

WELCOME



ME

A guide to your new
Commercial accounts
and services.



Old Second
NATIONAL BANK



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**We're Old Second,
because you're first.**





Welcome

On behalf of all of us here at Old Second National Bank, please accept our warmest welcome.

As a member of Old Second, you will be part of an emerging and growing bank that has led, and will continue to lead, with an unwavering dedication to our customers like you. We are thrilled to offer you more branch locations, resources, services and solutions that will provide even greater value to you. We also look forward to serving you with the personal support you've come to expect – service that's delivered by helpful, expert bankers, many of whom you may already know.

For more than 150 years we have been building relationships with our customers, and we are truly looking forward to building our relationship with you long into the future.

Jim Eccher
Chairman, President and CEO



Old Second
NATIONAL BANK

Important Dates

FRIDAY, DECEMBER 6

- | In preparation for the transition to Old Second, Illinois FMB branch lobbies will close at 2 p.m. CT. However, the drive-up lanes will remain open until 5 p.m. CT. Branches will be completely closed on Saturday, December 7th.
- | Access to FMB online and mobile banking ends at 5 p.m. CT.

SATURDAY, DECEMBER 7

- | Access to FMB Telephone Banking ends at 2 a.m. CT.

MONDAY, DECEMBER 9

- | Illinois FMB branches reopen as Old Second National Bank branches at 9 a.m. CT.
- | Access to Online and Mobile Banking begins.
- | Access to Old Second Customer Service at 877 866 0202 begins.

Action Items

PRIOR TO CLOSE OF BUSINESS ON FRIDAY, DECEMBER 6

- | Please ensure your contact information is up-to-date, including your email, address, and phone number, as this is needed for integration purposes.
- | Print or save your eStatements and transaction history from FMB online banking as this will be unavailable for a period of time following the transition.
- | Continue to bank as usual at your First Merchants Bank branch.

SATURDAY, DECEMBER 7

- | Your current FMB Debit card will no longer work. Activate your new Old Second Debit card.

TRANSITION QUICK REFERENCE: Important things to know as you get started at Old Second.

Account Numbers	Your checking and savings account numbers will not be changing.
Routing Number	Your new routing number will be 071900760 . PLEASE NOTE: YOUR ROUTING NUMBER IS CHANGING. DON'T FORGET TO UPDATE IT WHERE NECESSARY.
Corporate O2 Digital Banking (Online and Mobile)	You will receive two emails about your new Corporate O2 Digital Banking account. The first email will contain a Company ID, Login ID, and instructions on how to start using your online banking account, available to you starting the morning of December 9, 2024. The second email will provide a link to create your password for the first time. The password email expires after 7 days.
O2 Digital Banking (Online and Mobile)	Corporate O2 is utilized by Commercial customers using Treasury services. Some Commercial customers that don't utilize Treasury services will be placed in our O2 Digital Banking service. You will receive an email about your new O2 Digital Banking account. The email will contain login credentials and instructions on how to start using your online banking account, available to you starting the morning of December 9, 2024.
Direct Deposit/ Automatic Payments	You will need to update any direct deposit accounts with your new routing number 071900760 .
Debit Cards	You will be able to activate and start using your new O2 Debit Mastercard® starting on Saturday, December 7th. Your current FMB debit card will no longer work after this time and any transactions thereafter will be declined.

Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

TRANSITION QUICK REFERENCE: Important things to know as you get started at Old Second.

ATMs	ATMs at the five FMB locations will be unavailable from 9 am CT on December 3rd through 9 am CT on December 7th, 2024 as we begin to convert the machines prior to the December 6th transition. FMB customers are encouraged to use Old Second ATMs during this period. You will be allowed to use the ATMs without incurring a fee. ATM deposit cutoff time for same day posting is 2 p.m. Monday - Friday.
Checks & Endorsement Stamps	To get you started, you can request that your banker order you wallet size business checks quantity of 60. No water marks, customizations, logos, duplicates, endorsement stamps or computer checks are available with this initial order.
eStatements	Print or save your eStatements and transaction history from FMB online banking as this will be unavailable for a period of time following the transition. Access to FMB online and mobile banking ends at 5 p.m. CT on Friday, December 6, 2024. You will need to re-enroll to receive eStatements.
Bill Pay	<p>Your Bill Pay payee information and recurring payments will convert. We highly recommend you PRINT or SAVE your FMB bill payment information and review the information for accuracy after the conversion. Access Corporate O2, choose Payments and Business Bill Pay. Review your payees and any scheduled payments you may have.</p> <p>Please note: With O2 Bill Pay the date you select is the date payment gets sent NOT the date payment gets paid. We recommend allowing 3-4 business days for electronic payments and 10 business days for check payments. Electronic payments can be sent via ACH or by our virtual card method.</p>
Remote Deposit	An email will be sent to you with sign-on information as well as a user guide to help you navigate our Remote Deposit Capture service. Please see page 13 for additional action items.
Merchant Card Processing	Your merchant processing relationship will remain in place with Elavon. Old Second will reach out to you after the transition to review your options.

TRANSITION QUICK REFERENCE: Important things to know as you get started at Old Second.

Credit Cards	You can continue to use your FMB credit cards as usual. Old Second will not accept payments for FMB credit cards.
Cash Management	You will receive additional information for each service that will help explain what steps need to be taken for a smooth transition. Our Treasury Support team can be reached at 630 966 2455 Monday - Friday from 8 a.m. to 5 p.m. CT.
CDs	Your CD will not change and will retain the same rate and maturity dates.
FDIC Coverage	Your accounts will continue to be insured within the FDIC guidelines of up to \$250,000. CDs are insured separately until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month grace period 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 the six-month grace period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period. Visit fdic.gov/deposit for details.
Intuit Users	To continue using your Intuit product without interruption, please follow the instructions at OldSecond.com/transition/intuit-info .
Text Banking	Old Second does not offer Text Banking, so any FMB Text Banking services will not convert over. Please refer to your online banking service for balance information.
Year-End Tax Documents	You will receive in the mail a tax form from FMB for January 1, 2024 - December 6, 2024 and a tax form from Old Second from December 7, 2024 - December 31, 2024.



Business Checking and Savings

EVERYTHING WE DO IS
BUILT AROUND YOU

O2 Business Checking

[First Merchants Business Analyzed Checking customers]

- | Monthly maintenance fee of \$25
- | Checks/Items: \$0.215 per item
- | Per Deposits/Credits: \$0.80 per deposit
- | Credit Items: \$0.15 on O2 and \$0.1895 not on O2 (Transit)
- | ACH Items: \$0.18
- | Cash units: \$0.05 per cash unit

- | Earnings credit: Tiered
 - Under \$50,000
 - \$50,000 - \$99,999.99
 - \$100,000+

- | Overdraft sweep protection¹

- | Business debit card
 - \$2,000 daily POS/debit transaction limit
 - \$1,500 cash limit

- | Free eStatements⁴

O2 Business Free Checking

[First Merchants First Business Checking customers]

- | No monthly maintenance fee
- | Overdraft sweep protection¹
- | 102 free transaction items per month²
- | 102 free cash units per month³

- | Business debit card
 - \$2,000 daily POS/debit transaction limit
 - \$1,500 cash limit

- | Free eStatements⁴

¹ \$15 monthly for each primary account, \$10 for sub-accounts.

² \$0.35 per each additional item. Transaction items include all service chargeable credit/debit items - deposits, deposit items, withdrawals of all types.

³ \$0.35 per each additional cash unit. 1 cash unit = \$50.

⁴ \$5 monthly fee for paper statements.

O2 Business Choice Checking

[First Merchants Business Basic Checking customers]

- | Avoid a \$12 monthly maintenance fee if minimum deposit relationship is met – core business deposits are at least \$25,000 or maintain \$100,000 in time deposit or loan balances.
- | Overdraft sweep protection¹
- | 202 free transaction items per month²
- | 202 free cash units per month³
- | Business debit card.
 - \$2,000 daily POS/debit transaction limit
 - \$1,500 cash limit
- | \$5 monthly fee for paper statements
- | Free eStatements⁴

¹ \$15 monthly for each primary account, \$10 for sub-accounts.

² \$0.35 per each additional item. Transaction items include all service chargeable credit/debit items - deposits, deposit items, withdrawals of all types.

³ \$0.35 per each additional cash unit. 1 cash unit = \$50.

⁴ \$5 monthly fee for paper statements.

O2 Business Builder Savings¹

[First Merchants Business Savings customers]

- | \$1,000 average daily minimum balance
- | \$12 monthly maintenance fee waived if minimum daily balance is met.
- | 6 free debits per month²
- | 50 free deposit items per month³
- | 50 free cash units per month³
- | Free eStatements⁴
- | Earns interest⁵ tiered interest on balances \$1,000 and over.
Rate tiers: \$1,000 - 9,999.99 | \$10,000 - 24,999.99 |
\$25,000 - 49,999.99 | \$50,000+

¹Business Builder Savings requires an Old Second checking account.

²\$12 each additional.

³0.35 for each additional.

⁴\$5 for paper statements.

⁵Call for current rates.

O2 Business Money Market

[First Merchants Business Money Market customers]

- | \$1,000 average daily minimum balance
- | \$12 monthly maintenance fee waived if minimum daily balance is met.
- | 6 free debits per month²
- | 50 free deposit items per month³
- | 50 free cash units per month³
- | Free eStatements⁴
- | Earns interest⁵ tiered interest on balances \$1,000 and over.
Rate tiers: \$1,000 - 9,999.99 | \$10,000 - 24,999.99 |
\$25,000 - 49,999.99 | \$50,000+



Solutions and Services

SEE HOW WE'RE PUTTING YOU FIRST

Manage your time and your company's cash flow with online banking solutions that put you in control of your cash management operations. With the convenience of Corporate O2 Digital Banking you have 24/7 access to the real-time interactive information and tools you need to efficiently manage your company's finances.

Corporate O2 Digital Banking

- I **Logging in.** The first time you sign into Corporate O2, you will be required to create a new password, register your two-factor authentication device and PIN if prompted (ACH and Wire companies only), create security questions and agree to Terms & Conditions.
- I **Bill Pay.** Your bill pay information and recurring scheduled bill payments should already be set up in your **Business Bill Pay** section of Corporate O2. Please check and make sure all the transferred information is correct.
- I **Account alerts.** You will need to set up account alerts that you want on your account. Any alerts you had on your First Merchants Bank online account were not able to be transferred over. To set up alerts from within Corporate O2, select your name in the top right corner and choose **Notification Setup**.
- I **eStatements.** To continue to receive eStatements, you will need to re-enroll. To complete the enrollment process, login to Corporate O2, select **Reporting** and then **Electronic Documents**. Follow the system prompts to complete the enrollment process.
Please note: Admin access is required for this step.
- I **Additional users.** If any Corporate O2 user at your company does not have the correct access they require, please contact Treasury Support and a correction can be made as soon as possible.
- I **Treasury Support.** Please contact osbtreasurysupport@oldsecond.com or 630 966 2455.



CORPORATE

CORPORATE O2 MOBILE BANKING APP

Available for iPhone®, iPad®, and Android™ phones and tablets.



SCAN TO ACCESS THE
CORPORATE O2 DIGITAL
BANKING USER GUIDE

O2 Digital Banking

Commercial customers that don't utilize Treasury services will be placed in our O2 Digital Banking service.

MONDAY MORNING, DECEMBER 9

- | You will receive a welcome email containing your login information and may sign into O2 Digital Banking for the first time.
- | You will be required to create a new password and will be prompted to enable two-factor authentication.

LOG IN

ONLINE:

Log in online at [OLDSECOND.COM](https://www.OLDSECOND.COM)

Click on **LOG IN** located on the upper right hand side of the screen and then choose **O2 Digital Banking**.

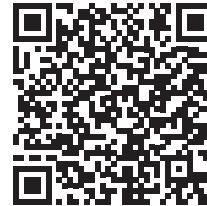
MOBILE APP:



Download the **O2 Digital Banking App** from the App Store® or Google Play™.

Action Items

- | Please check that all transferred information is correct.
- | Enroll in eStatements
- | Enroll in Mobile Deposit
- | Setup any balance or account Alerts
- | Review Bill Pay payees and recurring payments for accuracy



SCAN TO ACCESS THE
O2 DIGITAL BANKING
USER GUIDE

Remote Deposit Capture

- | **Single-Sign-On.** Corporate O2 users will have the capability to single-sign-on to the Remote Deposit service. Otherwise, an email will be sent to you with new sign on information as well as a user guide to help you navigate our Remote Deposit Capture service. Additional users can be set-up at your request. The uninstall/install step can be completed any time after you have made your last FMB remote deposit on December 6, 2024.
- | **Uninstall the Remote Deposit software that is currently installed on your computer.** This can be done by navigating to the “Add or remove programs” option in your Windows System Settings or equivalent function on your Apple® device. Locate and click your current program and then an option to uninstall will appear at the top of the list.
- | **Drivers.** When you login to Old Second’s Remote Deposit service for the first time, the service will prompt you to install our scanning application and drivers if needed once you select **Transactions** and then **Remote Deposit Now**, followed by the **Scan** tab.
- | **Mobile Deposit.** Customers enrolled in mobile remote deposit can access the service by downloading our Corporate O2 App.

Please contact Old Second’s Treasury Support team at 630 966 2455 for installation assistance or help with navigating the new software. Our support team will be available Monday through Friday 8 a.m. - 5 p.m. Central Time.

- | Installation may require the assistance of a customer’s IT or Networking staff.
- | If you do not have administrative privileges to your workstation, you should arrange to have IT available to assist before you call the bank for help installing software.

ACH Origination

BEGINNING DECEMBER 9

- | All ACH batches should be originated via Corporate O2 only. Choose the **Payments** menu and then **ACH Templates** in the ACH column to review converted templates. Choose **Create New Template** and then **Upload NACHA File** to import templates from FMB.

PRIOR TO DECEMBER 6

- | Download all ACH files in a NACHA format to be uploaded into Corporate O2 if needed. If you use a third party vendor or create your ACH files in accounting software, the files may already be NACHA compatible and can be directly uploaded into Corporate O2.
- | While we will make every effort to convert ACH templates, you may need to re-enter some information.
- | NOC information is emailed to the address we have on file, unless we receive a specific request to fax it.

Check and ACH Positive Pay

CHECK POSITIVE PAY

- | After the conversion, before you issue checks, access Corporate O2.
- | Choose **Payments** and the **Check Upload Format** under Positive Pay.
- | Enter your specific format based on the check file you plan to upload. Files must include the date, check number, amount and payee name. The payee name in the file must match **exactly** to the issued checks to avoid exceptions.
- | Once your format is entered, choose **Payments** and then **Create Issued Items** under the Positive Pay section to upload your file each time you issue checks.
 - | Alternatively, the Create Issued Items option will allow users to manually enter and upload check information if you do not wish to create a file. In this case, the upload format in the prior step is not needed.

ACH POSITIVE PAY

- | After the conversion, review and make changes to your list of allowed ACH transactions.
- | Access Corporate O2, choose **Payments** and then **ACH Exceptions - Filter Rules**.

Check and ACH Positive Pay exceptions must be reviewed and decisioned each business day by 12 p.m. CT.

Wires (Foreign & Domestic)

PRIOR TO DECEMBER 6

Record all of your wire information to ensure you can enter it into Corporate O2. Wire templates may not convert and may need to be re-entered.

BEGINNING DECEMBER 9

| All Wires should be originated via Corporate O2 only.

If you currently perform wire transfers through phone or fax, you will receive a new Wire PIN and instructions for submitting wires.

All USD Foreign wires are sent through Wells Fargo Bank.

When creating your beneficiaries, under the **Domestic Intermediary Bank** section, enter **026005092** as the Bank ID/Routing Number. The remaining fields for the bank and location should prefill automatically.

Incoming Wire Instructions

DOMESTIC

Beneficiary Bank ABA 071900760

Beneficiary Bank Old Second National Bank

Please provide: Beneficiary Name
Account Number
Address

FOREIGN

Beneficiary Bank Swift OLSNUS44

Beneficiary Bank Old Second National Bank

Receiving Bank Wells Fargo NA

Please provide: Beneficiary Name
Account Number
Address

Commercial Banking Solutions

FINANCING AND CREDIT SOLUTIONS

- | Term Loans
- | Line of Credit
- | Real Estate Loans
- | Equipment Financing
- | Construction Loan
- | SBA Loans - 504 & 7A programs
- | Agriculture Loans
- | Letters of Credit including Import/Export
- | Health Care Financing
- | Business Manager for cash receivables
- | HOA Financing Program

TRANSACTION, INFORMATION & FRAUD SERVICES

- | Online and Mobile Banking
- | Online Banking Alerts
- | ACH Block & Filter
- | Positive Pay
- | Electronic Cash Management
- | Analysis Checking, Cash Concentration & Investment Accounts
- | Electronic Data Interchange (EDI)
- | eStatements with Check Images
- | SEP IRAs, Health Savings Accounts, CDARs
- | Repurchase Investment Sweeps & Short Term CDs

RECEIVABLES AND COLLECTION SERVICE

- | Remote Deposit Capture
- | Zero Balance Accounts
- | Merchant Card Processing
- | Customer Payment Portal Lock Box
- | Mobile Deposit & Mobile Card Processing
- | Deposit Account Controlled Agreement

DISBURSEMENT SERVICES

- | ACH - Payments, Payroll
- | Zero Balance Accounts
- | Online Bill Pay
- | Controlled Disbursement
- | Corporate Cards - Debit, Credit, Purchasing, Payroll

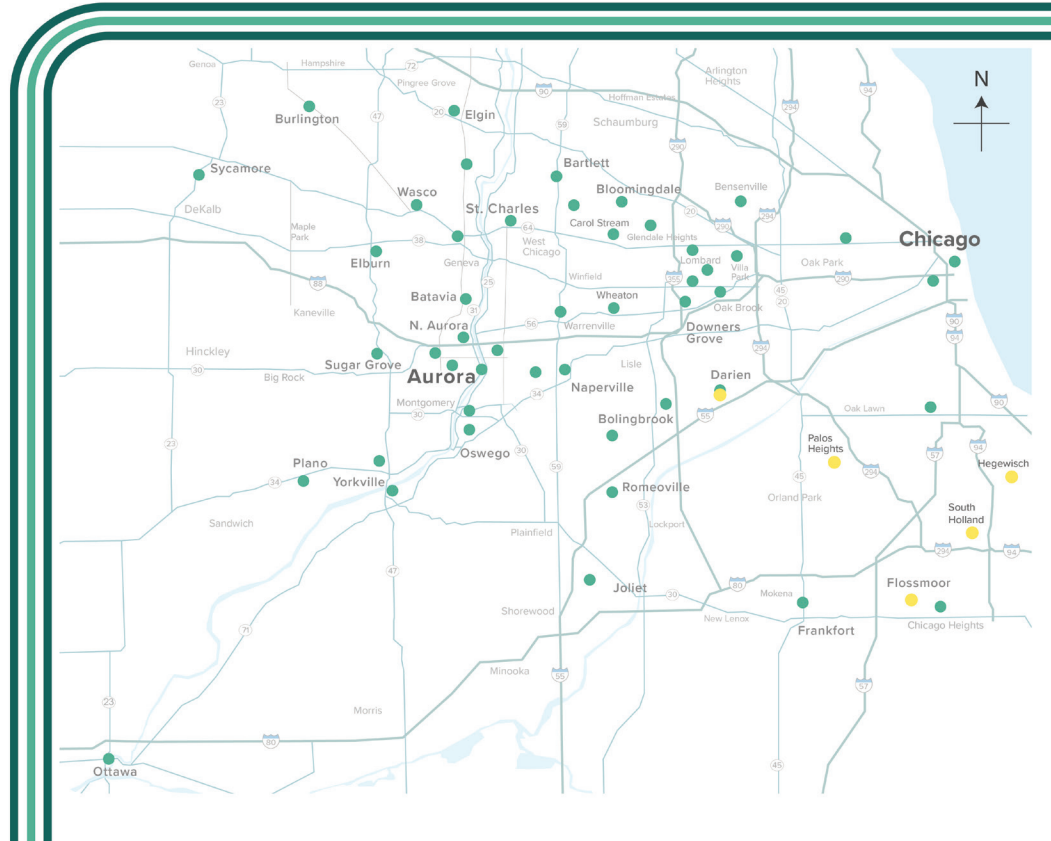
Bank Locations

You'll be gaining more
branch locations
in Illinois!

- Current O2 branches
- FMB branches converting to O2



Scan QR Code or visit
[OldSecond.com](https://www.OldSecond.com) for complete
list of locations.



We're so glad to have you!

It's our goal to make this transition as smooth as possible for you. With that in mind, we have created a designated web page to answer any questions you might have. The page will also be regularly updated to insure you are getting the most accurate and up-to-date information.

Scan the QR code to the right or go to
OldSecond.com/transition/FMB

Beginning Monday, December 9th

You can also visit any Old Second branch or
call Customer Service at **877 866 0202**

ONCE AGAIN, WELCOME!



DISCLOSURE CORRECTION NOTICE

The Funds Availability Disclosure that was included in the Disclosure booklet was incorrect. We apologize for the error and any confusion this may have caused. The corrected disclosure is as follows:

Funds Availability Disclosure

OUR ABILITY TO WITHDRAW FUNDS. Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. However, funds from cash and electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except: Saturdays, Sundays and federal holidays. Our cut-off hours are as follows:

Branches: the daily closing time

ATMs: 2:00 p.m.

If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Deposits placed in the night depository are considered received when they are removed from the night depository. We will remove deposits no later than the next business day. Should a branch be closed because of an emergency, deposits made at the night depository will be considered received on the next business day the branch is open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications equipment.

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. They will generally be available no later than the seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines. You can make deposits at ATMs, owned or operated by us, with ATMs that accept deposits.

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to 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 deposits of checks drawn on this financial institution will be available on the first business day after the day of your deposit.


Funds from all other check deposits will be available not later than the seventh business day after the day of your deposit.

Additional Provisions.

The background of the slide is a repeating pattern of concentric circles. Each circle consists of three thin, light green lines, creating a subtle, textured effect across the entire page. The circles are arranged in a grid-like fashion, with some overlapping.

Thank You!

QUESTIONS? CONTACT US
877 866 0202 | [OldSecond.com](https://www.OldSecond.com)

Member FDIC  Equal Housing Lender
“O2” and “Old Second” each refer to Old Second National Bank.