

FACTS

WHAT DOES OLD NATIONAL DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and credit history
- Account balances and transaction history
- Income and assets

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old National chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old National share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call toll free 1-800-731-BANK (2265), option 0, then option 2 – our menu will prompt you through your choice(s).

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll free 1-800-731-BANK (2265), option 0, then option 2.

Who we are	
Who is providing this notice?	Old National family of companies (See list below).

What we do	
How does Old National protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. All associates are trained to understand and comply with these security measures.
How does Old National collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for insurance or give us your contact information • Seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as the companies listed below.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Old National does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include a securities broker-dealer and a credit card company.</i>

Old National Family of Companies

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| Old National Bancorp | Old National Bank | ONB Insurance Agency, Inc. |
| Old National Investments | Employee Plans, LLC | Old National Wealth Management |
| ONB Insurance Group, Inc.
d/b/a Old National Insurance | ONB Benefits Administration, LLC
d/b/a JWF Specialty Company | Prairie Realty Services, LLC |
| American National Trust and Investment Management Company d/b/a Old National Trust Company | | |

Some products and services offered by these companies may be subject to separate privacy policies. This policy will apply to your relationships with these companies unless you are notified otherwise.