



CONSUMER IMPORTANT DATES SCHEDULE

EFFECTIVE DATE MONDAY, DECEMBER 10, 2018

December 10, 2018 is the Effective Date and planned completion of the transition from NorStates Bank to First Midwest Bank. As you prepare for the conversion weekend, please keep the following key dates, times, and details in mind. You will find additional details in the Consumer Resource Guide, for a smooth transition of your everyday banking needs.

If you have any questions, please contact your Banker, stop by a NorStates Bank branch, visit FirstMidwest.com/NorStates or call First Midwest Bank Customer Care at **800.322.3623**.

FRIDAY December 7, 2018

MONDAY December 10, 2018

Debit and ATM Cards

Your NorStates Bank Debit Card and PIN will continue to work during the transition. If a PIN (Debit) transaction is declined, opt for Signature (Credit). **See page 4 of the Resource Guide.**

You can activate and begin using your new First Midwest Bank Debit or ATM Card, or use your NorStates Bank Debit Card until **6/10/19 or the card's expiration date, whichever comes first.** **See page 4 of the Resource Guide.**

Online Banking

Access to NorStates Bank's Online Bill Pay will no longer be available as of **8:00am CST**. Online Banking will be available until **6:00pm CST**. Please complete your final Quicken® download by **6:00pm CST**. **See page 5 of the Resource Guide.**

View-only access is available in NorStates Bank's Online Banking until **8:00am CST**. Access to First Midwest's Online Banking will be available at **8:00am CST**. Use your current NorStates Bank Access ID and Password to sign in at FirstMidwest.com. **See page 6 of the Resource Guide.**

Mobile Banking

Access to NorStates Bank's Mobile Bill Pay will no longer be available as of **8:00am CST**. Mobile Banking will be available until **6:00pm CST**. **See page 8 of the Resource Guide.**

View-only access is available in NorStates Bank's Mobile Banking until **8:00am CST**. Download our app and use your current NorStates Bank Mobile Banking Access ID and Password to log in. **See page 8 of the Resource Guide.**

Checks

Please continue to use your existing supply of NorStates Bank checks. They are still valid and we will continue to honor them after the transition. **See page 10 of the Resource Guide.**

As your supply of NorStates Bank checks naturally runs low, please contact First Midwest Bank to order a new supply. Our routing number is **071901604**. **See page 10 of the Resource Guide.**

Direct Deposit and Electronic Funds Transfers

All existing direct deposits will continue without interruption. Please do not make any updates to routing instructions before this date. **See page 15 of the Resource Guide.**

Any newly established direct deposits, preauthorized, or other electronic transfer relationships, should use First Midwest Bank's routing number: **071901604**. **See page 15 of the Resource Guide.**

Automated Phone Banking

Access to NorStates Bank's Telephone Banking ends at **6:00pm CST**. **See page 16 of the Resource Guide.**

Access to First Midwest Bank-Line will be available at **8:00am CST**. Dial **800.322.3623**. Your PIN is the last four digits of the primary account holder's SSN. **See page 16 of the Resource Guide.**

Branch Access

All NorStates Bank's lobbies and drive-ups will close on **Friday, at 5:00pm CST on 12/7/18**. All branches will reopen for normal business hours as First Midwest Bank on **Monday, 12/10/18**.

ATM Access

- Access to NorStates Bank ATMs and First Midwest Bank ATMs will be available during conversion weekend and beyond.
- As of **12/5/18**, surcharge-free access to MoneyPass® ATMs will no longer be available, however 55,000 surcharge-free Allpoint® ATMs will be available.
- As of **12/10/18**, you will have full access to all First Midwest Bank ATMs.