored such checks previously. Alternatively, at our discretion, we may honor such checks without a written agreement if the signature resembles a signature appearing on any check that was issued previously that you did not report as unauthorized. In doing so, we are authorized to rely on and accept as genuine signatures that you have accepted by prior use without any duty by us to determine their validity. You agree that if you use an automatic check-writing service that operates through the use of a personal computer, a facsimile signature, or a stamp, you have the sole responsibility for maintaining the security of the device and bear the entire risk of unauthorized use of such device, whether or not you are negligent. You also recognize that the treatment of each check presented against your Account through the use of such devices will be the same as if the check were signed by you. You also agree to indemnify and hold us harmless from and against any Losses arising from the unlawful use, unauthorized use, or misuse by any person of such device that reasonably resembles the signature you use.

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.

Postdated, Stale, and Conditional Checks

We reserve the right to pay or not pay any check (i) before the date you have written on it (a postdated check) or (ii) that is dated more than six (6) months in the past (a stale check). If you do not want us to pay a postdated or stale check, you must provide us with a stop payment order. We are not required to honor any conditional or restrictive legends on checks you write.

Signature Requirements

We are not responsible for reviewing the number or combination of signatures on any Item drawn on an Account. 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 honor and 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. You understand and agree that we process Items using high speed automated equipment based on information encoded on such Items.

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SECTION 4: DEPOSITS AND WITHDRAWALS (continued)

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.

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. If you have an Account where checks are truncated (the Bank safe keeps checks) you will not receive check images. 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.

Combined Statements

You may choose to receive a combined statement (i.e., one statement that reports activity for two or more linked 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.

Provisional Payments

Your statement will serve as notice of any ACH credits or debits to your Account. You agree that we are not required to provide any other notice to you of receipt of funds transfers. Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement through a Federal Reserve Bank. 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 entry, and the party making payments to you via the entry (for example, the originator of the entry) shall not be deemed to have paid you in that amount.

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

An Overdraft occurs when you do not have enough available funds in your Account to cover a transaction, but we pay it anyway. The best way to avoid Overdrafts and Returned Items is to know your Available Balance and consider each transaction, including debit Card transactions or written checks, as reducing your Available Balance immediately.

Your Available Balance and How Preauthorized Transactions Can Affect It

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 9). If we make funds from a deposit Item available for you to use, it does not mean we have received payment for that Item. If we do not receive payment for any deposit Item, we have the right to debit your Account for the deposited amount and charge you any applicable fees. See the Retail Product Features and Fees for details.

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SECTION 5: OVERDRAFTS AND RETURNED ITEMS, TRANSACTION PROCESSING ORDER, AND WHEN FEES ARE CHARGED (continued)

Your Available Balance will decrease when debits or Holds for preauthorized Card transactions are posted to your Account. When the Bank places a Hold on your Account for any Card transaction we preauthorize, the Hold will reduce your Available Balance until we receive the final settlement amount from the merchant or the Hold is released. The amount of the Hold will be for the amount authorized by the merchant, and may be different than the final settlement amount. Because the Hold for a preauthorized Card transaction reduces your Available Balance but not the amount of money in your Account, a subsequent transaction may cause your Account to be overdrawn and you will be charged an Overdraft Fee if your Available Balance is not sufficient, even if there is money in your Account. You may also be charged an Overdraft Fee when your preauthorized Card transaction finally settles and the Hold is released if your Available Balance at the time of settlement is not sufficient, even if your Available Balance was sufficient at the time the Hold was placed.

How We Process (Post) Transactions to Your Account and How Overdrafts Can Happen

The evening of each Business Day, the Bank processes transactions that have posted that day to the Account. We do this by starting with the Ledger Balance at the end of the previous Business Day, then we: (i) subtract from this amount any Holds on your Account, and (ii) add any deposits that became available that day for use. This creates your current Available Balance. Then late in the evening we process by category any debits to your Account that Business Day in the order described in the table below. An Overdraft is created if during processing your Available Balance is not sufficient to pay for any Item posted to your Account, which may include fees assessed by the Bank against your Account. If we pay an Item that overdraws your Account, you will be charged an Overdraft Fee, and if we return the Item unpaid, you will be charged a Returned Item Fee. See the Retail Product Features and Fees for details. The Bank is not obligated to pay any Item presented for payment if your Account does not contain a sufficient Available Balance. You cannot rely on the Bank to honor or pay future Items based on the Bank's payment of past Items.

The Bank is allowed by Applicable Law to pay Items in any order. The order in which Items are paid may affect the total number of Overdrafts, Overdraft Fees and Returned Item Fees you incur. You agree that we may choose our processing order regardless of whether additional fees may result. We reserve the right to change how we order transactions for processing at any time. Currently, at the end of each Business Day we subtract debits from your Account in the following order:

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**SECTION 5:
OVERDRAFTS AND RETURNED ITEMS, TRANSACTION PROCESSING ORDER,
AND WHEN FEES ARE CHARGED (continued)**

PROCESSING ORDER	DEBIT CATEGORIES	PROCESSING ORDER WITHIN CATEGORY
1	Overdraft Fees and Returned Item Fees	Lowest to highest dollar amount order
2	Chargebacks, levies and garnishments (including any Chargeback fees)	Lowest to highest dollar amount order
3	Wire transfers (including any wire transfer fees)	Lowest to highest dollar amount order
4	Withdrawals made at a First Midwest Bank branch (including on-us checks cashed over the counter); telephone transfers, including transfers made using the automated First Midwest Bank-Line and Telephone Banking (including any telephone transfer fees); transfers made using Online Banking; and non-scheduled debits made at your request for payment on a First Midwest Bank loan	Lowest to highest dollar amount order
5	ATM withdrawals, debit Card transactions and person-to-person payments (e.g., Zelle or Venmo®) paid on that Business Day	Order they were withdrawn or authorized. If transactions are received by us at the same time, they are processed in lowest to highest dollar amount order
6	ACH transactions, including Bill Pay Online Banking payments	Order received by us, and if received at the same time they are processed in lowest to highest dollar amount order
7	Checks, drafts and other Items presented for collection	Check number order as available for processing on that Business Day. If a check without a number is presented, it and any other unnumbered checks will be paid first in lowest to highest dollar amount order, followed by numbered checks in number order
8	Any other automatic loan payments made to a First Midwest Bank loan	Lowest to highest dollar amount order
9	Scheduled transfers to another Account or an account at another financial institution	Order such scheduled transfers were authorized by you
10	Any fees and debits not included in one of the above categories	Lowest to highest dollar amount order

When Overdraft Fees and Returned Item Fees are Charged

The Bank may, in its sole discretion, transfer funds from one of your Accounts regardless of ownership (single or joint) and regardless of Account type to provide funds when the Bank receives Items that would result in an Overdraft in another of your Accounts. The Bank is under no obligation to do this, and may pay or return the Items. For example, the Bank typically does not pay Items that would Overdraft your Account if your Account is not in good standing or if you are not making regular deposits. If the Bank chooses to pay the Item, 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.

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**SECTION 5:
OVERDRAFTS AND RETURNED ITEMS, TRANSACTION PROCESSING ORDER,
AND WHEN FEES ARE CHARGED (continued)**

You agree to pay a fee for each Item that results in an Overdraft or a Returned Item. When we determine that your Available Balance is overdrawn by a total of more than five dollars (\$5.00), you will be charged an Overdraft Fee for each Item that is paid and a Returned Item Fee for each Item that is returned. The maximum number of Overdraft Fees and Returned Item Fees you will be charged each calendar day is five (5). In addition to these fees, you will be charged a Continuous Overdraft Fee following the seventh consecutive calendar day your Account remains overdrawn, and for each subsequent seven (7) consecutive calendar day period your Account remains overdrawn. The Continuous Overdraft Fee will be charged on the first Business Day following each such seven (7) consecutive calendar day period your Account remains overdrawn. See the Retail Product Features and Fees for details.

Your Responsibility if Your Account Has an Overdraft

If you have an Overdraft on your Account (including transactions that created an Overdraft that we have paid on your behalf, plus any fees), you must make a deposit or transfer promptly to return your Account to a positive Available Balance. 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.

Available Overdraft Services for Your Account

We offer the following Overdraft protection services. Contact Customer Care Center at 1.800.322.3623 to learn more about the terms, including fees, associated with these services and to see if you qualify.

1) Overdraft Protection, Including Optional Coverage of ATM and “Everyday” Debit Card Transactions

Overdraft Protection is an option for certain Accounts, and if yours is eligible we will notify you. It is not a line of credit. With standard Overdraft Protection, the Bank may in its sole discretion pay certain Items that overdraw your Account, such as checks and automatic bill payments. However, the Bank generally will not pay ATM and everyday debit Card transactions that would overdraw your Account unless you request Overdraft Protection with Extended Coverage. You can request Overdraft Protection with Extended Coverage for ATM and everyday debit Card transactions at any time. 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.

If you are eligible for Overdraft Protection but you want to cancel it and direct the Bank to return Items that would cause an Overdraft, please contact your Personal Banker. You can also contact our Customer Care Center by telephone at 1.800.322.3623 or by mail at: First Midwest Bank, Attn: Customer Care Center, 3800 Rock Creek Blvd., Joliet, IL 60431. We will implement your request within a reasonable time after we receive your notice.

2) Ready Cash Line of Credit

Ready Cash Line of Credit is a line of credit that can provide coverage for Overdrafts and help you manage unexpected expenses. With a Ready Cash Line of Credit, funds from your credit line will be transferred into your Account, up to your approved credit limit, when your Available Balance is depleted. Transfers from your Ready Cash Line of Credit into your Account will occur if (i) the Available Balance in your Account becomes negative, and (ii) there is sufficient available credit in your Ready Cash Line of Credit. A fee will be charged

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**SECTION 5:
OVERDRAFTS AND RETURNED ITEMS, TRANSACTION PROCESSING ORDER,
AND WHEN FEES ARE CHARGED (continued)**

for each transfer from your Ready Cash Line of Credit and finance charges apply. See the Retail Product Features and Fees for details. Ready Cash Line of Credit is subject to credit approval. If your Account has a Ready Cash Line of Credit associated with it, the terms and conditions contained in your Ready Cash Personal Line of Credit Agreement and Disclosure Statement will control with respect to Overdrafts and this service.

3) Custom Auto Transfer

With Custom Auto Transfer, you can link your checking, savings, or money market Account (“Transfer From” Account) to your checking Account (“Transfer To” Account) to provide coverage for Overdrafts. We will transfer funds from your “Transfer From” Account to your “Transfer To” Account if (i) the Available Balance in your designated “Transfer To” Account becomes negative or drops below your designated minimum balance, and (ii) there is a sufficient Available Balance in your “Transfer From” Account. A fee will be charged for each transfer. See the Retail Product Features and Fees for details. If your Account has Custom Auto Transfer associated with it, the terms and conditions contained in your Custom Auto Transfer agreement will control with respect to Overdrafts and this service.

SECTION 6: SUBSTITUTE CHECKS AND YOUR RIGHTS

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.

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 (for example, Returned Check Chargeback fees).

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.

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SECTION 6: SUBSTITUTE CHECKS AND YOUR RIGHTS (continued)

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 us at our Customer Care Center at 800.322.3623 or write First Midwest Bank, Attn Customer Care 3800 Rock Creek Blvd., Joliet, IL 60431. 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 7: 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. They do not apply to wire transfers (see Section 10) 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.

Types of Electronic Funds Transfer Services We Offer

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 debit Card transactions. Examples of electronic funds transfers include the following:

- Electronic funds transfers initiated by or to third parties (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
- First Midwest Bank-Line or telephone transfers
- ATM transfers
- Card transactions, including purchase transactions
- Online Banking transfers, including Online Bill Pay transactions
- Mobile Banking transfers, including Mobile Bill Pay or *Zelle* payment transactions

First Midwest Bank-Line, Online Banking, Bill Pay 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 7 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 and we have had a reasonable opportunity to act upon such notice.

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SECTION 7: ELECTRONIC FUNDS TRANSFERS (continued)

Business Days

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

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

You may 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 person, merchant or other business who is seeking to sell you goods or services or receive a payment from you, or you issue a check to such person, merchant or business, 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 such electronic payments are not authorized, 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 third party.

If a third party elects to convert the particular check you issued into an electronic funds transfer, you will not receive an image of the canceled check with your statement because we did not receive the check. Please see Section 4 under the heading "Statements" for more information.

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 First Midwest debit Mastercard®, you may stop a payment by contacting our Customer Care Center at 800.322.3623 or writing to First Midwest Bank, Attn: Customer Care Center, 3800 Rock Creek Blvd., Joliet, IL 60431 in time for us to receive your request three (3) Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) calendar days after you call. We will require the exact dollar amount, the name of the party to whom you gave the check or authorization, and the check number, if applicable. We will charge you a fee for stop payment orders as provided in the Retail Product Features and Fees. 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 First Midwest debit Mastercard® transactions. There is no expiration for stop payments placed on electronic funds transfers, including recurring First Midwest debit Mastercard® 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 First Midwest debit Mastercard® transactions.

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 to make the transfer.

(continued on next page)

SECTION 7: ELECTRONIC FUNDS TRANSFERS (continued)

- 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.
- If other Bank agreements, terms or disclosures so provide.

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.

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, or 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 at merchant locations. We are not responsible for the failure of a merchant or owner/operator of an ATM to give you a receipt for a transaction.

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

Contact us AT ONCE if you believe your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. During business hours please call our Customer Care Center at 800.322.3623 or write First Midwest Bank, Attn: Online Banking, 3800 Rock Creek Blvd., Joliet, IL 60431. Telephoning is the best way to keep your possible losses down. You could lose all your money in your Account plus your maximum overdraft line of credit.

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

(continued on next page)

SECTION 7: ELECTRONIC FUNDS TRANSFERS (continued)

- 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 (or five (5) Business Days if related to POS Card transactions; and 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.

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 or Personal Identification Number (“PIN”) has been lost or stolen, or if you believe that an electronic transfer has been made without your permission, including the use of information from your check. During business hours please call our Customer Care Center at 800.322.3623. To report a lost or stolen Card outside of regular business hours contact the Lost and Stolen Card Center at 800.236.2442 or write First Midwest Bank, Attn: Customer Care Center, 3800 Rock Creek Blvd., Joliet, IL 60431. 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 you tell us within two (2) Business Days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without permission. If you do NOT tell us within two (2) Business Days after you learn of the loss or theft of your Card or PIN, and we can prove that we could have stopped someone from using your Card or PIN without your permission if you had told us in time, 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 unusual circumstances arise that keep you from telling us, we will extend either time period.

SECTION 8: ATM AND DEBIT CARD TERMS

These terms govern the use of Cards we issue in connection with your Accounts. 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 7, “Electronic Funds Transfers.”

Who Owns the Card for Your Account

The Card remains the property of the Bank and 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.

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SECTION 8: ATM AND DEBIT CARD TERMS (continued)

Cardholders

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.

How You Can Use Your Card

Receiving a Card to use is subject to Bank approval. 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 at Bank ATMs.
- Transfer funds between designated Accounts.
- Make payments on loans.
- 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.)
- Pay bills directly from your Accounts in the amount you request.
- Your Health Savings Debit Mastercard® may only be used for qualified health care purchases.

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

The Card and PIN are provided solely for your use and protection. 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 First Midwest 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 ATM 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 us any loss, theft, disappearance, or suspected or known unauthorized use of the Card or disclosure of the PIN.

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.

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.

Card Transaction Limits

For your protection, there are limits on the number of transactions you can make using a Card. Unless a different amount was disclosed to you, Card transaction limits are as follows:

- ATM Card: Limited to 99 withdrawals or \$500 per day, whichever comes first.
- Debit Mastercard®: Limited to 25 withdrawals or \$1,000 per day, whichever comes first.

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SECTION 8: ATM AND DEBIT CARD TERMS (continued)

- World Debit Mastercard®: Limited to 25 withdrawals or \$1,500 per day, whichever comes first.
- Health Savings Debit Mastercard®: Limited to 5 withdrawals or \$500 per day, whichever comes first.

Purchase Transaction Limits (PIN and Signature Based)

Unless a different amount was disclosed to you, purchase transaction limits are as follows:

- Debit Mastercard®: Limited to 25 purchases or \$3,500 per day, whichever comes first.
- World Debit Mastercard®: Limited to 25 purchases or \$5,000 per day, whichever comes first.
- Health Savings Debit Mastercard®: Limited to 5 PIN or 10 signature purchases or \$2,500 per day, whichever comes first.

First Midwest Cash Advance Limits

Unless a different amount was disclosed to you, cash advance transaction limits are as follows:

- Debit Mastercard®: Limited to 25 advances or \$3,500 per day, whichever comes first.
- World Debit Mastercard®: Limited to 25 advances or \$5,000 per day, whichever comes first.
- Health Savings Debit Mastercard®: Limited to 5 advances or \$2,500 per day, whichever comes first.

When You May be Charged an ATM Fee

Card transactions are subject to fees. When you use 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 Retail Product Features and Fees for details.

ATM Deposits

All checks or drafts that the Bank has authorized for deposit through a Bank-branded ATM are credited subject to collection, and the credit will be reversed if the check or draft 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 other Account of any Client authorized to use the Card, 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.

Purchase Transactions

You may use your Card for PIN and non-PIN transactions to pay for purchases with funds in your 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. You cannot make purchases with your Card if you have a savings or money market Account.

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 merchant until we receive the final settlement amount from the merchant (or the Hold is released). For many transactions, the authorization amount will be for the amount of the transaction.

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SECTION 8: ATM AND DEBIT CARD TERMS (continued)

However, for some transactions the merchant 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 merchant (and the Hold is released) within three (3) Business Days after the transaction is authorized, but in some cases this may take longer.

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) is sufficient to pay for it. If you have asked the Bank to extend your Overdraft Protection 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 Overdraft Fees and must bring your Account to a positive balance immediately.

How We Process Refunds on Card Purchases

The Bank will not make cash refunds for purchases made with your Card. If a merchant who honors your Card gives you a credit for merchandise return or adjustment, the merchant 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 merchant or other business establishment 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.

Digital Debit Card Purchases

The terms in this Section 8 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.

International Transactions

If you use your Card to conduct transactions with a merchant 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 Retail Product Features and Fees for details. If the transaction requires a conversion from a foreign currency to U.S. Dollars, the currency conversion rate used by the governing ATM network will either be (i) a rate selected by the network from the range of rates available in wholesale currency markets; or (ii) a government-mandated rate in effect on the day the network processes the transaction. 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 governing ATM network.

SECTION 9: 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.

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SECTION 9: FUNDS AVAILABILITY POLICY (continued)

When Your Deposited Funds Become Available

Our policy is to make funds from your cash, wire transfers, electronic direct deposits and other electronic transfers available to you on the Business Day on which we receive the deposit, and to make funds from other deposited Items, such as checks, available on the first Business Day after the day on which we receive your deposit. Cash deposits made at a Bank ATM will be available to you on the same Business Day on which we receive the deposit, and all other deposits made at a Bank ATM will be available to you on the first Business Day after the day on which we receive your 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. If Items are presented against deposited funds before they become available for withdrawal, the Bank reserves the right to pay or return the Items as described in Section 5, "Overdrafts and Returned Items."

How We Determine When Your Deposit is Received

For determining availability of your deposits, every day is considered a Business Day except Saturdays, Sundays and federal holidays. If you make a deposit on a Business Day before the applicable cutoff time, we will consider your deposit to be received that same day. If you make a deposit on a Business Day after the applicable cutoff time, we will consider your deposit to be received the next Business Day. Deposits made on non-Business Days are also considered to be received the next Business Day. 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.

Schedule of Cutoff Times for Deposits

Our general cutoff time for a deposit made at a Bank branch is the branch's scheduled closing time Monday through Friday. These may vary by location and are posted at each branch. Deposits made at a night depository will be retrieved by us once at the beginning of each Business Day. If you make a deposit to a night depository during the day, it will not be considered received by us until the next Business Day when we retrieve it and process it. The general cutoff time for a deposit made to a night depository is one (1) hour after that branch's scheduled opening time Monday through Friday.

For other transaction types, the following cutoff times apply:

Transaction Type	Cutoff Time (Central Time)
All First Midwest Bank ATM Locations and Point of Sale ("POS") Deposits*	Monday - Friday: 6:00pm CT
Account Transfers** via Online Banking and Mobile Banking (including Zelle transfers)	Monday - Friday: 8:00pm CT
Account Transfers via Bank-Line	Monday - Friday: 8:00pm CT
Check Deposits via Mobile Banking	Monday - Friday: 5:00pm CT

*POS Deposits include certain merchant refunds and other incoming digital debit Card transfers.

**External transfers (to or from a non-First Midwest Bank Account) may be subject to different cutoff times, which are disclosed to you in Online Banking or Mobile Banking as applicable.

After-Hours Deposits

Certain deposits and incoming transfers made after the applicable cutoff time on a Business Day or on a non-Business Day ("After-Hours Deposits") will be added to the Available Balance shown on your ATM receipt or within Online Banking or Mobile Banking before the funds actually become available to pay Items posted to your Account. For example, your receipt from a cash deposit made at a Bank ATM will show that the deposit has been added to your Available Balance, but if it was an After-Hours Deposit, those funds will not

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SECTION 9: FUNDS AVAILABILITY POLICY (continued)

actually become available to pay Items posted to your Account until the next Business Day. It is important to keep in mind that After-Hours Deposits can cause your Available Balance to appear sufficient to pay Items posted to your Account, but you can still incur Overdrafts and Returned Items (and corresponding fees) until the funds from the After-Hours Deposit are actually made available at the time provided in this Funds Availability Policy.

Longer Delays May Apply in Some Cases

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 \$225 of your deposit, however, will be available on the first Business Day. If we are not going to make all the funds available 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 to be available 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 \$5,525 on any one (1) day;
- You redeposit a check that previously has 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 Business Day after the day of your deposit.

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 \$5,525 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, certain conditions may include the check being made payable to you and you may have to use a special deposit slip. It may take up to the ninth Business Day after the day of your deposit for the excess over \$5,525 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 \$5,525 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 Business Day after the day of your deposit.

Cash Back and Check Cashing Policy; Holds on other Funds

If we cash a check for you that is drawn on another bank, we may reduce the Available Balance in your Account by a corresponding amount of funds. If we accept a check for deposit that is drawn on another bank, we may make funds available for withdrawal immediately but reduce the Available Balance in another

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SECTION 9: FUNDS AVAILABILITY POLICY (continued)

Account you have with us by a corresponding amount. In either case, those funds will be available at the time the funds in the check we cashed or deposited would have been available under the Bank's Funds Availability Policy.

SECTION 10: WIRE TRANSFERS

The following terms will apply unless you have entered into a separate wire transfer agreement with the Bank, in which case that separate agreement will govern to the extent of any inconsistency with the terms below. Wire transfers are not "electronic funds transfers" governed by Section 7 of this Agreement.

Governing Rules; Fedwire and Applicable Rules

Certain terms used in this Section have the definitions provided in Article 4A of the Uniform Commercial Code as enacted in the State of Illinois ("UCC"). Any wire transfer request you submit will be deemed your "payment order" as defined in the UCC. 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.

With respect to wire transfers, you agree to be bound by any rules and regulations then in effect governing the use of any system through which such transfers are conducted. Each payment order may be executed by the Bank using the funds transfer system of the Federal Reserve Bank or other funds transfer system. Each payment order will be subject to Applicable Laws whether or not the Bank is a member of the funds transfer system.

Payment

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. 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.

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.

Security Procedures

You agree to submit payment orders in accordance with the Security Procedures established by the Bank and made available to you and recommended as commercially reasonable for the type and frequency of your wire transfer activity. "Security Procedures" are the use of secure devices and additional procedures, including telephone call-backs, out-of-band authentication, security tokens, dual control, encryption and other systems that may be used in connection with wire transfers that the Bank will make available to you. Your submission of a payment order constitutes your acceptance of those Security Procedures as commercially reasonable and as a means of authenticating a payment order communicated to the Bank by or on behalf of you. You acknowledge that the Security Procedures are used to verify the authenticity of, and not to detect errors in, any payment order.

(continued on next page)

SECTION 10: WIRE TRANSFERS (continued)

Any payment order communicated by you or on your behalf shall be enforceable against you, whether or not authorized and regardless of the actual identity of the signer, sender or transmitter thereof, if such payment order is received in accordance with the applicable Security Procedures, and if the Bank accepts the payment order in good faith. The Bank may, in its discretion, use additional procedures to verify the authenticity of any payment order. You agree to implement any other reasonable authentication or Security Procedures established by the Bank. You agree to be bound by any payment order whether or not the Bank verifies it in compliance with the Security Procedures, if you issued the payment order or otherwise benefited from the wire transfer.

Submitting a Payment Order

You agree to submit payment orders in accordance with the Bank's procedures, including Security Procedures, as they are modified from time to time. These procedures will specify the Bank's standard format and cut-off times by which the Bank must receive a payment order if such transfer is to be made that Business Day. You are solely responsible for the content of each payment order and the accuracy and completeness of the information contained therein. The Bank 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 the Bank. The Bank may in its sole discretion, but is not obligated to, require evidence of the authority of the person submitting the payment order to act on your behalf before accepting it for processing. You understand that the Bank has no duty to process payment orders and that the Bank is not obligated to do so if it is unable to verify them in accordance with the applicable Security Procedures or if they are not in the Bank's format.

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 the Bank or the Bank shall purchase such amount from the Bank's 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 the Bank utilizes the services of other banks for the purpose of giving effect to any payment order in foreign currency, then the Bank does so for you at your risk. For Remittance Transfers, Bank will provide certain required fee and payment disclosures at the time of initiation.

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, the Bank has no obligation to amend or cancel a payment order after it has been submitted to the Bank. If the Bank receives an amendment or cancellation request before the Bank has executed the payment order, we may make a reasonable effort to act on your request. If the Bank acts on a cancellation or amendment instruction, you will indemnify and reimburse the Bank for all expenses, costs, damages or other liabilities incurred by us relating to the cancellation or amendment. The Bank 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.

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 the Bank in writing of any error, or unauthorized wire transfers within fourteen (14) calendar days from the date the Bank notifies you of execution of the wire transfer, whether by written advice, periodic statement or by any other means. Your failure to notify the Bank

(continued on next page)

SECTION 10: WIRE TRANSFERS (continued)

within this period will prevent you from asserting against the Bank a claim for lost interest on an erroneous or unauthorized wire transfer. Furthermore, you agree to reimburse and indemnify us for any Losses we may incur as a result of your failure to notify us within the time period set forth herein. In addition to our limits on liability elsewhere in this Agreement, if the Bank fails to exercise ordinary care that results in a failure, delay or improper execution of a payment order, the Bank's 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, the Bank will provide the applicable disclosures at the time of initiation.

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 that 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. The Bank has no obligation to detect errors and no liability for any incorrect or missing information in your payment order.

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 Collected 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 through a status report on one of our electronic information reporting systems or by other reasonable means 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.

SECTION 11: ARBITRATION AGREEMENT

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.

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 disputes are based on or whether they arose in the past, may currently exist, or arise 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 this Arbitration Agreement is enforceable or valid,

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SECTION 11: ARBITRATION AGREEMENT (continued)

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 also 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 or the scope, and enforceability of this agreement to arbitrate, 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.

Jurisdiction and Venue

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 Uniform Commercial Code 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.

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 the courts of the State of Illinois.

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 the Applicable Law limits the amount of fees and expenses (including attorneys' fees) to be paid by you, then your portion of the expenses will not exceed that limit and the Bank will pay any excess fees and expenses.

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SECTION 11: ARBITRATION AGREEMENT (continued)

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.

Survival

This Arbitration Agreement shall survive termination, amendment or expiration of your Account or your Account Agreement. 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 the First Midwest Bank Customer Care Center 800.322.3623 or visit FirstMidwest.com.



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.

(continued on next page)

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-Bearing¹	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

¹ 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. ² Private Banking clients are subject to certain minimum relationship standards. For more information, please contact a Private Banking Officer. ³ Qualifying 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. ⁴ Qualifying 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.




First Midwest Bank

A division of  **OLD NATIONAL BANK**

Member FDIC



8-642-18 2103



TIME ACCOUNT AGREEMENT AND DISCLOSURE

EFFECTIVE DATE 1.1.15



First Midwest Bank

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This Time Deposit Agreement and Disclosure between First Midwest Bank and you governing your deposits in non-automatically renewable Certificates of Deposit, automatically renewable Certificates of Deposit, Build-A-Buck, Individual Retirement Accounts (IRA) and other time deposit accounts we may offer from time to time. If you have any questions about this Time Deposit Agreement and Disclosure or any of First Midwest Bank's services, please contact Customer Care at 1-800-322-3623. Thank you for banking with us.

DEFINITIONS

Agreement - This Time Deposit Agreement and Disclosure, the Retail Account Agreement and Disclosure including the General Fee Schedule, Certificate of Deposit receipt, and the Rate Sheet we provide to you when you open your Certificate of Deposit and any amendments, disclosures or agreements we provide to you during the term of your Certificate of Deposit govern your Certificate of Deposit and any services we provide to you. If there is any conflict between these terms, the more specific terms will govern. Capitalized terms not defined in this Time Deposit Agreement and Disclosure will have the meanings provided in the Retail Account Agreement and Disclosure.

Certificate of Deposit - Certificate of Deposit means a deposit Account governed by this Agreement with a maturity of at least seven (7) days in which you generally do not have a right to make withdrawals until the maturity date without the imposition of penalties.

GENERAL INFORMATION ABOUT ALL TIME ACCOUNTS

Account and General Fees - The charges which apply to your Certificate of Deposit are described below. In addition, fees related to services we may provide for you such as bookkeeping and other miscellaneous services, are provided in the General Fee Schedule contained in the Retail Account Agreement and Disclosure. You agree to pay any applicable charges or fees when due, and you authorize us to deduct any charges or fees from your Certificate of Deposit. The charges described in this Agreement and the fees listed in the General Fee Schedule are subject to change at any time. We may refrain from imposing any charge or fee at our sole discretion. This is not a waiver of our rights and will not affect our ability to impose such charges or fees in the future, without advance notification to you.

Compounding and Crediting - Compounding refers to the frequency with which interest is added to the principal balance for purposes of compounding interest. Crediting refers to the frequency with which accrued interest is added to the balance and made available to you for withdrawal.

Deposits - You agree to keep your funds on deposit until the maturity date. You may not make deposits during the term, except during the grace period, unless we otherwise agree in writing.

Maturity Date - The maturity date is the last date of the term of your Certificate of Deposit as stated on the Certificate of Deposit receipt provided to you when you open your Certificate of Deposit.

Early Withdrawal Penalties - If you make a withdrawal within six (6) days after the Certificate of Deposit is opened, an early withdrawal penalty of at least seven (7) days interest on the amount withdrawn will apply. In addition a penalty disclosed in the Certificate of Deposit terms provided below applicable to your Certificate of Deposit will be imposed for early withdrawal of funds, other than interest, from your Certificate of Deposit. Interest accrues on your Certificate of Deposit on an actual basis. For penalty calculation purposes, however, a three-hundred-sixty-day (360-day) year is used, and months are considered to have thirty (30) days. This means that it is possible for the penalty for a month to exceed the interest earned over the month. The penalty will be deducted from the principal in your Certificate of Deposit if the amount of accrued interest is less than the penalty.

Interest - Your interest rate, the circumstances in which interest will or will not be paid, the method of compounding and the frequency of interest crediting are disclosed in the Certificate of Deposit terms provided below applicable to your Certificate of Deposit and the Certificate of Deposit receipt, provided to you when you opened your Certificate of Deposit. The Annual Percentage Yield disclosed on the Certificate of Deposit receipt provided to you when you open your Certificate of Deposit assumes funds will remain on deposit until the maturity date. A withdrawal prior to the maturity date will reduce interest earnings.

We may elect to pay higher rates of interest for higher balance levels and different rates of deposit into different Accounts.

Interest begins to accrue on the Business Day of your deposit. No interest is earned or paid after the maturity date.

The interest rate is determined by the length of time until the maturity date and the amount of the deposit, based on competitive rates (and Annual Percentage Yields) set on a weekly basis. For current information on interest rates and Annual Percentage Yields please stop in, call any of our locations to request a current Rate Sheet or visit us online at firstmidwest.com.

Individual Retirement Accounts - An Individual Retirement Account (IRA) is a tax-deferred Account that can be set up as a Certificate of Deposit or a self-directed Account. We have many options available for our customers, including products available through our trust company. There are legal restrictions on how much money can be deposited per year. Due to tax implications, we ask customers to consult with their tax and legal advisors regarding this Account. IRS penalties may apply on withdrawals from IRAs before age 59 1/2.

AUTOMATICALLY RENEWABLE CERTIFICATES OF DEPOSIT AND NON-AUTOMATICALLY RENEWABLE CERTIFICATES OF DEPOSIT

- The minimum balance to open this Account is \$1,000.00. (If this Certificate of Deposit is established as an IRA, the minimum balance to open is \$500.00).
- Your Certificate of Deposit will mature on the maturity date shown on the Certificate of Deposit receipt you received when you opened this Certificate of Deposit.
- The interest rate and Annual Percentage Yield are fixed (they will not change during the term of the Certificate of Deposit). If you are opening a Certificate of Deposit, the interest rate and Annual Percentage Yield applicable to your Certificate of Deposit are shown on the Certificate of Deposit receipt that you received. The Rate Sheet also shows the minimum balance required to obtain the disclosed Annual Percentage Yield.
- We use the daily balance method to compute your interest. Under this method, interest is calculated by applying a periodic rate to the full principal in your Certificate of Deposit each day.
- Interest is credited to you based on the frequency you select when you opened your Certificate of Deposit. If you choose to have accrued interest credited to your Certificate of Deposit, rather than remitted to you by check or transferred to another Account, your interest will be compounded at the same frequency as it is credited. The crediting frequency and any compounding are shown on the Certificate of Deposit receipt that you received when you opened the Certificate of Deposit. IRAs are limited to quarterly crediting and compounding.
- We may impose a penalty if you withdraw any of the deposited funds before the maturity date. The fee imposed will be determined as follows:
 - For an Account with a term of thirty-one (31) days or less, the penalty will be all of the interest earned on the principal amount withdrawn, from the most recent date of deposit or last renewal.
 - For an Account with an original term of more than thirty-one (31) days and up to and including one (1) year, the penalty will be three (3) months interest (based on a thirty-day (30-day) month) on the principal amount withdrawn.
 - For an Account with an original term of more than one (1) year, the penalty will be six (6) months interest (based on a thirty-day (30-day) month) on the principal amount withdrawn. If the withdrawal closes your Account, you will be paid interest which has accrued but has not yet been credited; however, the penalty you pay may exceed the interest which has accrued.
 - You may select either the automatically-renewable option or the non-automatically renewable option. Your selection will be shown on the Certificate of Deposit receipt you received at the time you opened your Account. The applicable terms for the option you select are listed below.

Automatically Renewable - This Account will automatically renew on the maturity date. You will have ten (10) calendar days after maturity to withdraw funds without penalty.

Non-Automatically Renewable - This Account will not renew automatically on the maturity date. If you do not renew the Account, your deposit will be placed in a non-interest bearing Account status upon maturity. Non-automatically renewable Certificates of Deposit do not earn interest after the maturity date.

DISCLOSURES OF SPECIFIC TERMS AND CONDITIONS

FLEX CERTIFICATES OF DEPOSIT

- The term of the Flex Certificate of Deposit is selected by you. The term may be in days or months; provided the term is at least seven (7) days.
- Flex Certificates of Deposit are not automatically renewable and Account terms of your Flex Certificate will be the same as those of other First Midwest Bank Certificates of Deposit (as outlined above); provided, however, if the term is less than one (1) month, interest will be credited on the maturity date.

RISING STEPPED RATE CERTIFICATES OF DEPOSIT

A Rising Stepped Rate Certificate of Deposit is an automatically renewable Certificate of Deposit comprised of a fixed number of time periods. Each time period has its own interest rate. Each interest rate takes effect in the succession specified when you open your Certificate of Deposit. This Certificate of Deposit has a single composite Annual Percentage Yield.

- The minimum balance to open a Rising Stepped Rate Certificate of Deposit or an IRA Rising Stepped Rate Certificate of Deposit is \$5,000.00.
- Your Account will mature on the date shown on the Certificate of Deposit receipt you received when you opened the Certificate of Deposit.
- The interest rate for each fixed time period is set for the term of the Certificate of Deposit. The interest rate applicable to each fixed time period and the composite Annual Percentage Yield are shown on the Certificate of Deposit receipt that you received when you opened the Certificate of Deposit.
- We use the daily balance method to compute your interest. Under this method, interest is calculated by applying a periodic rate to the full principal in your Certificate of Deposit each day.
- Interest is credited to you based on the frequency you select when you opened your Certificate of Deposit. If you choose to have accrued interest credited to your Certificate of Deposit, rather than remitted to you by check or transferred to another Account, your interest will be compounded at the same frequency as it is credited. The crediting frequency and any compounding are shown on the Certificate of Deposit receipt that you received when you opened the Certificate of Deposit. IRAs are limited to quarterly crediting and compounding.
- We may impose a penalty if you withdraw any of the deposited funds before the maturity date. The fee imposed will be determined as follows:
 - For an Account with a term of thirty-one (31) days or less, the penalty will be all of the interest earned on the principal amount withdrawn from the most recent date of deposit or last renewal.
 - For an Account with an original term of more than thirty-one (31) days and up to and including one (1) year, the penalty will be three (3) months interest (based on a thirty-day (30-day) month) on the principal amount withdrawn.
 - For an Account with an original term of more than one (1) year, the penalty will be six (6) months interest (based on a thirty-day (30-day) month) on the principal amount withdrawn. If the withdrawal closes your Account, you will be paid interest which has accrued but has not yet been credited; however, the penalty you pay may exceed the interest which has been accrued.
 - This Account will automatically convert at its maturity to a traditional Certificate of Deposit of a similar duration. You will have ten (10) calendar days after maturity to withdraw funds without penalty.
- For an Account with an original term of eighteen (18) months, twenty-four (24) months or thirty-six (36) months, the penalty will be six (6) months interest (based on a thirty-day (30-day) month) on the principal amount withdrawn.
- If the withdrawal closes your Certificate of Deposit, you will be paid interest which has accrued but has not yet been credited; however, the penalty you pay may exceed the interest which has accrued.
- This Account will automatically renew on the maturity date. You will have ten (10) calendar days after the maturity date to withdraw funds without penalty.

18 MONTH VARIABLE RATE IRA

BUILD-A-BUCK VARIABLE RATE ACCOUNT

Our Build-A-Buck program is an automatically renewable Certificate of Deposit which is increased by an agreed-upon amount automatically transferred from another Account at First Midwest Bank. The time periods for maturity of your Build-A-Buck Account are nine (9) months, twelve (12) months, eighteen (18) months, twenty-four (24) months or thirty-six (36) months, whichever you select.

- To open this Account, you must also agree to have at least \$25.00 automatically transferred from another Account at First Midwest Bank to your Build-A-Buck Account at least once per month. You may make unlimited additional deposits.
- The minimum balance to open this Account is \$25.00.
- Your Account will mature on the date shown on the Certificate of Deposit receipt you received when you opened your Build-A-Buck Account.
- This Account is a tiered rate Account.
- Your interest rate and Annual Percentage Yield may change. Since your Account is a tiered rate Account with rates and Annual Percentage Yields based on our rates for savings and lowest six (6) month tiered Certificates of Deposit, as described below, your Build-A-Buck rate and Annual Percentage Yield will change as frequently as the rates and Annual Percentage Yields of our savings and six (6) month Certificates of Deposits. This change is at our discretion and may occur as often as daily.
- If your daily balance is less than \$1,000.00, the interest rate paid on the entire balance in your Account and the applicable Annual Percentage Yield will be the same as the First Midwest Bank savings Account rate and Annual Percentage Yield.
- If your daily balance is \$1,000.00 or greater, the interest rate paid on the entire balance in your Account and the applicable Annual Percentage Yield will be the same as the First Midwest Bank's lowest six (6) month tiered Certificate of Deposit rate and Annual Percentage Yield.
- We use the daily balance method to compute your interest. Under this method, interest is calculated by applying a periodic rate to the full principal in your Certificate of Deposit each day.
- Interest is compounded and credited to your Account quarterly.
- We may impose a penalty if you withdraw any of the deposited funds before the maturity date. The fee imposed will be determined as follows:
 - For a Build-A-Buck Account with an original term of nine (9) months or twelve (12) months, the penalty will be three (3) months interest (based on a thirty-day (30-day) month) on the principal amount withdrawn.

- The minimum balance to open this Account is \$25.00.
- Your Account will mature on the date shown on the receipt you received when you opened your Account. The time period for maturity of this Account is eighteen (18) months.
- Your interest rate and Annual Percentage Yield may change. The interest rate and Annual Percentage Yield is based on the rate of our lowest tiered 12-month Certificate of Deposit rate. The interest rate and Annual Percentage Yield will change as frequently as the interest rate and Annual Percentage Yield of the lowest tiered 12-month Certificate of Deposit rate. At our discretion, we may change the interest rate and Annual Percentage Yield on your Account daily.
- We use the daily balance method to compute your interest. Under this method, interest is calculated by applying a periodic rate to the full principal in your Certificate of Deposit each day.
- Interest is compounded and credited to your Account quarterly.
- You may make additional deposits to this Account at any time during its term.
- We may impose a penalty if you withdraw any of the deposited funds before the maturity date. The penalty imposed will be six (6) months interest (based on a thirty-day (30-day) month) on the principal amount withdrawn. If the withdrawal closes your Account, you will be paid interest which has accrued but has not yet been credited; however, the penalty you pay may exceed the interest which has accrued.
- This Account will automatically renew on the maturity date. You will have ten (10) calendar days after the maturity date to withdraw funds without penalty.

For more information about First Midwest Bank,
call **800.322.3623** or visit us on the web at
FirstMidwest.com.



First Midwest Bank

A division of  **OLD NATIONAL BANK**



Member FDIC

8-642-3 1/15



OLD NATIONAL BANK®



First Midwest Bank

One Main Street, Evansville, IN 47708

February 1, 2022

«CUNA1»
«NAME2»
«NAME3»
«CUNA2»
«CUNA3» «CUZIP»

Accounts at both First Midwest Bank and Old National Bank

Dear Client:

As First Midwest Bank becomes a division of Old National Bank on February 16, 2022, it's important for you to know that these two banks will 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 owner per FDIC-insured institution.

This means that deposit accounts opened at First Midwest Bank prior to February 16, 2022, will no longer be separately insured from deposit accounts at Old National Bank after August 16, 2022. 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:

Table with 2 columns: When account opened, How FDIC coverage may change. It details FDIC insurance coverage for accounts opened before and after February 16, 2022, and for certificates of deposit.

If you have any questions, please don't hesitate to contact us at 800-322-3623. We look forward to working with you.

Sincerely,

Mark G. Sander

President & Chief Operating Officer
First Midwest Bank

James A. Sandgren

President & Chief Operating Officer
Old National Bank



The merger between Old National Bancorp and First Midwest Bancorp, Inc. and their wholly owned subsidiaries Old National Bank and First Midwest Bank are subject to customary closing conditions. Member FDIC. | 1021-016



First Midwest Bank

A division of  OLD NATIONAL BANK

FDIC Insurance Acknowledgment

Do you currently have deposit relationships with Old National Bank? Yes No

By signing below, I acknowledge that I am aware that First Midwest Bank, a division of Old National Bank, and Old National Bank are the same FDIC-insured institution and that deposits held at each may not be separately insured.*

Customer Name: _____

Customer TIN: _____ Account Number: _____

Signature: _____ Date: _____

*Deposit accounts opened at First Midwest Bank prior to February 16, 2022, are separately insured from deposits at Old National Bank until August 16, 2022. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. Certificates of Deposit (CDs) from First Midwest Bank dated prior to February 16, 2022, are separately insured until the earliest maturity date after August 16, 2022. CDs that mature during this 6-month interim period (February 16, 2022 to August 16, 2022) and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after February 16, 2022. If a CD matures during this 6-month interim period and is renewed on any other basis, it will only be separately insured until August 16, 2022. | Member FDIC | 1021-017



Dear Valued Client,

We are excited! First Midwest Bank will soon officially merge with Old National Bank, forming a premier financial services company. As a combined organization, we have nearly 270 years of collective experience with a focus on high ethical standards and providing our clients with excellent service.

The integration will take place Friday, July 8, 2022, through Sunday, July 10, 2022. Our goal is to make this transition as seamless as possible.

Most of what you need to know about your transition to Old National can be found in the enclosed booklets. Some key dates and details to keep in mind:

- Conversion weekend is July 8-10; **when we open on July 11, 2022, you will officially be an Old National client.**
- The enclosed **Welcome Guide** details changes to your First Midwest accounts and services.
- The **Old National Deposit Account Agreement and Disclosure**, which will govern your new Old National Bank account(s) after the merger, can be found in the enclosed Disclosure booklet.
- A copy of the **Old National Bank Privacy Policy** can be found in the enclosed Disclosure booklet.
- Highlights from the Welcome Guide table of contents are included on the reverse of this page, so you can easily find key information about products, services, and disclosures.
- Please note: System conversion for the Wealth Management division is scheduled to occur on **Aug. 12, 2022.** As such, if you have First Midwest Wealth Management accounts, including investment or trust services, a separate communication will be forthcoming.

We remain committed to providing high-quality service and to enriching the communities we serve. Also, with our partnership you can expect enhanced resources and an expanded line of products. Thank you for trusting us with your financial needs—and we look forward to continuing to serve you.

If you have questions or concerns after reviewing our Welcome Guide, please don't hesitate to contact us. You can find more information online at oldnational.com/firstmidwest. You can also call us at **888-424-2002**, contact your private banker directly or stop by your local banking center with questions.

Sincerely,



Mark G. Sander
President and Chief Operating Officer

Important Updates and Information in our Welcome Guide

Please find the most relevant details for your new relationship with Old National Bank highlighted below.

For regular updates and the fastest answers during our transition to Old National, please visit oldnational.com/firstmidwest.

If you still have questions, please contact Client Care at **888-424-2002**. Our associates are available Monday through Friday, 7am-5pm, and Saturday 7am-noon. (Wait times may be longer than normal around conversion weekend.)

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Deposit Account Agreement and Disclosure

EFFECTIVE MAY 16, 2022

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 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 9.13 (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. 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, your use of the Account may become restricted. 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. 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. Should the Bank be served with a garnishment, levy, or similar order in the name or names of any Account owner, you agree that the Bank's remittance of any amounts pursuant to such order constitutes an authorized withdrawal and the Bank shall not be liable for any damages you incur by reason thereof, provided we acted in good faith. 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, (ii) eighteen (18) months for health savings Accounts, and (iii) 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, but we may reopen your Account if we receive a deposit or to process trailing activity for our accounting purposes. 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 10.6, 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, or any unauthorized signature or alteration on your checks, 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 discrepancies, errors or unauthorized transactions 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 must also notify us within thirty (30) calendar days if you fail to receive a scheduled statement. You agree that we will not be liable if: (i) you did not exercise ordinary care in examining your statement; (ii) we did not receive timely notice of a discrepancy, error or unauthorized transaction; 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 unauthorized transaction within thirty (30) calendar days as provided herein, we will not be liable to you for any subsequent unauthorized transactions on your Account 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 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).

Since you are in the best position to prevent and discover an unauthorized transaction or error, you also agree that regardless of lack of care by us, if you do not notify us in writing within thirty (30) calendar days after we mail your first statement containing an unauthorized signature or alteration, you are precluded from asserting against us, and we will not be liable for, any unauthorized signatures or alterations contained in the first statement and all subsequent statements. The notice requirements described herein do not limit our rights to attempt to collect on unauthorized or altered checks from other banks, clearing organizations, or other parties or otherwise attempt recovery from any party.

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. If you make your stop payment order orally and do not confirm it in writing within fourteen (14) calendar days, we may not continue to honor it.

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 documents 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 AND RETURNED ITEMS, TRANSACTION PROCESSING ORDER, AND WHEN FEES ARE CHARGED

5.1. How Overdrafts and Returned Items Can Happen

An Overdraft occurs when your Available Balance is not enough to cover a transaction, but we pay it anyway. A Returned Item occurs when your Available Balance is not enough to cover a transaction and we return it unpaid. 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 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. If we choose to pay the Item, we will charge you a fee for the Overdraft. If we return the Item unpaid, we will charge you a fee for the Returned Item. 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 received 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. You may also be charged a fee when your Card transaction finally settles and the Hold is released if your Available Balance at the time of settlement is not sufficient, even if your Available Balance was sufficient at the time the Hold was placed.

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
<p>FIRST, we add deposits and other credits to your Account that are received before the applicable cutoff time, including:</p> <ul style="list-style-type: none"> • Cash and check deposits, including ATM and Mobile Deposits • Transfers into your Account such as those made through online or mobile banking • Direct deposits (ACH) <p>These Items are posted in order from highest to lowest dollar amount.</p>
<p>SECOND, we subtract certain fees that were incurred the prior Business Day, specifically:</p> <ul style="list-style-type: none"> • Fees for Overdrafts and Returned Items, and • Daily fees for Accounts that remain overdrawn <p>These Items are posted in order from lowest to highest dollar amount.</p>
<p>THIRD, we subtract priority debits, which are transactions paid from your Account that are cash or cash-equivalent and cannot be returned. This includes:</p> <ul style="list-style-type: none"> • Withdrawals and teller-cashed checks • Wire transfers • Transfers between your Old National Accounts such as those made in online or mobile banking • Zelle payments • Chargebacks to your Account <p>These Items are posted in order from lowest to highest dollar amount.</p>
<p>FOURTH, we subtract debit Card and ATM transactions, including:</p> <ul style="list-style-type: none"> • ATM withdrawals • Purchases with your Card • Any recurring Card payments, such as insurance premiums or gym memberships <p>These Items are posted in the order received.</p>
<p>FIFTH, we subtract ACH debit transactions, including:</p> <ul style="list-style-type: none"> • External transfers to and from your accounts at other financial institutions • Recurring payments made using your routing and account number • Checks converted to electronic payments • Online banking bill payments (unless processed as a check) <p>These Items are posted in order from lowest to highest dollar amount.</p>
<p>SIXTH, we subtract checks (other than teller-cashed checks, which are posted as priority debits above) in order from lowest to highest dollar amount.</p>
<p>SEVENTH, we subtract any other Bank-generated fees or charges, such as:</p> <ul style="list-style-type: none"> • Monthly service charges and Account maintenance fees • Paper statement fees <p>These Items are posted in order from lowest to highest dollar amount.</p>

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 or a Returned Item. 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, wire transfers and other electronic funds transfers will be available on the day we receive the deposit. Funds from cash deposits and 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.

6.2. Next-Day Availability. All other checks not drawn on Old National Bank 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. Second-Day Availability. You may be able to make cash deposits at certain ATMs that do not display Old National’s logo. This feature is limited based on availability and what transactions the ATM will perform. Cash deposits made at non-Bank ATMs will be available on the second Business Day after the day we receive the deposit.

6.4. 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 earliest ATM deposit cut-off time is 12:00 noon (based on the time zone of the ATM location). 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 (Central Time)
Old National ATMs	Varies by location. Earliest cut-off time is 12:00pm (noon) local time, Monday-Friday.
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.

6.5. 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 \$225 of your deposit, however, will be available on the first Business Day. If we are not going to make all the funds available 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 \$5,525 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.

6.6. 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 \$5,525 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 \$5,525 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 \$5,525 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.

6.7. 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.

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.

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 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. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) calendar days after you call. We will require the exact dollar amount, the name of the party to whom you gave the check or authorization, and the check number, if applicable. 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 (or five (5) Business Days if related to POS Card transactions; and 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: 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.”

9.1. 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.

9.2. 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.

9.3. 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.

9.4. 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.

9.5. 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.

9.6. 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.

9.7. 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.

9.8. 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.

9.9. 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
HSA Debit Mastercard®	\$510 per day	\$5,000 per day
Platinum World Debit Mastercard®	\$2,510 per day	\$10,000 per day

9.10. 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.

9.11. 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.

9.12. 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.

9.13. 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.

9.14. 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.

9.15. 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.

9.16. Digital Wallets

The terms in this Section 9 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.

9.17. 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.

9.18. 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 10: ARBITRATION AGREEMENT

10.1. 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.

10.2. 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 10 (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.

10.3. 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.

10.4. 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.

10.5. 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.

10.6. 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.

10.7. 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.

welcome



**OLD
NATIONAL
BANK**

A NEW PARTNERSHIP. A POWERFUL COMBINATION.

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



WELCOME TO OLD NATIONAL BANK

hello!

Let's achieve your financial goals.

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

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

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

First things first: What's happening?

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

So, who is Old National Bank?

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

What can I expect as conversion occurs?

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

Where can I get more information?

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

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

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

LET'S GET STARTED ▶

About Old National Bank



We value your trust

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

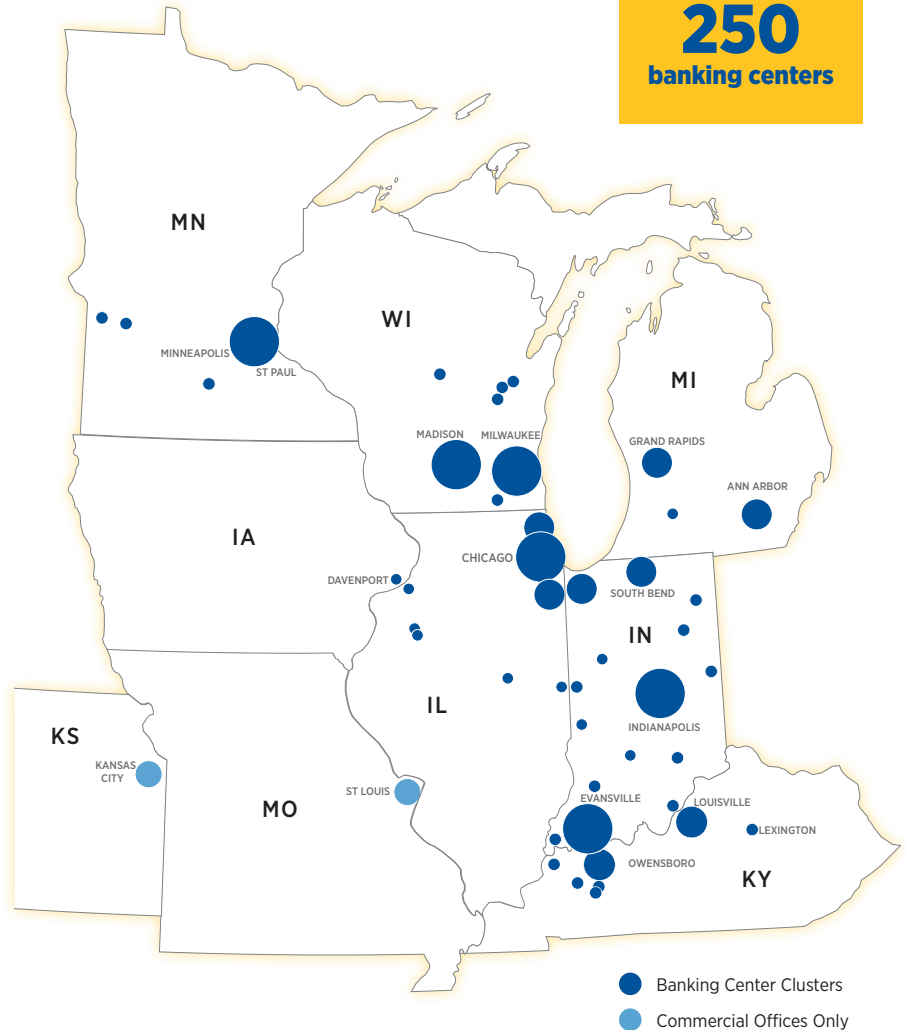
We are **driven by our values and ethics every day**, and have been recognized as a World's Most Ethical Company® every year since 2012—the only bank that can make that claim.

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

Where we are

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

More than
250
banking centers



OUR MISSION

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

OUR VISION

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

OUR VALUES

- Integrity
- Inclusion
- Excellence
- Collaboration
- Optimism
- Agility

What to expect before the conversion to Old National Bank:

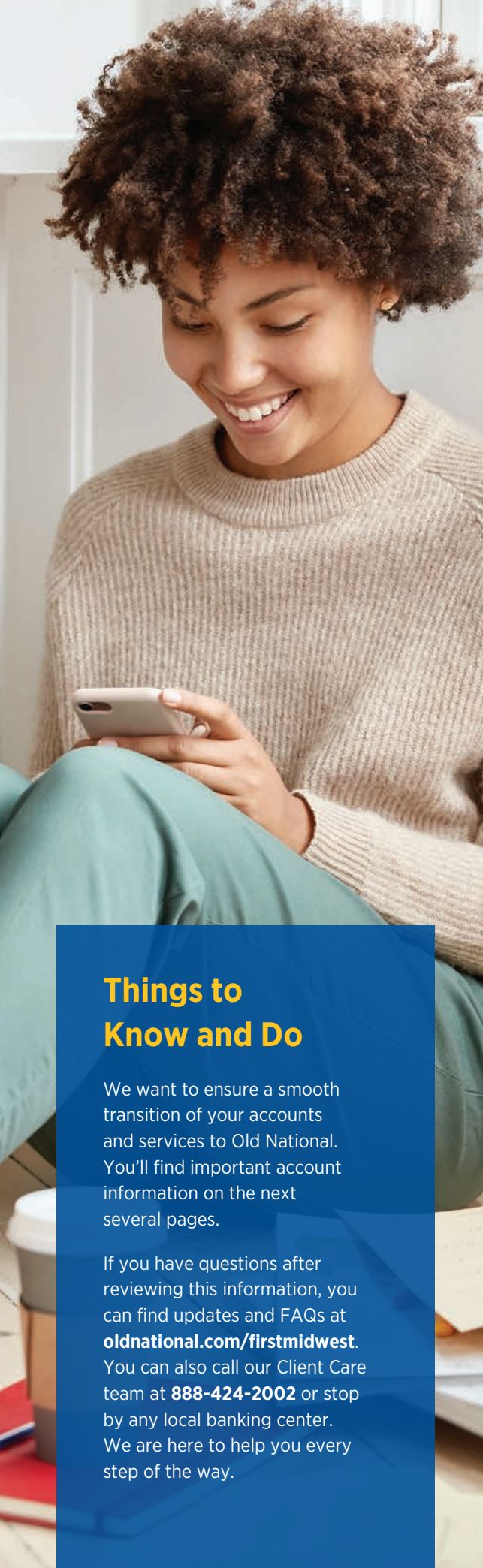
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| Beginning in mid-May | <ul style="list-style-type: none"> As First Midwest Bank ATMs are converted to Old National ATMs, there may be brief periods when service is unavailable. |
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| Beginning the week of June 6 | <ul style="list-style-type: none"> Old National debit card(s) and ATM card(s) arrive in your mailbox. Activate your Old National card(s) and select your 4-digit PIN according to instructions on your card upon receipt. You may begin to use your new card(s) on, but not before, Monday, July 11. |
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| Week of June 13 | <ul style="list-style-type: none"> First Midwest Bank Online & Mobile Banking users will receive their Old National login information and a Quick Start Guide. Use this login information beginning at 8am on Monday, July 11. |
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| Week of June 20 | <ul style="list-style-type: none"> Personal and business checking clients will receive an offer to order complimentary checks. Please note: You may continue to use your First Midwest Bank checks for at least two years after the conversion to Old National. |
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| Thursday, July 7 | <ul style="list-style-type: none"> First Midwest Bank Bill Pay will be unavailable starting at 5pm. Be sure to note any Bill Payee information prior to this time. |
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What to expect during conversion weekend, July 8-10:

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| Friday, July 8 | <p>Banking Centers: All First Midwest Bank banking centers will close early.</p> <p>Online & Mobile Banking: Access to First Midwest Bank Online & Mobile Banking will end at 7pm.</p> <ul style="list-style-type: none"> Don't forget to download or print account statements prior to 7pm. They will not transfer to your Old National account. This would include downloading your transaction history in to Quicken or QuickBooks. If you utilize Card Controls to enable/disable your First Midwest debit card, ensure your debit card is in the "On" position prior to 7pm if you plan to use it for transactions over conversion weekend. Zelle®: Zelle® transactions will no longer be available starting at 7pm. Remove the First Midwest Mobile app from your mobile device. <ul style="list-style-type: none"> Telephone Banking: First Midwest Bank-Line telephone banking system access will end at 7pm. Paper Statements: Final First Midwest Bank paper statements will be mailed. External Transfers: The cut off time to execute an External Transfer within First Midwest Bank Personal and Small Business Online Banking is 7pm. Do not schedule any future-dated External Transfers after July 8. They will not transfer to your Old National account. See page 9 for more details. |
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| Saturday, July 9 & Sunday, July 10 | <ul style="list-style-type: none"> All First Midwest Bank banking centers will be closed. Continue using your First Midwest Bank ATM and debit card(s) for purchases and at ATMs, including Allpoint® ATMs. |
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What to expect after conversion, beginning July 11:

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- Monday, July 11**
- First Midwest Bank locations will open as Old National Bank with regular business hours.
 - All First Midwest Bank ATMs will open as Old National ATMs.
- ATM & DEBIT CARDS**
- **Once activated, begin using your new Old National debit/ATM card(s).** Attempting to use your First Midwest debit or ATM card will result in the transaction being declined.
 - **Cut up or shred your First Midwest Bank debit/ATM card(s)** after you've completed your first successful transaction or withdrawal using your new Old National card.
 - **If you have recurring payments tied to your First Midwest debit card, you will need to contact those companies to provide your Old National card information.**
 - **If you have your First Midwest Bank debit/ATM card(s) in a digital wallet or are using it as a payment method on shopping sites or apps, update your card information with your new Old National debit card number.**
- ONLINE & MOBILE BANKING**
- **Use your Old National Online User ID and temporary password** (mailed to you the week of June 13) at oldnational.com to log in to Online Banking. If you have not logged in by Wednesday, August 31, your User ID and temporary password will be deactivated.
 - **Confirm First Midwest Bank Bill Payee information, future-dated and recurring payments** have automatically transferred to Old National correctly.
 - **Download the Old National Mobile app** on your mobile device and begin using.
 - **Re-register for Zelle® and/or External Transfers** to continue using these services.
 - **Establish Debit Card Controls and Account Alerts**
 - **Update the Quicken or QuickBooks Financial Institution settings** using instructions provided on oldnational.com/firstmidwest.
 - **Review your scheduled internal transfers** to confirm they have automatically transferred to Old National correctly.
 - If you are currently signed up for eStatements at First Midwest Bank, you will continue to be enrolled once you have logged in to Old National Online Banking by Wednesday, August 31.
 - Re-establish any recurring loan payments set up in Online or Mobile Banking, using the Transfer feature. Recurring loan payments established via the First Midwest Loan Payment Center will not transfer to Old National.
- CHECKS**
- Order new Old National checks using your limited-time complimentary offer. You may also continue using your First Midwest Bank checks as they will be accepted for at least two years after conversion. **See page 8 for more information on checks.**
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- Thursday, August 11**
- Beginning with your first statement on or after Thursday, August 11, 2022, applicable monthly service charges on your deposit accounts will appear. **See page 25 for details.**
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- Friday, August 12**
- Wealth Management systems conversion: If you have a First Midwest Wealth Management account(s), such as investment or trust services, it will convert in August. A separate communication will be issued regarding that conversion process; see page 15 for more information.
-
- Wednesday, August 31**
- If you have not logged into Old National Online or Mobile Banking by Wednesday, August 31, your User ID and temporary password will be deactivated. In addition, any associated eStatement enrollments will convert to paper statements.
-
- Friday, September 9**
- Last day for personal and business checking clients to order free or discounted checks.
-



Things to Know and Do

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

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

Managing Your Account

ACCOUNT NUMBERS

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

ROUTING NUMBER

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

ATM CARDS AND DEBIT CARDS

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

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

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

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

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

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

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

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

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

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

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

CHECKS AND CHECKING ACCOUNTS

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

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

ONLINE AND MOBILE BANKING

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

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

Accessing Your Old National Account

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

Accessing Your First Midwest Account

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

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

Bill Pay

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

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

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

Zelle®

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

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

External Transfers

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

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

Internal Scheduled Transfers

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

DIRECT DEPOSIT & AUTOMATIC/ RECURRING PAYMENTS

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

MORTGAGE

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

CONSUMER LOANS

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

STATEMENTS AND NOTICES

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

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

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

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

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

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

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

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

CDs AND IRAs

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

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

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

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

CREDIT CARDS

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

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

SAFE DEPOSIT BOXES

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

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

TOUCHTONE BANKING

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

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

INTERNATIONAL CHECK PROCESSING: CANADIAN ITEMS

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

WIRE TRANSFERS

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

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

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

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

Wire Transfer Notifications

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

Incoming Wire Transfers

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

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

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

For International Wires Received in US Dollars:

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

For International Wires Received in a Foreign Currency:

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

FDIC DEPOSIT INSURANCE

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

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

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

For accounts opened at First Midwest Bank before February 16, 2022:

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

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

For accounts opened at First Midwest Bank on or after February 16, 2022:

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

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

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



Funds Availability & Overdrafts*

WHAT IS FUNDS AVAILABILITY?

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

*Applicable with transactions dated beginning Saturday, July 9.

Availability of Deposits

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

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

Deposit Cut-Off Times

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

Transaction Type	Cut-off Time (Central Time)
All Old National ATM Locations	Varies by location.
Account Transfers³ via Online and Mobile Banking	Monday-Friday: 9pm
Telephone Transfers	Monday-Friday: 9pm
Check Deposits via Mobile Banking	Monday-Friday: 8pm

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

Check Deposits, Presentment

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



HOW OVERDRAFTS CAN HAPPEN, AND WHEN FEES ARE CHARGED

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

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

Current Balance and Available Balance

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

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

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

Transaction Posting Order

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

Managing Overdrafts

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

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

Overdraft Services

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

About Your Wealth Management Accounts

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



FIRST MIDWEST FINANCIAL NETWORK IS NOW OLD NATIONAL INVESTMENTS¹

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

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

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

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

WEALTH MANAGEMENT & FIDUCIARY SERVICES²

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

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

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

Questions? Contact your Wealth Advisor.

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

²Investment instruments utilized by Old National Wealth Management **are not** insured by the FDIC nor any other government agency, **are not** deposits or other obligations of Old National Wealth Management, Old National Bank, its parent company or affiliates, and involve investment risk including the possible loss of principal invested.

PRIVATE BANKING

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



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

These benefits include:

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

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

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

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

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



Questions? Contact your Private Banker.

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

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

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



Quick Guide to Your Old National Bank Accounts

In this guide, we provide details on the conversion of your First Midwest personal accounts to Old National accounts at the close of business on Friday, July 8. You can review the enclosed Account Transition Guide to find out which accounts you will have at Old National following the conversion and learn more about some of the features of those accounts. For additional account information, please reference the Deposit Account Agreement and Disclosure which is included in this mailing and can be found on oldnational.com.

We're here to help you identify which accounts are best for you. We know everyone's lifestyles and goals are different. That's why you'll have some time to review the features and qualifications of your new account (such as minimum balance and direct deposit requirements) before you see any monthly service charges. If you would like an assessment of which account best fits your needs or decide to change your account, please ask a banking center team member during your next visit, or call our Client Care team at **888-424-2002**. You can also view additional product information online at oldnational.com. Monthly service charges will begin appearing on your statements received on or after Thursday, August 11, 2022.

Please note that any features and benefits previously available with your First Midwest Bank accounts that are not outlined in this Quick Guide are no longer available with your Old National accounts.¹ Refer to the Account Transition Guide starting on the following page to learn more about the features and benefits of your Old National account. See page 25 to review the Deposit Account Fee Schedule for Old National accounts. This information is effective as of the close of business on Friday, July 8.

¹This includes any add-on products or loyalty rewards associated with your account, such as identity theft protection, digital protection, travel rewards, and other personalized rewards, which will not be transferred to your Old National account.

Ask any banking center team member for a quick checking account assessment to ensure your accounts align to your current financial needs or call our Client Care team at 888-424-2002. You can also view additional account information at oldnational.com.

ACCOUNT FEATURES & BENEFITS

To get the full value of your Old National accounts, take advantage of these features where available:



Mastercard® Debit Card¹ | Enhanced Debit Mastercard® that doubles as an ATM card and offers additional features, including Contactless Pay, 24/7 fraud protection and other exclusive benefits.



Digital Wallet | Pay on the go. Add your Old National Debit Mastercard® to a digital wallet for a new, easier way to make purchases at participating stores and within Apple Pay®, Google Pay™ and Samsung Pay®².



Allpoint® ATM Network | Provides free access³ to 55,000 worldwide locations found at popular retailers near you, such as Target, Walgreens, CVS, Costco and many more.



Alerts & Card Controls | Set up balance and near real-time activity alerts on your Old National Debit Mastercard®, turn your card on and off, and suspend transactions. Simply use Online Banking or the ONB Mobile App.



Automated Fraud Monitoring | Automatically receive a real-time text alert, email or phone call to verify suspicious activity on your Old National Debit Mastercard®. Based on your response, we can immediately shut down your card if necessary.



Multi-Factor Authentication | Protect your account. Choose multi-factor authentication security via call, text, email or an authenticator app.



Digital Deposits: Mobile⁴ & ATM | Make deposits when and where it's convenient for you—with digital deposits, you can do it on the ONB Mobile App, or at an Old National ATM.



Online Bill Pay | Pay your bills easily. You set up who you want to pay, when and how much. The payment is deducted from your checking account and sent to the payee.



eStatements | Reduce paper clutter, lower your exposure to identity theft and get organized. You can view, download and print eStatements.



Zelle® | Quickly send money from your account to another person's account. There is no transfer fee for standard transactions.



Text Banking | Use simple text commands to check account balances, transfer funds between accounts and view your recent transaction history.



Money Management™ | See all your financial accounts in one place, including those at other financial institutions. Take advantage of this tool to analyze your total spending, loans and investments.



Loan Discount⁵ | Receive a 0.25% discount on select new consumer loans with EZ Pay automatic payment from your Old National checking account.

¹Subject to account review. Not available with all account types. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. All other brand and product names are property of their respective owners. ²Apple Pay® is not available at all retailers. Apple Pay is a trademark of Apple Inc. Samsung Pay® is a trademark or registered trademark of Samsung Electronics Co., Ltd. Samsung Pay is available on select Samsung devices. Google Pay™ is a trademark of Google, LLC. ³Access to Allpoint® ATMs is free for all Old National debit and ATM cards except for Health Savings Account cards and Home Equity Access cards, for which we charge a \$3 Foreign ATM Fee. ⁴Not 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. ⁵Subject to credit approval. Insurance required on certain secured loans. 0.25% discount available when you establish EZ Pay automatic payment from an authorized Old National checking account at time of loan origination on select loan products.

Personal Checking

Please refer to your First Midwest account statement to confirm your current checking product type(s), and then review this Account Transition Guide for an overview of the terms of your Old National accounts. The account benefits, service charges and fees outlined below are effective as of the close of business on July 8, 2022.

To give you time to research and decide whether another Old National product would better fit your needs, monthly service charges on your Old National accounts will initially be waived for a period of time. You will begin seeing monthly service charges on statements received on or after Thursday, August 11, 2022. Refer to page 25 to review the Deposit Account Fee Schedule for Old National accounts. Some fees may be waived depending on your account type; see the Account Transition Guide below for details. For interest-bearing accounts, you can call our Client Care team at **888-424-2002** or visit a banking center to get current rate information.



These First Midwest Products:	Will Become These Old National Products:
<ul style="list-style-type: none"> • First Midwest Easy Checking • Student Checking <i>(clients over age 25)</i> 	<p>ONB Easy Checking <i>(Not available for new sales)</i></p> <ul style="list-style-type: none"> • Monthly service charge of \$8.99 waived with at least one of the following: <ul style="list-style-type: none"> • \$100 in total monthly direct deposits OR • \$100 minimum daily balance
<ul style="list-style-type: none"> • Student Checking <i>(clients under age 25)</i> 	<p>ONB Student Checking</p> <ul style="list-style-type: none"> • No minimum balance requirement or monthly service charge • A monthly statement fee of \$3 is waived when you sign up for eStatements • Account converts to ONB Everyday Checking at age 25 (visit oldnational.com for more information) • Overdraft and returned item fees <u>will</u> be charged if account is overdrawn
<ul style="list-style-type: none"> • Checking Plus Interest • Checking with Interest • Direct Dep Rewards • High Yield Checking • Investor Checking • Midwest Checking • NT Personal Now • Personal Checking Now • Total Advantage Checking 	<p>ONB Midwest Checking¹ <i>(Not available for new sales)</i></p> <ul style="list-style-type: none"> • Earn a tiered-interest rate compounded and paid monthly on balances of up to \$9,999.99 / \$10,000-\$24,999.99 / \$25,000-\$49,999.99 / \$50,000-\$99,999.99 / \$100,000 and up • Monthly service charge of \$12 waived with at least one of the following: <ul style="list-style-type: none"> • \$2,500 minimum daily balance in ONB Midwest Checking account OR • \$1,000 in total monthly direct deposits • \$150 discount on mortgage closing costs^{2,3} • Special rates on Certificates of Deposits

¹For 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 non-cash items (for example 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. ²Excludes Quick Home Refi and Home Equity Lines/Loans and cannot be used for down payment. ³Subject 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.

These First Midwest Products:**Will Become These Old National Products:**• **Diamond Checking****ONB Diamond Checking¹** *(Not available for new sales)*

- Earn a tiered-interest rate compounded and paid monthly on balances of up to \$9,999.99 / \$10,000-\$24,999.99 / \$25,000-\$49,999.99 / \$50,000-\$99,999.99 / \$100,000 and up
- Monthly service charge of \$20 waived with \$25,000 combined minimum daily balances in all checking, savings or money market deposit accounts or CDs with similar ownership*
- No Foreign ATM Fee charged for the first 5 withdrawals per month at other banks' ATMs, in addition to free access to Allpoint® ATMs³
- Free money orders and cashier's checks¹⁰
- Special rates on Certificates of Deposit
- Complimentary standard checks or 25% off other styles
- \$250 discount on mortgage closing costs^{6,9}

*If the monthly service charge was previously waived by First Midwest due to a past loan or investment relationship, the waiver will remain in place and no monthly service charge will apply.

• **First Preferred Checking**• **FMB Employee Checking**• **Gold Star Checking**• **NT Anchor Int Checking**• **Premier Performance Checking**• **Prime Banking**• **Prime Checking**

(Excluding Bridgeview Bank clients)

• **Private Client Checking****ONB Preferred Checking¹**

- Earn a tiered-interest rate compounded and paid monthly on balances of up to \$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 and up
- Monthly service charge of \$15 waived with at least one of the following:
 - \$5,000 minimum daily balance in ONB Preferred Checking account OR
 - \$25,000 combined minimum daily balances in other checking, savings or money market deposit accounts, CDs or loans with similar ownership
- No Foreign ATM Fee charged for the first 5 withdrawals per month at other banks' ATMs, in addition to free access to Allpoint® ATMs³
- Complimentary standard checks or 25% off other styles

• **Balance Checking**• **Classic Checking**• **Club Checking**• **Economy Checking**• **Economy Pers DDA**• **Great Lakes Image**• **New Opportunity Checking**• **NT Personal Checking**• **Personal Checking**• **Thrift Checking****ONB Everyday Checking**

- Monthly service charge of \$6.95 waived with at least one of the following:
 - \$750 minimum daily balance in ONB Everyday Checking account OR
 - \$1,500 combined minimum daily balances in other checking, savings or money market deposit accounts with similar ownership OR
 - \$500 in total monthly direct deposits OR
 - Upon request for active-duty military personnel*
- A monthly statement fee of \$3 is waived when you sign up for eStatements

*The monthly service charge will be reinstated at the end of scheduled duty.

• **50+ Interest Checking**• **Ambassador Checking**• **BC Mature Horizons**• **Choice Checking**• **Classic Gold Checking**• **Classic Interest Checking**• **Club Checking with Interest**

(Clients under the age of 50)

• **Community Interest Checking**• **COV Classic Checking**• **Direct Pay Checking Plus**• **Good Neighbor Advantage**• **Maximum Rewards Checking**• **Medline Checking W/Int**• **My Green Checking**• **Prime Checking**

(Former Bridgeview Bank clients)

• **Value Checking****ONB Interest Checking¹**

- Earn a tiered-interest rate compounded and paid monthly on balances of up to \$9,999.99 / \$10,000 and up
- No monthly service charge with \$750 minimum daily balance. Monthly service charges for lower daily balances are as follows:
 - Daily balance \$500-\$749.99: \$3.95
 - Daily balance \$250-\$499.99: \$5.95
 - Daily balance less than \$250: \$7.95

These First Midwest Products:

- Budget Checking
- Direct Pay Checking
- Personal Free Checking
- Simply Free Checking

Will Become These Old National Products:

- ONB Personal Checking** *(Not available for new sales)*
- No minimum balance requirement or monthly service charge
 - Free monthly paper statement or eStatement
 - Non-interest bearing

• **Diamond Checking Elite****ONB Private Elite Checking¹** *(For Private Banking Clients Only)*

- Earn a tiered-interest rate compounded and paid monthly on balances of up to \$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 and up
- No monthly service charge
- Complimentary Platinum Foil wallet checks and 50% off all other selected styles
- Free unlimited withdrawals at other banks' ATMs—we will not charge a Foreign ATM Fee and we will refund any other bank's surcharge up to \$5.00 per ATM withdrawal
- Old National fees waived on international debit card transactions⁵
- Overdraft Protection transfer fees are waived when linked to another Old National account
- Platinum World Debit Mastercard
- Increased limits for Online and Mobile Banking, including Mobile Deposits and account-to-account transfers

Additional Private Elite Benefits:

- \$1,500 discount on mortgage closing costs on primary mortgage^{6,9}
- Waived fees for domestic and international wire transfers (up to 5 per month)⁷ and foreign currency⁸
- Discounts on consumer loans and home equity line of credit⁹
- Free safe deposit box, free money orders or cashier's checks¹⁰

Refer to page 16 for details and qualifications.

• **Club Checking with Interest**
*(Clients age 50 and older)***ONB Classic Checking^{1,2}**

- Earn a tiered interest rate compounded and paid monthly on balances of up to \$2,499.99 and \$2,500 and up
- Monthly service charge of \$7.95 waived with \$750 daily balance in ONB Classic Checking or \$5,000 in combined balances of ONB checking, savings and/or money market accounts with like owners
- For clients age 50 and older

• **Health Savings Account****Health Savings Account^{1,4}**

- Earn a tiered-interest rate compounded and paid monthly on balances of up to \$2,500.99 / \$2,501-\$5,000.99 / \$5,001-\$10,000.99 / \$10,001-\$25,000.99 / \$25,001-\$50,000.99 / \$50,001 and up
- Monthly paper statement fee of \$2 waived with eStatements
- For additional information and benefits, please visit theHSAauthority.com

• **First Midwest Foundation Checking**
• **Solo Card****ONB EZ Access**

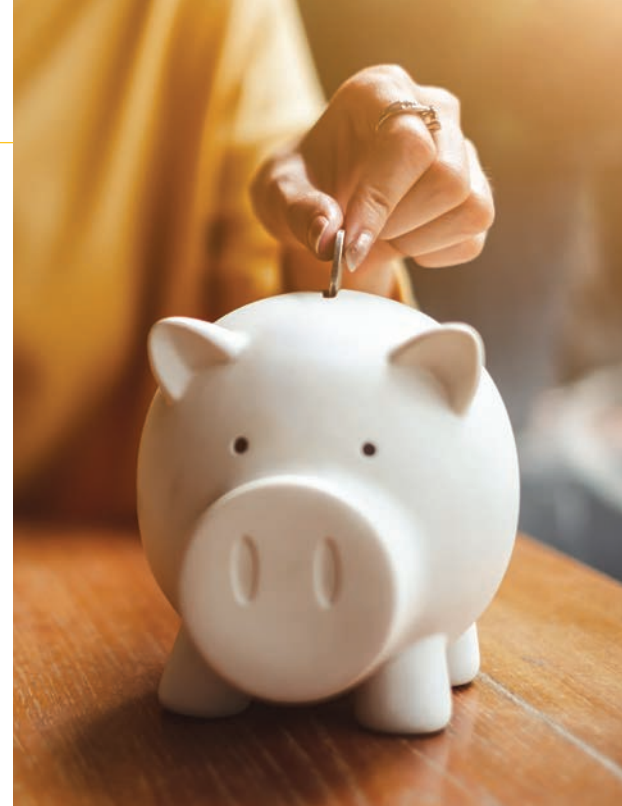
- Monthly service charge of \$4.95 waived for clients transitioning from Solo Card Checking and First Midwest Foundation Checking
- No overdraft fees
- 5 free money orders per month¹⁰

¹For 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 non-cash items (for example 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. ²Must be 50 or older to qualify for this account. ³Old National will waive our Foreign ATM Fee for the first 5 cash withdrawals per calendar month from other banks' U.S. ATMs. You may incur a separate ATM surcharge fee from the owner or operator of the ATM. ⁴A Foreign ATM Fee will be charged when you use a Health Savings Account card at an Allpoint® ATM. Access to Old National ATMs is free. ⁵Other international fees may still apply, such as an international ATM surcharge. ⁶Excludes Quick Home Refi and Home Equity Lines/Loans and cannot be used for down payment. ⁷Includes up to 5 outgoing domestic, 5 incoming domestic, and 5 outgoing international wire transfers per month, as based on your 30-day statement cycle. Note: Fees could still apply for incoming international wire transfers. ⁸Old National's fee is waived or refunded up to \$20 per occurrence. Shipping fees and other bank's fees still apply. ⁹Subject 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. ¹⁰Fee waived or refunded.

Personal Savings

Please refer to the enclosed welcome letter for your current savings product type(s), and then review the Account Transition Guide below for an overview of the terms of your Old National savings account(s). The account benefits, service charges and fees outlined below are effective as of the close of business on July 8, 2022.

To give you time to research and decide whether another Old National product would better fit your needs, monthly service charges on your Old National accounts will initially be waived for a period of time. You will begin seeing monthly service charges on statements received on or after Thursday, August 11, 2022. Refer to page 25 to review the Deposit Account Fee Schedule for Old National accounts. Some fees may be waived, depending on your account type; see the Account Transition Guide below for details. For interest-bearing accounts, you can call our Client Care team at **888-424-2002** or visit a banking center to get current rate information.



These First Midwest Products:

- **Investor Reserve**
(Clients age 18 and younger)
- **Kids Savings**
(Clients age 18 and younger)
- **Savings**
(Clients age 18 and younger)

Will Become These Old National Products:

Kid\$ Start Savings¹

- Earn a tiered-interest rate compounded and paid quarterly on balances of up to \$9,999.99 / \$10,000 and up
- No minimum balance requirement or monthly service charges
- When the account holder turns 19, the account becomes a Basic Savings¹ account and will be subject to applicable monthly service charges, unless the minimum daily balance of \$300 is maintained. If the minimum daily balance falls below \$300, a \$4 monthly service charge applies plus a fee of \$2 for each debit item in excess of 3 per month

- **Direct Pay Savings**
- **Kids Savings**
(Clients age 19 and over)
- **Savings**
(Clients age 19 and over)

Basic Savings¹

- Earn a tiered-interest rate compounded and paid quarterly on balances of up to \$9,999.99 / \$10,000 and up
- No monthly service charge with \$300 minimum daily balance; otherwise, a \$4 monthly service charge applies plus a fee of \$2 for each debit item in excess of 3 per month
- Receive quarterly statements

- **Great Lakes Statement Savings**
- **Investor Reserve**
(Clients age 19 and over)
- **Money Market Savings**
- **Passbook Savings**
- **Relationship Savings**

Select Savings¹

- Earn a tiered-interest rate compounded and paid quarterly on balances of up to \$9,999.99 / \$10,000-\$24,999.99 / \$25,000-\$49,999.99 / \$50,000-\$74,999.99 / \$75,000-\$99,999.99 / \$100,000 and up
- No monthly service charge with \$300 minimum daily balance; otherwise, a \$4 monthly service charge applies plus a fee of \$2 for each debit item in excess of 3 per month
- Receive quarterly statements

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

These First Midwest Products:**Will Become These Old National Products:**

- **Diamond Savings**

ONB Diamond Savings¹ *(Not available for new sales)*

- Earn a tiered-interest rate compounded and paid quarterly on balances of up to \$2,499.99 / \$2,500-\$24,999.99 / \$25,000-\$49,999.99 / \$50,000-\$99,999.99 / \$100,000-\$249,999.99 / \$250,000 and up
- No monthly service charge with \$1,000 minimum daily balance; otherwise, a \$25 monthly service charge applies
- Receive quarterly statements

- **Private Client Savings**

ONB Private Elite Savings¹ *(For Private Banking Clients Only)*

- Earn a tiered-interest rate compounded and paid quarterly on balances of up to \$9,999.99 / \$10,000-\$24,999.99 / \$25,000-\$49,999.99 / \$50,000-\$74,999.99 / \$75,000-\$99,999.99 / \$100,000-\$249,999.99 / \$250,000 and up
- No monthly service charge with \$300 minimum daily balance; otherwise, a \$4 monthly service charge applies plus a fee of \$2 for each debit item in excess of 3 per month
- Receive quarterly statements

Additional Private Elite Benefits:

- \$1,500 discount on mortgage closing costs on primary mortgage^{2,5}
- Waived fees for domestic and international wire transfers (up to 5 per month)³ and foreign currency⁴
- Discounts on consumer loans and home equity line of credit⁵
- Free safe deposit box, free money orders or cashier's checks⁶

Refer to page 16 for details and qualifications.

- **E-Money Market**
- **Money Market**
- **Money Market Plus**
- **Optimum Money Market**
- **Personal Money Market**
- **Personal Treasury MMKT**
- **Premier Money Market**
- **Prime Investment Account**
- **Relationship Preferred MMKT**
- **Relationship Premier MMKT**

Market Monitor¹

- Earn a tiered-interest rate compounded and paid monthly on balances of up to \$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 and up
- No monthly service charge with \$5,000 minimum daily balance; otherwise, a \$20 monthly service charge applies
- Limited check writing for easy account access
- Receive monthly statements

- **Diamond Money Market**

ONB Diamond Money Market¹ *(Not available for new sales)*

- Earn a tiered-interest rate compounded and paid monthly on balances of up to \$2,499.99 / \$2,500-\$24,999.99 / \$25,000-\$49,999.99 / \$50,000-\$99,999.99 / \$100,000-\$249,999.99 / \$250,000 and up
- No monthly service charge with \$2,500 minimum daily balance; otherwise, a \$25 monthly service charge applies
- Limited check writing for easy account access
- Receive monthly statements

- **IRA Money Market**
- **IRA Money Market Plus**

IRA Savings¹

- Interest earned will be compounded and paid quarterly
- No monthly service charge
- \$25 transfer fee
- Receive annual statements

¹For 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 non-cash items (for example 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. ²Excludes Quick Home Refi and Home Equity Lines/Loans and cannot be used for down payment. ³Includes up to 5 outgoing domestic, 5 incoming domestic, and 5 outgoing international wire transfers per month, as based on your 30-day statement cycle. Note: Fees could still apply for incoming international wire transfers. ⁴Old National's fee is waived or refunded up to \$20 per occurrence. Shipping fees and other bank's fees still apply. ⁵Subject 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. ⁶Fee waived or refunded.

These First Midwest Products:**• Diamond Elite Money Market****Will Become These Old National Products:****ONB Private Elite Money Market¹** *(For Private Banking Clients Only)*

- Earn a tiered-interest rate compounded and paid monthly on balances of up to \$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 and up
- No monthly service charge with \$5,000 minimum daily balance; otherwise, a \$25 monthly service charge applies
- Limited check writing for easy account access
- Receive monthly statements

Additional Private Elite Benefits:

- \$1,500 discount on mortgage closing costs on primary mortgage^{2,5}
- Waived fees for domestic and international wire transfers (up to 5 per month)³ and foreign currency⁴
- Discounts on consumer loans and home equity line of credit⁵
- Free safe deposit box, free money orders or cashier's checks⁶

Refer to page 16 for details and qualifications.

• Christmas Club**Christmas Savings Club¹**

- Earn a tiered-interest rate compounded and paid annually on balances of up to \$2,499.99 and \$2,500 and up
- No minimum balance requirement or monthly service charge
- Annual payout in October to a designated ONB account or via check.
- Fee of \$15 for each withdrawal

¹For 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 non-cash items (for example 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. ²Excludes Quick Home Refi and Home Equity Lines/Loans and cannot be used for down payment. ³Includes up to 5 outgoing domestic, 5 incoming domestic, and 5 outgoing international wire transfers per month, as based on your 30-day statement cycle. Note: Fees could still apply for incoming international wire transfers. ⁴Old National's fee is waived or refunded up to \$20 per occurrence. Shipping fees and other bank's fees still apply. ⁵Subject 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. ⁶Fee waived or refunded.

Certificates of Deposit (CDs)

For First Midwest CDs and IRA CDs, your rates and terms will remain the same until maturity. If your CD automatically renews, it will renew with Old National's then-current terms and you will receive notice of those terms prior to maturity. Please note that ACH deposits (i.e., direct deposits) cannot be made to Old National CDs and IRAs. You can call our Client Care team at **888-424-2002** or visit a banking center for more information or to get current CD rates. The account benefits, service charges and fees outlined below are effective as of the close of business on July 8, 2022.

These First Midwest Products:**• Build-A-Buck CD**

Your First Midwest Time Account Agreement and Disclosure will be terminated and your CD will convert to a Basic Savings account.

Automatic transfers into your CD from another designated account will continue after conversion; you may change or cancel these transfers at any time.

Will Become These Old National Products:**Basic Savings¹**

- Earn a tiered-interest rate compounded and paid quarterly on balances of up to \$9,999.99 / \$10,000 and up
- No monthly service charge with \$300 minimum daily balance; otherwise, a \$4 monthly service charge applies plus a fee of \$2 for each debit item in excess of 3 per month
- Monthly service charge with \$300 minimum daily balance; otherwise, a \$4 monthly service charge waived for clients transitioning from Build-A-Buck CD
- Receive quarterly statements
- No set term or early withdrawal fee

¹For 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 non-cash items (for example, 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.

Deposit Account Fees

The chart below shows additional fees associated with Old National Bank accounts and services effective as of the close of business on Friday, July 8, 2022. Some fees may be waived, depending on your account type; refer to the preceding Account Transition Guide for details. If you have questions, please call our Client Care team at 888-424-2002.

ACCOUNT FEES

Customer Checkbook Balancing.....	\$15 per hour (1 hour min)
Account Early Closing	\$25 if closed within 180 days of original account opening
Daily Overdraft.....	Beginning on the seventh consecutive business day the account remains overdrawn, a \$7 fee per day will be charged, for up to 10 business days
Deposit Special Handling	\$25 per month per account
Dormant	\$5 per month
Return/Paid NSF or Overdraft Item*	\$36 per item max of 10 per day when overdrawn by more than \$25
Overdraft Protection Transfer.....	\$12 per transfer
Redeposited Item (Double Presentment)	\$6 per item
Research.....	\$25 per hour (1 hour minimum)
Researched Items	\$5 per copy
Return Deposited Item.....	\$11 per item
Return Item Handling Instructions.....	\$10 per month per instruction
Return Mail	\$10 if undeliverable after 60 days
Statement Special Cutoff	\$5 per cutoff
Statement Special Handling.....	\$5 per month
Stop Payment.....	\$38 per item
Temporary Checks.....	\$1 per check

**Items may be presented more than once. We may charge this fee each time an item is presented if you do not have sufficient funds in your account. This means you could be charged more than one fee on an item that is returned and later re-presented for payment.*

OFFICIAL CHECKS

Money Order.....	\$3
Cashier's Check.....	\$6

HSA FEES

Excess Distribution	\$20
Duplicate Tax Statement (1099, 5498).....	\$7
Closing/Rollover/Transfer	\$25

IRA FEES

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

Rolled Coin Purchase.....	\$0.13 per roll
Strapped Currency Purchase	\$0.65 per strap
Deposited Currency and Coin fee above the account threshold on business accounts.....	\$0.15 per \$100*

**See the business checking and savings pages for product thresholds.*

CHECK COLLECTION & CONVERSION FEES

Domestic Check Collection.....	\$25 per check*
International Check Collection.....	\$68 per check*
International Check Conversion.....	\$12 per check*
International Return Check.....	Fees assessed by other banks

**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 converts USD denominated international wire transfers under \$75,000 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 auto-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

International ATM/Debit Card Transaction.....	3% of transaction
ATM/Debit Card Replacement	\$7 per card
ATM Foreign Withdrawal (Foreign ATM Fee*).....	\$3 per withdrawal

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

Monthly Service Charges

We want to make sure your new account is the right fit. That's why you'll have some time to review the features and qualifications of your new account (such as minimum balance and direct deposit requirements) before you see any monthly service charges. So, after you review the information on the previous pages, if you need to make changes to your account, visit an Old National banking center near you by Wednesday, August 10, 2022. Service charges will begin appearing on your statements received on or after Thursday, August 11, 2022.

Personal Accounts

What does this mean for me?	Applicable monthly service charges will appear on any statements received on or after Thursday, August 11, 2022, for activity from the 30 days prior. See pages 19-24 to determine what product type you have, and any applicable service charges.
What types of fees are included as part of the monthly service charges?	<ul style="list-style-type: none">• The monthly service charge varies by product. This is the fee that is charged if certain requirements such as minimum balance, direct deposit, etc. are not met.• Paper statement fee
What fees are not part of the monthly service charges and will not be waived?	All fees not tied to the monthly service charge plan. Some common fees that will not be waived include fees related to: <ul style="list-style-type: none">• Overdraft• Overdraft protection transfers• Stop payment• Dormant accounts• International and domestic wires

Business Accounts

If you have Business account(s) with First Midwest, including checking, savings, Treasury Management and Merchant Services, you will receive a separate Business Product and Services Overview to help you prepare for the conversion of those accounts.

For further assistance, visit the Conversion Resources Website for Treasury Management clients at oldnational.com/fmbtm. You'll find information about our services, important dates, a calendar of training events and more.

For Treasury Management questions, please call **847-670-3080, Option 3**.

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

Old National at a Glance

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

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

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

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

INTEGRITY

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

DIVERSITY & INCLUSION

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

CORPORATE CITIZENSHIP

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



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

BY THE NUMBERS



Almost
40,000
volunteer hours in 2021



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



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



oldnational.com
NASDAQ: ONB



OLD NATIONAL[®]

YOUR BANK. FOR EVERY FINANCIAL NEED.

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



Get the Latest.

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

Or Call **888-424-2002**

