

**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?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call toll free 1-800-731-2265, option 9.

Who we are	
<b>Who is providing this notice?</b>	<p><b>Old National Family of Companies</b></p> <p>Old National Bancorp Old National Bank Old National Life</p> <p>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.</p>

What we do	
<b>How does Old National protect my personal information?</b>	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.
<b>How does Old National collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Apply for a loan or give us your contact information</li> <li>▪ Seek advice about your investments</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state laws.</p>

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

Other important information	
<p><b>Do Not Call Policy:</b> This Privacy Policy constitutes Old National Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Old National Bank employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Old National Bank will be placed on the Old National Bank Do Not Call list and will not be called in any future campaigns, including those of Old National Bank affiliates. If you communicate with us by telephone, we may monitor or record the call.</p> <p><b>State Privacy Laws:</b> We follow state law if state law provides you with additional privacy protections.</p> <p><b>California Residents Only:</b> We will not share information we collect about you with companies outside of Old National, unless the law allows. For example, we may share information with your consent, to service your accounts or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.</p> <p><b>Vermont Residents Only:</b> We will not share information we collect about Vermont residents with companies outside of Old National, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions. We will not share your credit information with other members of the Old National family without your consent.</p> <p><b>Nevada Residents Only:</b> We are providing this notice to you under state law. You may be placed on our Do Not Call List by calling us at 1-800-731-2265, option 9; emailing us at <a href="mailto:bancorp@oldnational.com">bancorp@oldnational.com</a>, or writing to us at One Main Street, Evansville, IN 47708. Nevada law requires that we also provide you the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. Suite 3900, Las Vegas, NV 89101.</p> <p><b>Phone Calls:</b> By providing telephone number(s) to us at any time, you authorize Old National and its designees to contact you regarding your personal account(s) or business accounts for which you are an authorized signer at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages; and you consent that any phone call with us may be monitored or recorded by us.</p>	