

**Marine Credit Union Partnership – FAQ for Clients**  
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**1. Which banking centers will transition to Marine Credit Union?**

The following locations will transition from Old National Bank (“Old National” to Marine Credit Union (“Marine”):

City	Address
Chippewa Falls	302 Bay Street
Columbus	150 N Ludington
Dodgeville	316 W Spring Street, Suite 101
Eau Claire	3406 Oakwood Hills Parkway, Suite 100
Lancaster	708 N Madison Street
Monroe	1712 12 <sup>th</sup> Street
New Glarus	618 State Road 69
Platteville	80 S Court Street
Prairie du Chien	600 E Blackhawk Avenue
Stanley	101 North Broadway Street

Marine is committed to continue operating locations in all markets and serving these communities. Marine already has a presence in Chippewa Falls, Eau Claire and Prairie du Chien; the offices will be consolidated in these markets. The timing and locations will be determined following a review of Old National facilities and client traffic.

**1. Why?**

Like Old National, Marine Credit Union is committed to supporting and creating value for associates, clients, and the communities we serve. Marine entered into this partnership with Old National in order to grow its presence in Wisconsin.

**2. Who is Marine Credit Union?**

Marine Credit Union is headquartered in La Crosse, Wisconsin, with roughly 400 employees who serve more than 60,000 members across 32 branches in Wisconsin, Minnesota and Iowa. The company is experienced at executing partnership transactions, having completed seven in the past five years, including a purchase of bank branches last year.

**3. How is a credit union different than a bank?**

Banks and credit unions are both financial institutions that offer similar products and services. The main difference is that the “customers” of a credit union are members that own the institution (like a cooperative), similar to shareholders.

**4. What will happen to my deposits?**

Your deposits will be insured by the National Credit Union Share Insurance Fund, up to \$250,000; this is comparable to the current Federal Deposit Insurance Corporation (FDIC) coverage. Marine Credit Union is a financially sound organization that is well prepared for the future. Your savings will earn the dividend rate currently in effect at Marine Credit Union.

**5. Will my account number change?**

At this time, you will not experience any changes in your banking relationship with Old National. Please continue banking as you normally do, using your existing account numbers. Following regulatory approval and satisfaction of other customary closing conditions, accounts will be transferred to Marine Credit Union and your account number may change. We'll continue to keep you updated and notify you well ahead of any changes that may affect you.

**6. Will my existing checks, debit card and ATM still work?**

At this time, you will not experience any changes in your banking relationship with Old National. Please continue banking as you normally do, using your existing checks, debit cards, online services, ATMs and branches. We'll continue to keep you updated and notify you well ahead of any changes that may affect you.

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**7. Will account fees be revised?**

Yes; minor revisions will be made to match the Marine Credit Union fee schedule. We'll continue to keep you updated and notify you well ahead of any changes that may affect you.

**8. Will the branch hours change?**

The hours will remain the same most days. On Wednesdays, the lobby and drive-thru will open at 11:00 a.m. Customer activity is limited during this time, and it allows us to provide a regular time for staff training. Marine Credit Union representatives are available by phone in the Contact Center from 7:00 a.m. – 5:00 p.m. from Monday – Friday and 8:00 a.m. – 1:00 p.m. on Saturday.

**9. What will happen to my loan balances?**

All loans will remain with Old National and continue with their original terms and rates. Loan payments can be made at any Old National branch or via mail. You may also consider establishing an automatic payment from your Marine account. If you have an automatic payment set up today, we'll notify you on any action you need to take to transfer that over.

**10. What will happen to ATM surcharge-free networks?**

ATM services are available surcharge-free at Marine Credit Union locations. Visit [MarineCU.com](http://MarineCU.com) for a detailed listing. Marine Credit Union also belongs to the Alliance One surcharge-free network. This network provides you access to surcharge-free ATM services across the United States. Visit [AllianceOne.Coop](http://AllianceOne.Coop) to find a location near you.

**11. How will my products and services change?**

Marine Credit Union is committed to maintaining competitive products and rates for you, the customer. There will be minor modifications to products and services. We'll continue to keep you updated and notify you well ahead of any changes that may affect you.

**12. When will I be able to utilize the services available from Marine Credit Union?**

Following regulatory approval and satisfaction of customary closing conditions, products and services will be transferred to Marine Credit Union. We will notify you as these products and services are available.

**13. What will happen to the current Old National staff?**

Marine intends to maintain the same friendly banking staff you have come to know and trust; plus, we will receive some additional help from employees at surrounding Marine Credit Union offices.

**14. Where is Marine Credit Union located?**

Marine has 32 office locations across Wisconsin, Minnesota and Iowa. The company's administrative office is located at 811 Monitor St., La Crosse, WI 54603.

**15. How can I get more information on Marine Credit Union?**

Visit [MarineCU.com](http://MarineCU.com) for detailed information on the credit union. You may also contact Katie Tolokken, SVP – Corporate Operations: 608.791.1389 or [Katie.Tolokken@MarineCU.com](mailto:Katie.Tolokken@MarineCU.com)