OLD NATIONAL℠
Wealth Management

Client Point Enrollment Form

Account Owner Information*

First Name:		Last Name:	
Street Address:		P.O. Box (if applicable):	
City:		State:	Zip Code:
Email Address:			Birth Date:
Telephone #	Home	Cell	Other
Last Four Digits of Social Security Number:			
Your ONWM Account Representative:			

Designated Accounts*

Please list your account numbers and account names that you wish to access via Client Point in the boxes below.

Electronic Statements – As a Client Point user, you may elect to receive your account statements electronically through Client Point. This will enable you to access your Wealth Management Account Statement for the current period and for the last thirteen months. Simply check the box below marked "Electronic Statements" for each account that you wish to receive statements in Client Point. If you opt to receive statements electronically, we will not send printed statements via regular mail unless other arrangements are made with your account officer.

Tax Documents – As a Client Point User, you may be able to access your tax documents associated with your Wealth Management Account(s) through Client Point, provided ONWM is responsible for preparing those tax documents. If you wish to have electronic access to your Tax Documents, check the box below marked "Tax Documents" for each account that you wish to receive tax documents through Client Point.

Account number(s) (10 digit number) and account name(s) found on your customer statement:			
Account Number	**Account Title**	**Electronic Statements**	**Tax Documents**
		☐	☐
		☐	☐
		☐	☐
		☐	☐
		☐	☐

Authorized Party Information*

If you are an Account Owner and are authorizing another party to have access to your account information through Client Point, the Authorized Party Information section below must be completed in its entirety with the Authorized Party's information. Otherwise, leave this section blank.

First Name:		Last Name:	
Street Address:		P.O. Box (if applicable):	
City:		State:	Zip Code:
Email Address:			Birth Date:
Telephone #	Home	Cell	Other
Last Four Digits of Social Security Number:			

Please read all of the Client Point Terms and Conditions on pages three through seven of this original document. By completing, signing and returning pages one and two of this form, you acknowledge receipt and acceptance of all terms and conditions governing electronic access to your account information.

To provide you the highest level of security, a member of your account management team will contact you and confirm your interest in using Client Point. You will be provided additional online access information at that time.

Acknowledgement:

☐ **I/ We have read and understand these Terms & Conditions for use of ONWM Client Point. I/ We agree to be bound by these Terms & Conditions.**

____
Account Owner Signature

____
Account Owner Name Printed

____
Account Joint-Owner Signature (If Applicable)

____
Account Joint Owner Name Printed

Please return pages one and two of this completed form to:
Old National Wealth Management
Attn: Middle Office
P.O. Box 207
Evansville, IN 47702-0207

ONWM Internal Use Only

ONWM Account Officer Approval	
Signature:	Date:
Processed	
Signature:	Date:
	TIN:

This Document establishes the Terms & Conditions that cover your electronic access to your wealth management accounts at Old National Wealth Management using the Old National Wealth Management Client Point portal ("Client Point"). By using Client Point or permitting any other person to access your account information through the use of ONWM Client Point, you are accepting all the Terms & Conditions enumerated in this document and any instructional material which ONWM provides to you regarding the Client Point services.

Definitions:
As used in these Terms & Conditions, the following terms shall have the meanings as stated below:

"Account" or "Accounts" means your Wealth Management account and does not include any other loan, deposit or other account with Old National Bank or its affiliates.

"Account Owner" means any individual or group of individuals, acting separately or collectively, who are named in the document(s) establishing each respective account (i.e. Trust Agreement, Agency Agreement, Individual Retirement Account Agreement, etc.) as the account owner(s) (including, but not limited to, grantor in the event of a revocable trust, individuals having a beneficial interest in the trust as defined in the associated document(s), or principal under an agency or custody agreement).

"Authorized Party" of "Authorized Parties" includes anyone authorized by any Account Owner(s) to exercise control over or otherwise have access to information related to the Account Owner's Account(s) at ONWM. Any Authorized Party granted such access via ONWM Client Point shall be subject to these Terms & Conditions in the same manner as they apply to the Account Owner(s).

"ONB" means Old National Bank and does not mean ONWM, its' parent company or any affiliated company.

"ONWM Client Point" or "Client Point" means the service that enables online access to account information provided to account owners and clients of ONWM subject to these Terms & Conditions. Client Point does not refer to any other online service offered by ONB, its parent company or affiliated companies.

"We," "Our," "Us," and "ONWM" means Old National Wealth Management and does not mean ONB, its parent company or any affiliated company.

"You" and "your" refer to the account owner, or, in the event of joint account ownership, any owner acting separately or all owners acting collectively.

Access:
To use Client Point, you must have at least one account with ONWM, access to Internet service, and a valid e-mail address. Once the Client Point Enrollment Form is completed, including acknowledgement and acceptance of these Terms & Conditions, and is approved by ONWM and your account information verified, we will provide you, either in person, by e-mail, or by postal mail, confirmation of our acceptance of your enrollment, along with your assigned log-in ID. You will be provided with a temporary password by a separate email.

CLIENT POINT SERVICES:

Accounts:
Only the Accounts specified on the Enrollment Form will be accessible on Client Point. Client Point provides you with the ability to: review balances on your Wealth Management accounts, view and print Wealth Management account statements, and view historical transactions in your Wealth Management account. In certain cases, you may view tax documents related to your Account(s) through Client Point.

All account data is provided as a convenience and for your information. Client Point is not the official record; your statement remains the official record. Account data provided through online services is generally updated at the end of processing for each business day and remains subject to adjustment and correction. Additional services and enhancements to existing services may be added from time to time by ONWM without notice.

Hours of Access - You can use ONWM Client Point seven days a week, 24 hours a day, although some or all Client Point services may not be available occasionally, for nightly processing, system updates, emergency service, scheduled system maintenance, or host computer availability. We agree to post, if practical, notice of any extended periods of non-availability on the ONWM Website.

Other Authorized Parties

You may authorize others "Authorized Party" to access your account information via Client Point. In doing so, you allow the Authorized Party to be able to see and review ALL of your account information. To do so, you must complete the "Authorized Party Information" section of the enrollment form.

If you wish to terminate access to any other party that you have previously authorized, you must notify ONWM in writing at the address listed in the "Communication Between the Bank and You" section below. ONWM will terminate the Authorized Party's access within ten business days of receipt of written notification.

You agree to hold ONB, ONWM, its parent company Old National Bancorp, directors, officers and employees harmless in the event of the disclosure of your account information, user identification or password, or any other information related to Client Point by your Authorized Party to other unauthorized parties, whether such disclosure was willful or unintentional.

Electronic Statements – As a Client Point user, you may elect to receive your account statements electronically through Client Point. This will enable you to access your Wealth Management Account Statement for the current period and for the last thirteen months. Simply check the box on the Enrollment Form for "Electronic Statements".

Tax Documents – As a Client Point User, you may be able to access your tax documents associated with your Wealth Management Account(s) through Client Point, provided ONWM is responsible for preparing those tax documents. If you wish to have electronic access to your Tax Documents, check the box on the Enrollment Form for "Tax Documents".

Your Password and Security:

For security purposes, you are required to change your password upon your initial login to Client Point. If you do not change your password within ten days of receipt of your User ID and initial password, your password will automatically expire and need to be reset. You determine what password you will use. Your password must be at least eight characters long and be comprised of at least three of the following four character types:

- Numeric characters.
- Uppercase characters.
- Lowercase characters.
- Special characters: ' * : - ! @ # & . , ~ ` _

NOTE: Special characters may not be the first or last character of your password; your User ID may not be a part of your password; and, you cannot use three repeating characters.

We recommend that your password not be associated with any commonly known personal identification, such as social security numbers, address, birth dates, and children's names, and should be memorized rather than written down. Your User ID may not be a part of your password. The password that you specify will not expire. **By accepting these Terms & Conditions, you are accepting responsibility for the confidentiality and security of your password.**

You understand that your password is not communicated to us, and we will never call and request that you provide your password.

To protect our Clients' information, Client Point uses a strong authentication application in assuring that the customer accessing the product is the proper individual. Upon your initial logon to Client Point, you will be presented a Security Enrollment page used to collect pertinent information for the future should additional authentication be required. ONWM may employ additional authentication to validate your credentials in the event that you attempt to log onto your Client Point account and provide incorrect credentials, causing your login attempt to fail. Upon four unsuccessful attempts to use a password, your access to ONWM Client Point password will be locked. When additional authentication is required, you will have the option to select a voice telephone call or to receive a text message with a security code for validation purposes. The telephone number that will be used for this purpose will be the one you provide when completing the initial Security Enrollment page. If entered correctly, you will be granted access to Client Point. If you fail to respond correctly, you will be given the option to request another call/text or to have an Out-of-Wallet (OOW) question generated. OOW questions are generated using information you provided when completing your initial Security Enrollment page as well as information obtained through third-party companies such as credit reporting agencies. Only upon successful completion of the additional authentication process will you be permitted access to your Wealth Management account(s) via Client Point.

Account Access Responsibility for Security:
You understand the importance of your role in preventing misuse of your accounts through ONWM Client Point and you agree to promptly examine your statement for each of your accounts upon receipt. You agree to protect the confidentiality of your account information including your account number(s). You further agree to protect your Client Point User ID and password and not to share either with others. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your User ID and password are intended to provide security against unauthorized entry and access to your accounts. Notwithstanding, our efforts to ensure that the ONWM Client Point is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and could possibly be monitored and read by others.

In the event that you determine that your secure information has been breached, you agree to immediately notify ONWM of said breach. You further understand that ONWM may terminate your access to your Client Point account upon notification. ONWM will not be responsible for losses sustained as a result of any such breach of information.

Disclaimer of Warranty and Limitation of Liability:
We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the ONWM Client Point services provided to you under these Terms & Conditions. We do not and cannot warrant that ONWM Client Point will operate without errors or that any or all ONWM Client Point services will be available and operational at all times. Except as specifically provided in these Terms & Conditions, or otherwise required by law, each owner, individually, or in a joint ownership, agree that ONB, ONWM, our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under, or by reason of any services or products provided under, these Terms & Conditions or by reason of your use of or access to ONWM Client Point, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty.

Neither ONWM, its parent company, Old National Bancorp or its affiliates nor its suppliers will be liable for unauthorized access to ONWMs transmission facilities or for unauthorized access to or alteration, theft or destruction of your data files, through accident, fraudulent means or devices, or any other method.

Software; Virus Protection:
ONWM makes no representations or warranties regarding the accuracy, functionality, or performance of any third party software that may be used in connection with Client Point (e.g. Quicken®). ONB, ONWM, its parent company, Old National Bancorp or its affiliates or its suppliers are not responsible for any electronic virus or viruses that you may encounter. We encourage you to routinely scan your computer, diskettes, peripheral devices, and software using a reliable virus product to detect and remove any viruses found. Undetected or unrepaired viruses may alter, corrupt, damage, or destroy your programs, files, and even your computer. Additionally, you may unintentionally transmit the virus to other computers, diskettes, peripheral devices, and software.

Disputes:
In the event of a dispute regarding Client Point, the provisions of these Terms & Conditions shall control over any verbal statements of ONB or ONWM associates.

Your Right to Terminate:
You may cancel your Client Point service at any time by providing us with written notice by postal mail, e-mail, or fax. Your access to Client Point will be suspended within a commercially reasonable period of time following our receipt of your written instructions to cancel the service. In any event, access to your account information via Client Point will be terminated upon termination of the account relationship(s) between the account owner and ONWM.

Our Right to Terminate:
You agree that we can terminate or limit your access to Client Point upon reasonable notice, for any reason, at our sole discretion. ONWM will terminate your access to Client Point once your Wealth Management account(s) are closed.

Communications between Bank and You:
Unless this Access Agreement provides otherwise, you can communicate with us in any one of the following ways:

• E-mail - You can contact your ONWM Account Representative shown on the first page of your ONWM account statement via email at any time. ***Note: Information submitted via e-mail is unencrypted and not secure. Please do not provide personal information in any e-mail message.***

• Telephone - You can contact us by telephone at (800) 830-0362 Monday through Friday between the hours of 8:00 am and 5:00 pm CT (9:00 and 6:00 pm ET).

• Postal Mail - You can write to us at: Old National Wealth Management, Attn: Client Point Administrator, One Main Street, P.O. Box 207, Evansville, IN 47702-0207.

You understand that we reserve the right to contact you at the telephone number or postal address that we have on file prior to acting on any instructions received via email, postal mail, telephone or fax. We will not contact you using any telephone number, email address or postal address contained on any such instructions, unless it agrees with information that we have on file. In the event that we are unable to contact you using the information of record on your account, we reserve the right to refuse or delay action on any request that we may receive until a valid confirmation can be obtained.

Consent to Electronic Delivery of Notices:
You agree that any notice or other type of communication provided to you pursuant to the provisions of these Terms & Conditions, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the ONB Website or by e-mail. You agree to notify us immediately of any change in your e-mail address.

Applicable Rules:
These Terms & Conditions are in addition to those that apply to any accounts you may have with ONMW, or any other services you obtain from ONWM. The terms of these other agreements continue to apply notwithstanding anything to the contrary in this document.

These Terms & Conditions are also subject to applicable federal laws and the laws of the State of Indiana (except to the extent these Terms & Conditions can and does vary such rules or laws). If there is no applicable federal law or regulation, these Terms & Conditions will be governed by and interpreted in accordance with the laws of the State of Indiana. If any provision of these Terms & Conditions are found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in these Terms & Conditions are for convenience or reference only and will not govern the interpretation of the provisions. These Terms & Conditions are binding upon you, your heirs and ONWM's successors and assigns. Certain of the obligations of the parties pursuant to these Terms & Conditions that by their nature would continue beyond the termination, cancellation or expiration of these Terms & Conditions shall survive termination, cancellation or expiration of these Terms & Conditions. These Terms & Conditions constitute the entire agreement between you and ONWM with respect to the subject matter hereof and there are no understandings or agreements relative hereto which are not fully expressed herein.

Future Changes to this Agreement:
ONWM reserves the right to change or modify this agreement, in its sole discretion, at any time.