

How the Change to Planters Bank May Affect YOU.

Important Information about Your Planters Bank Accounts and Services

Beginning Tuesday, Jan. 22, 2013, your Old National branch will become your Planters Bank full-service office.

Expect Great Things

Holiday Help – Although your banking office will be closed for a federal holiday on Monday, Jan. 21 – in observance of Martin Luther King Jr. Day – our Customer Service Representatives will be available toll-free 888-806-7036 to answer any questions or concerns you may have about this transition of your Deposit Account(s) from Old National Bank to Planters Bank.

Questions or Assistance?

- Call Planters Bank Toll-Free Customer Service: **888.806.7036**
- Visit Special Website: **www.GreatThingsBank.com**
- Contact or Stop By Your Nearest Planters Bank Full-Service Office

#1 **Deposit Account Number(s)** – There Will Be No Change in Account Number(s).

Your Old National Bank Deposit Account number(s) will be the same Account number(s) for your new Planters Bank Account(s). However, the Bank Routing Number has changed to 083902633 which may affect some of your automatic deposits and/or payment transactions (see #8 – Routing Number Changes Affect Direct Deposits and Auto Drafts).

#2 **Check / ATM Card** – Be on the Lookout for Your New Planters Bank Card before Jan. 18.

Your new Planters Bank Check / ATM Card should arrive before Jan. 18. You should receive your Check Card PIN via mail within three days after receiving your new Check Card. If you have not received your Card and/or PIN by Jan. 18, please contact us (see #17 – Ways to Contact Planters Bank). You will need both the new Card Number and the last four digits of your Social Security number to activate your Planters Bank Card. **Your existing Old National Debit / ATM Card and Number will expire at midnight on Friday, Jan. 18. Begin using your Planters Check / ATM Card (which includes a New Card Number) on Jan. 19 ... and destroy your Old National Bank Card.**



Planters Extra Value: At Planters Bank, Check Cards come with a valuable feature called UChoose Rewards! You earn points that can be redeemed for merchandise, travel or even CASH by simply choosing “Credit” or “Signing your Transaction” when you pay. Further details about activating your Check / ATM Card and earning points will be included within your Card mailer.

#3 **Automatic Check Card Payments** – You Will Need to Changeover Payments to Your New Planters Bank Card Number.

Although your Deposit Account Number(s) will not change, your Check Card number WILL change. If you have setup preauthorized or recurring payments using your Old National Bank Debit Card, you will need to changeover your Card Number to your new Planters Bank Check Card Number. **You can make these changeovers anytime after you’ve received and activated your Card ... but transactions cannot be made with your new Card Number until Saturday, Jan. 19** (see Item #2 for instructions of how to activate your new Card). Payments authorized before midnight on Friday, Jan. 18 with your Old National Debit Card number will be honored.

#4 **Planters Bank Checks** – You Will Receive A Free Full-Order to Begin Using on Jan. 19.

In the next few weeks, we will send you a FREE full-order of Planters Bank checks! **You should not write anymore Old National Checks after 11:59 p.m. on Friday, Jan. 18**

... and begin using your new Planters Bank checks on Saturday, Jan. 19. Checks written using Old National Bank Checks will no longer be honored after Feb. 18, 2013.

Planters Extra Value: Between Jan. 22 and Feb. 15, bring in your Old National Checks to your nearest Planters Bank office, and we’ll pay you \$20 cash for your old checks ... and for your financial protection, we will shred and dispose of the old checks for you.

#5 **Online Banking** – You Can Begin Using This Service on Monday, Jan. 21.

As a Planters Bank Checking Account customer, you will enjoy FREE 24/7 Online access to all of your Planters Accounts. **Beginning Monday, Jan. 21 at 9:30 a.m., you’ll be able to login to Planters Online Banking at www.plantersbankonline.com** by using your existing Access ID and the last four digits of your Social Security number as your password. After completing the login process for the first time, you will be prompted to update your password. Any transfers you authorize with Old National Online Banking before noon on Jan. 18 will be honored. **During this transition, you will be without Online Banking access from noon on Friday, Jan. 18 to 9:30 a.m. on Monday, Jan. 21.**



#6 **Online Payees** – Will Be Automatically Transferred to Planters Online Bill Pay.

Planters Bank customers enjoy FREE Online Bill Pay. If you have used Old National Bank Online Bill Pay services, Planters Bank will automatically transfer all your payees to your new Bill Pay. This transfer of payees should make using Planters Bank’s Online Bill Pay a smooth and seamless transition (to begin using Planters Online Bill Pay, follow the instructions in Item #5 to initially login to Planters Bank Online Banking ... which will automatically allow you access to Bill Pay features). **You can begin using Planters Online Bill Pay beginning at 9:30 a.m. on Monday, Jan. 21.** Any bill payments you make from your Old National Bill Pay account before noon on Friday, Jan. 18, will be honored. **During this transition, you will be without Online Bill Pay access from noon on Friday, Jan. 18 to 9:30 a.m. on Monday, Jan. 21.**

#7 **Changes in “E-Bills”** – Should Not Affect Your Ability to Pay Bills Online.

If you have been receiving E-Bills tied to your Old National Bank Checking Account(s), you will no longer receive E-Bills “active links” to initiate your payments. However, you can continue to make payments via Planters Online Bill Pay by simply specifying the amount of the bill and authorizing payment to the appropriate existing Payee (which is already setup in your Online Bill Payment roster). You can reactivate E-Bills beginning Jan. 22.

#8 Routing Number Change – Planters Bank Will Help You with Notifications for Direct Deposits and Auto Drafts.

Planters Bank will automatically contact all of your originators and/or recipients of Direct Deposits, Automatic Drafts and other ACH transactions with a Notification of Change. We will ask them to automatically update to the correct bank Routing Number. Planters Bank's Routing Number is 083902633.

To avoid interruptions in service, we recommend that you verify changes in instructions with those entities you have setup automatic receipts or payments.

Planters Pointers: When verifying changes in Routing Numbers, start with the entities that are of greatest importance to your personal cash flow. As an example, first check with sources of Direct Deposit into your Checking Account (employer, Social Security or Government source, annuity provider, pension plan, auto transfers from deposit or brokerage accounts). On the automatic payment side, verify Routing Number changes with utilities, mortgage lenders, insurance providers, subscriptions, etc.

#9 Overdraft Privilege – Planters Bank Will Continue to Provide You with Payment Protection.

If you have had Old National Bank's Courtesy Overdraft Protection, **Planters Bank will generally continue to pay items that would have been returned for insufficient funds up to \$750.** Please note this is a reduction in Overdraft Privilege coverage for some customers who have had Old National Checking Accounts. You will continue to be charged a fee for each item that Planters Bank pays with Overdraft Privilege, and additional fees will apply if your account is overdrawn for more than four days. If you do not want the Overdraft Privilege service, you can opt-out at any time by contacting Planters Bank on or after Monday, Jan. 21 (see #17 – *Ways to Contact Planters Bank*; see also "*Fees and Disclosures*" booklet which is included in this mailing for full eligibility requirements pertaining to Planters Bank's Overdraft Privilege service).

#10 Overdraft Privilege Tied to Debit Card Use – Automatically Extended If You Already Have This Service.

If you have opted-in to extend your Old National Courtesy Overdraft Protection to purchases made with your Debit Card, **Planters Bank will continue to extend Overdraft Privilege coverage to transactions you make with your new Planters Check Card.** If you wish to change your Opt-In status, please contact Planters Bank on or after Monday, Jan. 21 (see #17 – *Ways to Contact Planters Bank*; see also "*Fees and Disclosures*" booklet which is included in this mailing for full eligibility requirements pertaining to Planters Bank's Overdraft Privilege service).

#11 Account E-Statements – Requires Simple Re-Enrollment Request.

To continue receiving your Deposit Account Statement(s) electronically, you must re-enroll for your Planters Bank E-Statement. **Enrolling for E-Statement is quick and easy by simply contacting any Planters Bank Customer Service Representative, and can be initiated on or after Tuesday, Jan. 22** (see #17 – *Ways to Contact Planters Bank*).

#12 ATM Transactions – You Can Begin Using Your Planters Bank Card on Jan. 19.

You can begin using your Planters Bank Check / ATM Card for cash withdrawals and/or other automated transactions on Saturday, Jan. 19. **The ATMs located at the five converting offices will be inaccessible between Jan. 18 - 22. We will reimburse any ATM fees you experience by using other bank machines during this time. Bring in your receipt to the nearest office beginning Jan. 22 and we will refund your fee** (see "*Disclosures and Fees*" booklet which is included in this mailing for applicable fees). You should receive your Check / ATM Card PIN via mail within three days after receiving your Card (see #2 for more details about activating your Card ... and expiration of your Old National Card).

Planters Extra Value: Planters Bank provides you with a seamless electronic banking experience, with more access to your money in more ways than ever before. From Online Banking and Bill Pay ... to Mobile Banking for

accessing your accounts ... to the ability to earn valuable UChoose® Rewards ... to Go Savings (automatic savings-building with each Check Card swipe) ... and much more!

#13 Telephone Banking – Gives You Up-to-Date Account Information.

Planters Bank Telephone Banking keeps you in touch with your money at all times. You can transfer funds between accounts, get up-to-date account information and receive valuable information about Planters Bank products by calling toll-free 877-792-4078. **This free service is available 24/7 beginning Tuesday, Jan. 22. You will need your Account Number and last four digits of your Social Security number to enroll.**

#14 Mobile Banking – Online Signup Provides On-the-Go Access to Your Money.

At Planters Bank, you can use any Mobile device to access your account information in THREE different ways:

- Mobile Website ... via your cell phone, notebook or other mobile device
- Text Message ... as easy as sending or receiving a text message
- Smartphone App ... Android and iPhone supported

You can sign-up for Mobile Banking beginning Jan. 21 by logging into Online Banking and clicking on "Mobile Enrollment" under the Options tab ... and following the on-screen instructions.



#15 Loan Payments – Planters Bank Will Help You Remit to Old National Bank.

Any loans you have with Old National Bank will remain with Old National. You can setup Old National as a payee within Planters Online Bill Pay and pay your bill online or remit your loan payments directly to Old National Bank. You should allow sufficient time for your loan payment to credit your Old National loan account. Also, you will not be able to make Old National Bank loan payments via transfer of funds using Planters Bank Online or Telephone Banking.

#16 FDIC Insurance – Your Account Balances Are Covered to \$250,000.

FDIC Insurance will continue on your accounts. Planters Bank is a member of the FDIC and deposits are insured to \$250,000 as provided under FDIC rules and regulations.

#17 We're Here to Help – No Question or Request Is Too Small ... Or Big.

Planters Bank is 100% committed to your satisfaction. We are prepared to go the extra mile to take care of any request you may have for help or assistance. You can reach us in a variety of ways:

- **Banking Offices** – Visit or call your nearest Planters Bank Office and a Customer Service Representative or Banking Office Manager will be available to assist you.

Dawson Springs	270.797.5260	Sebree	270.835.0224
Princeton	270.365.1820	Sturgis	270.333.1165
Providence	270.667.0328		

- **Toll-Free Number: 888.806.7036** – No automated operators. No endless voice menus. You will talk with knowledgeable Customer Service Representative who are prepared to help you with most of your requests over the phone.

- **Websites** – There are actually two websites you can visit for information and/or answers to your questions:

Regular Website: www.plantersbankonline.com – This site contains the most up-to-date information about all of our products, services, locations and community activities. You can email us with questions or comments by clicking on the "Contact Us" button.

Special Website: www.GreatThingsBank.com – This site includes information specifically about your transition to Planters Bank from Old National Bank ... and will be regularly updated with information or announcements that might affect YOU!



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