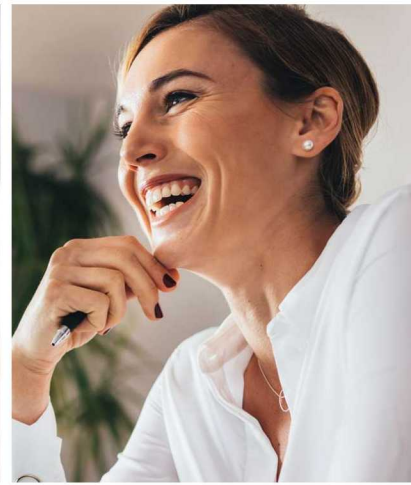


# Partnership Banking

by  OLD NATIONAL BANK<sup>®</sup>



## Your Employer + Old National = Money-Saving Benefits Just for You

By joining our Partnership Banking program, your employer has given you access to exclusive benefits that can be added to many Old National checking accounts.

### Everyday Benefits Available:

- 24/7 Account Access<sup>1</sup>
- Digital Bill Pay
- Mobile Deposit<sup>2</sup>
- eStatements
- Interactive Budgeting Tool
- Digital Wallet
- 55,000 fee-free partner ATMs<sup>3</sup>

### Additional Partnership Banking Benefits:<sup>4</sup>

- Free Standard Checks<sup>4</sup>
- \$250 Mortgage Discount for Closing Costs<sup>5,6</sup>
- Waived Loan Processing Fees (auto, personal)<sup>5,7</sup>
- No Annual Fee for Home Equity Lines<sup>5,8</sup>
- Free Money Orders and Cashier's Checks
- 25% Discount on Safe Deposit Boxes

**To learn more, contact me today.**

**Amber Holle or Amber Barbour**  
**765-637-4370**

**WORLD'S MOST  
ETHICAL  
COMPANIES<sup>™</sup>**  
**WWW.ETHISPHERE.COM**

**Learn more at [oldnational.com/partnershipbanking](https://oldnational.com/partnershipbanking)**

To be eligible for Partnership Banking benefits, the client must be employed by a business that is approved to participate in Partnership Banking and must meet the following requirements: Provide proof of employment at a participating business on the Business Roster for Partnership Banking (may include copy of current paystub, copy of a W-2, and/or current direct deposit from the participating business) and have a Direct Deposit of \$500 within 60 days of adding Partnership Banking. Partnership Banking benefits are effective on the open date of your checking account and are contingent on the minimum qualifications being met. If verification of employment and direct deposit of \$500 within 60 calendar days of open date are not received, you will no longer receive access to the Partnership Banking benefits. Old National reserves the right to discontinue or modify the relationship discounts at any time. Cannot be combined with Private Banking relationship discounts. Rates, terms and conditions effective 2/24/2020. Please visit your nearest banking center for current benefits. <sup>1</sup>There are no Old National fees to use Mobile Banking; however, there may be charges associated with data usage on your phone. Check with your wireless carrier for more information. <sup>2</sup>Not all accounts or customers are eligible for Mobile Deposit. Deposits subject to verification and may not be available for immediate withdrawal. See Terms in App for deposit limits and other restrictions. <sup>3</sup>Access to Allpoint Network is not available for Health Savings Account cards or Home Equity Line Access cards. <sup>4</sup>Free standard personal checks with a "Partnership Banking" logo on the face of the checks or a 25% discount on all other check styles. <sup>5</sup>Subject to credit approval. Property insurance required. <sup>6</sup>Excludes Quick Home Refi and Home Equity Lines/Loans and cannot be used for down payment. <sup>7</sup>Excludes other promotional offers and Quick Home Refi. <sup>8</sup>The line of credit has a draw period of 10 years, after which you will no longer have access to borrow funds and will be required to repay the borrowed balance within a 20-year term. Variable rate based on The Wall Street Journal prime rate plus or minus a margin, currently 4.49%. During the repayment period the rate will be fixed based on the rate at the end of the draw period plus a margin currently 3.00%. APRs based on highest credit tier, line amount of \$100,000 with an LTV of 80% or less and includes a .25% rate reduction at origination for automatic payment from an ONB checking account. Max APR is 21%. Initial \$50 annual fee waived. During the draw period the minimum monthly payment equal to the interest that accrued on the outstanding balance during the preceding billing cycle or \$50, whichever is greater. During the repayment period the minimum monthly payment based on the balance at the end of the draw period amortized over 20 years or \$50, whichever is greater. If you close or refinance your line within 3 years, a Reimbursement fee will be assessed for the lesser of \$300 or the amount paid to third parties to recover the closing costs paid on your behalf plus in MN, the Mortgage Registry Tax (MRT) paid on your behalf. Member FDIC. 0120-028

