



MainSource

Business Banking

Central Nine Career Center

Nicole Otte
317-888-4401

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Life needs a **great** bank.

Member FDIC



People

MainSource Bank

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MainSource Corporate Overview

Our history?

It's not nearly as exciting as your future.

Our story started over 100 years ago. Since then, we've grown quite a bit – but we've never outgrown the idea that friendly, **personal service truly matters.**

Today we operate 91 branches in Indiana, Illinois, Ohio, and Kentucky. And in every one, we do our best to build on our heritage of being a **force for good.** We encourage our employees to get involved in their communities – whether through volunteering, **financial education, or charity work.** Every day, you'll find us working to **strengthen the communities we serve.** We're passionate about helping our customers live better lives.

We're a complete provider of both consumer and commercial financial services. We pride ourselves on providing a unique mix of **small-bank service and big-bank services.** And despite our regional presence across the Midwest, we believe in **local decision-making.**

In addition to providing traditional banking services, MainSource Bank offers insurance, brokerage, trust, and title services in all of our locations, allowing us to be your single source for the full range of financial services.

*MainSource Bank is a subsidiary of MainSource Financial Group, Inc., which is headquartered in Greensburg, Indiana. MainSource Financial Group is listed on the NASDAQ National Market (under the symbol: "MSFG") and is a community-focused, financial holding company with assets of approximately \$4.0 billion. For additional information regarding your existing shares of MSFG stock or the purchase of new shares, please **contact us** and a representative from our Shareholder Relations Department will contact you.*



Mission Statement for MainSource Financial Group

MainSource Financial Group, Inc. provides financial services for its customers to help manage their financial needs today and build the foundation for the dreams of tomorrow. Our community banking philosophy drives our commitment to operate locally. By hiring and developing talented employees that adhere to our core values of integrity, teamwork and ownership, MainSource possesses the most important asset for success. By investing in our local communities, MainSource works to improve the economic foundation of the markets we serve knowing that healthy communities strengthen overall performance of our company. Executing according to these principles will enable MainSource to provide an optimal return to its shareholders and become the premier community financial services company in the Midwest.

The MainSource Mission

Purpose - *what we do every day*

Meeting the financial needs of our customers...for life!

Vision - *what we want to achieve*

To be a **great** bank.

Mission - *how we intend to achieve the vision*

MainSource knows **great** banking is done by focusing on the fundamentals. There are five elements that drive a company to be **great**:

- Having Highly Qualified and Engaged Employees
- Having Highly Engaged Customers
- Providing Local Leadership and Involvement in our Communities
- Being Excellent Risk Managers
- Being Financially Strong

Values - *foundation of building the mission*

Integrity | Teamwork | Excellence

With a constant focus on these five elements, MainSource can achieve its vision of being a company that is **great** - a company that every year can provide a competitive, consistent return for shareholders, fulfilling careers for our employees, and long term partner for our customers.





Products

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MainSource Bank Business Checking Services

MainSource Bank agrees to provide a comprehensive solution to address the immediate and long term financial needs. The services available are as follows:

MainSource Business Banking Package for Central Nine Career Center

Checking accounts designed for your business with light to moderate checking activity.

- No Minimum Balance requirements.
- 500 Free transactional items; \$0.50 per item thereafter
- .30% APY earned daily on all collected balances and paid at the end of statement cycle (rate is guaranteed for 2 years and not tied to an index and will be reviewed on an annual basis thereafter)
Central Nine Career Center will be included in any rate increases offered to local school districts in the area
- \$100 deposit required to open
- Commercial Online Banking with no monthly service charge
- Business Debit Card
- Statements available online the day following the end of the statement cycle
- Paper Statements available upon request
- No monthly service fee*
- Initial Supply of checks provided by MainSource Bank

Additional Services Available

- Business Bundle: ACH and Deposit Express \$50.00 with minimum average balance of \$5,000.
 - Deposit Express features listed on page 9
- Sweep Services available including ODP, ZBA, and Target Balance
- Zero Balance Account Services Available \$17.00 a month

*Some fees may apply:

Chargeback fees -\$12 per item

Stop Payments - \$31 per item

Wire Transfer Fees - \$15 incoming, \$20 outgoing, \$10 outgoing via online banking

Overdraft Sweep transfers \$10 per occurrence

Check and deposit ticket supply reorders – Prices Vary –Initial order provided by bank

Commercial Online Banking

- View Accounts
- Transfer Funds Between MainSource Accounts
- View Check Images
- View Statements
- View History
- ACH



MainSource Bank Branches Near you

Franklin

597 Banta Street,
Franklin, IN 46131
Darci Wertz, 317.738.4000

Emerson Avenue

8740 S Emerson Ave,
Indianapolis, IN 46237
Jennifer Gilley 317.884.7313

Greenwood

1236 N State Road 135
Greenwood, IN 46142
Tracey Carter 317.882.5277

Bargersville

136 E Harriman
Bargersville, IN 46106
Brent Beckner 317.422.5171

MainSource Bank Local School References

Franklin Community School Corp

998 Grizzly Cub Drive
Franklin, IN 46131
Jeff Mercer 317-738-5800

Greensburg Community Schools

1312 W Westridge Pkwy
Greensburg, IN 47240
Cindy Navarra 812-663-4774



MainSource Bank Business Service Center

The Business Service Center provides knowledge and assistance surrounding business deposit products and services. The Center is staffed with a team leader, a technology officer, and five analysts to assist you and your employees.

Business Products & Services Supported

- ACH
- Account Inquiries
- Commercial Online/Mobile Banking
- Commercial Online Bill Pay
- Commercial Sweeps
- Deposit Express
- Lock Box
- Merchant Services
- Online wire transfers
- Overdraft protection
- Positive Pay

We are ready to assist you!

- Manage online users and permissions
- Unlock users in Commercial Online Banking/Deposit Express
- Reset user passwords in Online Banking/Deposit Express
- Reset security questions in Online Banking
- Generate online loan payments
- Create and activate ACH batches/Send a File
- Capture, close and approve Deposit Express batches
- Deliver customized training (Online Banking, ACH, Deposit Express)

New customer to MainSource Bank? Or an existing customer adding new services? We have analysts available to enhance your onboarding experience and provide customized training.

Hours: Monday - Friday 7:00am - 7:00pm
Phone: 800-713-6083 option 4

MainSource Deposit Express

If you never visit one of our branches again, we won't take it personally.

Business owners love seeing checks come in. Getting those checks to the bank, however, is a whole different story. That's where MainSource Deposit Express comes in. It brings the convenience of a MainSource branch to your business. You – and your deposit – never leave your office, but your deposit is credited to your business account the same day, just as if you had personally handed it to a teller!

How Deposit Express works

Using an approved check scanner and the Deposit Express website, you can electronically scan, submit and deposit your checks without ever leaving your office.

1. Receive check payments from customers, as usual.
2. Go online through MainSource Bank's Deposit Express system and access your account.
3. Following the online instructions, scan the checks using a check scanner attached to a PC.
4. The batch is totaled and an "electronic deposit ticket" is prepared for your review and approval.
5. After the batch is balanced, the check images are securely transmitted to MainSource Bank for deposit.

Deposit Express Benefits

If your business accepts checks, consider these benefits:

- Time Savings – Make fewer trips to the bank and reduce associated expenses.
- Flexibility – Submit transactions any time of day, any day of the week.
- Improved Cash Flow – Scan checks immediately and have them deposited into your business account.
- Improve Accuracy – Increased accuracy of the deposit process by eliminating manual keystrokes and verifying that batches are balanced before electronic submission.
- Simplify Record Keeping – Store up to 2 years' worth of check images, historical data and reports.
- Streamline Operations – Submit deposits to a single business account from multiple locations.
- Security – Reduce the risk of fraud by assuring deposits are made daily.



Commercial Online Banking

As a business owner, you've got enough on your plate. We're here to make life a little easier. Our Commercial Online Banking system delivers all the tools necessary to help you manage your personal and business finances – and sleep a little easier at night.

Internet-based financial tools allow you to control payables, speed collections and to optimize your company's cash position like never before. Plus, with individual logins, multiple user entitlements and optional dual authorization, you can give just the right amount of access to the right employees.

Simply choose the online banking package that's right for your business, and you'll have access to a host of great features ...

Managing and Reporting

- Manage multiple business and personal accounts
- Receive account alerts via email or text
- View a 90 day reporting history of all transactions
- View check images and account statements
- Export account information into your accounting software or Quickbooks
- Initiate a stop payment on a check

Bill Payment

- Pay bills with electronic bill payment
- Pay anyone in the United States
- Setup repetitive bill payments
- Payees are retained for future payments

Account Transfer

- Transfer funds between your MainSource accounts
- Setup repetitive account to account transfers
- Same day transfers

Wire Transfer Requests

- Originate domestic wire transfer requests
- Setup repetitive wire transfers

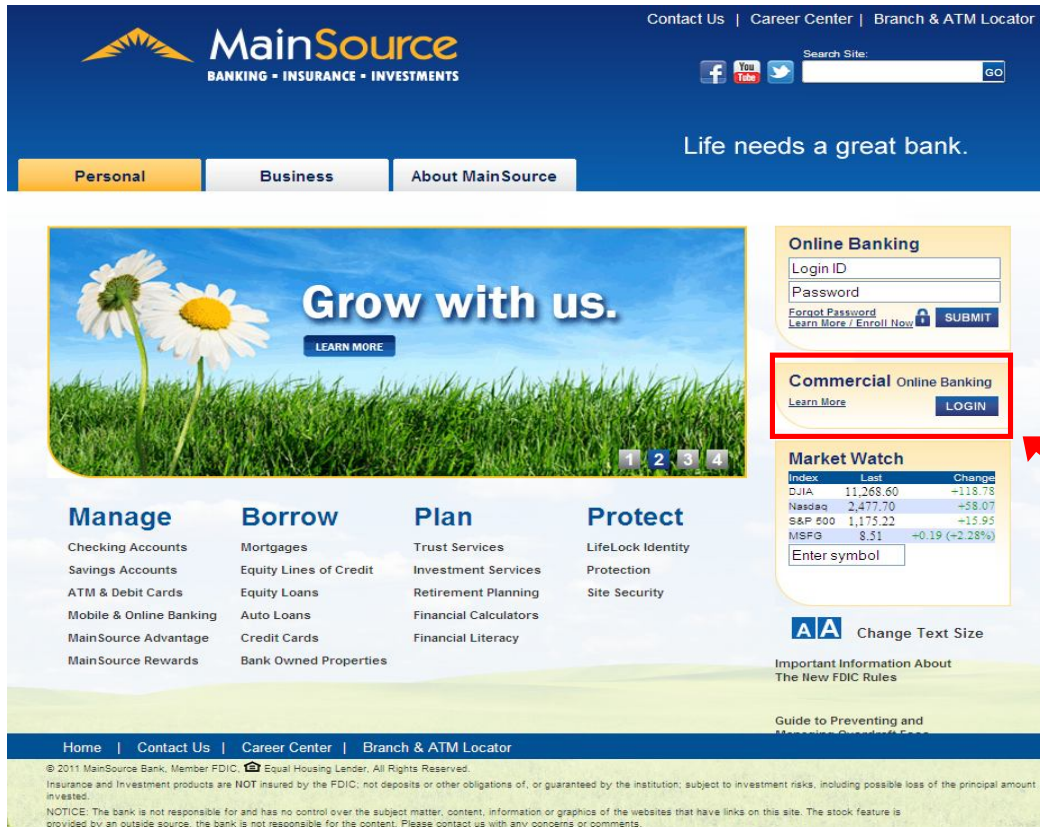
ACH Origination and File Transfer

- Initiate ACH collections or receipts from your customers to collect automatic payments
- Initiate ACH payments to vendors and customers
- Setup repetitive ACH payments or collections
- Provide payroll direct deposit for your business employees
- Send NACHA formatted files from your internal or third-party platform payroll, accounts payable or accounts receivable systems

Automatically consolidate account funds from other financial institution accounts.



Login Area on MainSourceBank.com



The image shows the MainSource Bank website's login area. The header includes the MainSource logo, navigation links (Contact Us, Career Center, Branch & ATM Locator), and a search bar. Below the header is a navigation bar with 'Personal', 'Business', and 'About MainSource' tabs. The main content area features a large banner with the text 'Grow with us.' and a 'LEARN MORE' button. To the right of the banner is a 'Commercial Online Banking' login section, which is highlighted with a red box and a red arrow. This section includes a 'Login ID' field, a 'Password' field, a 'Forgot Password' link, a 'Learn More / Enroll Now' link, and a 'SUBMIT' button. Below the login section is a 'Market Watch' section with a table of market indices and a 'Change Text Size' button. The footer contains a 'Home' link, a 'Contact Us' link, a 'Career Center' link, a 'Branch & ATM Locator' link, and a 'Guide to Preventing and Managing Identity Theft' link.

MainSource
BANKING • INSURANCE • INVESTMENTS

Contact Us | Career Center | Branch & ATM Locator

Search Site: GO

Life needs a great bank.

Personal | **Business** | About MainSource

Grow with us.
LEARN MORE

Online Banking
Login ID
Password
Forgot Password | Learn More / Enroll Now | SUBMIT

Commercial Online Banking
Learn More | LOGIN

Market Watch

Index	Last	Change
DJIA	11,268.60	+118.78
Nasdaq	2,477.70	+58.07
S&P 500	1,175.22	+15.95
MSFG	8.51	+0.19 (+2.28%)

Enter symbol

Manage
Checking Accounts
Savings Accounts
ATM & Debit Cards
Mobile & Online Banking
MainSource Advantage
MainSource Rewards

Borrow
Mortgages
Equity Lines of Credit
Equity Loans
Auto Loans
Credit Cards
Bank Owned Properties

Plan
Trust Services
Investment Services
Retirement Planning
Financial Calculators
Financial Literacy

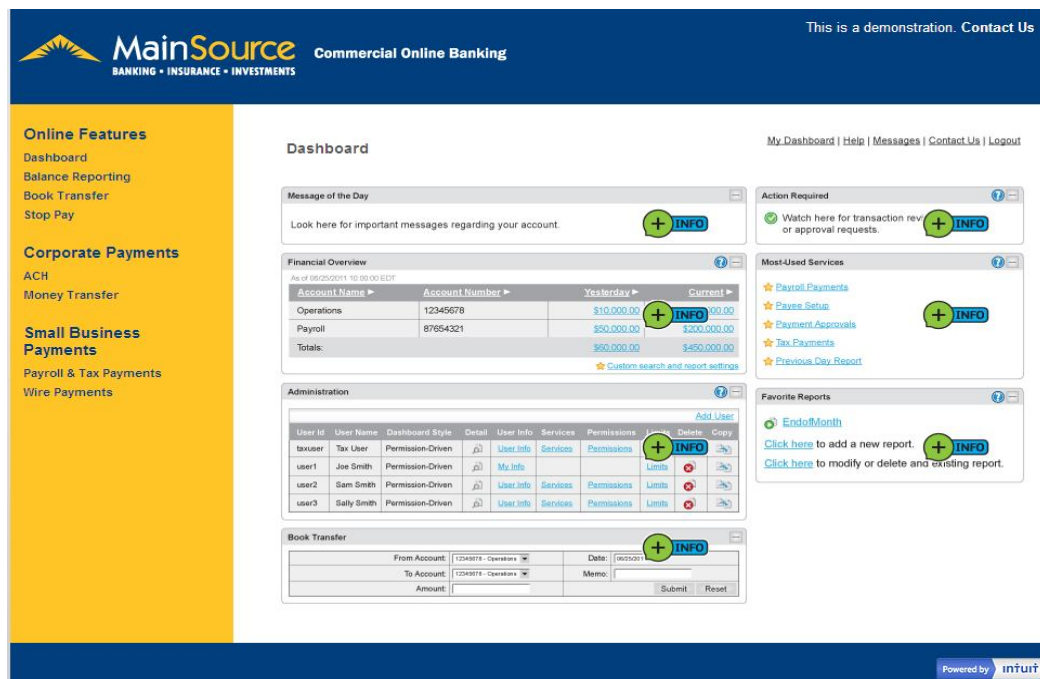
Protect
LifeLock Identity
Protection
Site Security

Change Text Size
Important Information About The New FDIC Rules
Guide to Preventing and Managing Identity Theft

Home | Contact Us | Career Center | Branch & ATM Locator

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Insurance and Investment products are NOT insured by the FDIC; not deposits or other obligations of, or guaranteed by the institution; subject to investment risks, including possible loss of the principal amount invested.
NOTICE: The bank is not responsible for and has no control over the subject matter, content, information or graphics of the websites that have links on this site. The stock feature is provided by an outside source, the bank is not responsible for the content. Please contact us with any concerns or comments.

Demo Site



The image shows the MainSource Bank Commercial Online Banking demo site. The header includes the MainSource logo, navigation links (Contact Us), and a 'This is a demonstration. Contact Us' message. Below the header is a navigation bar with 'Online Features', 'Corporate Payments', and 'Small Business Payments' tabs. The main content area features a 'Dashboard' section with a 'Message of the Day' box, a 'Financial Overview' table, an 'Administration' table, and a 'Book Transfer' form. To the right of the dashboard is a 'Most-Used Services' section with links to 'Payroll Payments', 'Payee Setup', 'Payment Approvals', 'Tax Payments', and 'Previous Day Report'. Below the dashboard is a 'Favorite Reports' section with links to 'EndOfMonth' and 'Click here to add a new report'. The footer contains a 'Powered by Intuit' logo.

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Commercial Online Banking

This is a demonstration. Contact Us

Online Features
Dashboard
Balance Reporting
Book Transfer
Stop Pay

Corporate Payments
ACH
Money Transfer

Small Business Payments
Payroll & Tax Payments
Wire Payments

Dashboard
My Dashboard | Help | Messages | Contact Us | Logout

Message of the Day
Look here for important messages regarding your account.

Financial Overview
As of 06/25/2011 10:30:00 EDT

Account Name	Account Number	Yesterday	Current
Operations	12345678	\$10,000.00	\$0.00
Payroll	87654321	\$50,000.00	\$200,000.00
Totals:		\$60,000.00	\$450,000.00

Custom search and report settings

Administration

User ID	User Name	Dashboard Style	Detail	User Info	Services	Permissions	Limit	Delete	Copy
taxuser	Tax User	Permission-Driven	My Info	User Info	Services	Permissions	Limit		
user1	Joe Smith	Permission-Driven	My Info	User Info	Services	Permissions	Limit		
user2	Sam Smith	Permission-Driven	My Info	User Info	Services	Permissions	Limit		
user3	Sally Smith	Permission-Driven	My Info	User Info	Services	Permissions	Limit		

Book Transfer

From Account: 12345678 - Operations
To Account: 12345678 - Operations
Amount:
Date: 06/25/2011
Memo:
Submit Reset

Most-Used Services
Payroll Payments
Payee Setup
Payment Approvals
Tax Payments
Previous Day Report

Favorite Reports
EndOfMonth
Click here to add a new report.
Click here to modify or delete an existing report.

Powered by Intuit

Purchasing Cards + Corporate Cards = One Card

The One Card enhances the control of purchasing and payments for employees in your company with one simple card program. The One Card eliminates the need for personal cards, vendor invoices, purchasing cards and corporate cards. The One Card will simplify the business processes in your company and offer a single payment solution.



One Card Benefits and Features include:

- No annual card fees
- No hidden charges
- Worldwide acceptance and obtain unparalleled purchasing access
- Visa Liability Waiver program protection by receiving \$100,000 protection, per cardholder, for misuse by employees
- Automatic travel accident insurance and emergency travel services for employees
- Cost savings of a single payment per month

Access Online Features At-a-Glance

- Administrators, managers and cardholders can easily access tools via the Internet, in real-time, for completely paperless card administration
- Manage cardholder system access and spending controls in real-time
- Leverage consolidated spend data for more effective supplier negotiations

Pricing available upon request.

Merchant Services Overview (formal proposal attached)

Chances are your customers aren't lugging around suitcases full of cash. Today more than ever, people prefer to pay with plastic. That means smart business people are willing to oblige them.

That's why we've partnered with TransFirst®, one of the nation's leading payment processors, to bring you in-depth industry expertise and cutting-edge technology. And if your business already accepts credit card payments, MainSource Merchant Services can make your life even easier.

Our wide selection of secure and dependable, web-based payment processing solutions and merchant programs allow you to:

- Accept all major credit and debit cards.
- Issue and accept prepaid cards such as gift, wireless or long distance.
- Perform electronic check conversions and check verifications.
- Enjoy comprehensive online reports and a Merchant Help Desk 24/7.
- Obtain funds in your account within two business days.
- Access wireless handheld solutions.
- Use Quick Payment Integration technology to create invoices from stored customer data in Microsoft Office Accounting and connect them to credit card transactions.
- Utilize proprietary technologies such as TransAction Central™, a Web-based centralized payment processing system, and TransLink, a Web-based reporting system.

TransAction Central™

An IP-based, multi-terminal centralized payment processing system that is easy-to-use, flexible and customizable, TransAction Central enables merchants to add features as their needs change. Capabilities include:

- Real-time reporting
- Batch processing
- Multi-location networking
- Recurring payments
- Integrated shopping cart

TransLink

A comprehensive web-based reporting system, TransLink offers merchants 24/7 access to a variety of reports such as:

- Monthly statements
- Settled batches
- All attempted authorizations
- Retrieval requests and chargebacks



First In Secure Electronic Payments



Your employees deserve a special bonus: Us. As an employer, you recognize how important it is to reward your employees for their hard work and encourage their continued loyalty. At MainSource Bank, we know how important this can be to the success of your business. That's why we developed the MainSource Works Employee Banking Program, a special banking package offered exclusively to the employees of our business banking partners.

MainSource Works Basics

- Direct Deposit Required
- No minimum deposit to open
- No minimum balance
- No fees
- No interest

MainSource Works Benefits

When any of your employees sign up for direct deposit of their paycheck, they are eligible for a MainSource Works account that has a number of benefits:

- \$50 cash gift (Cash gift given to new customers only. \$50 will be deposited into customer's account within 90 days after signing up for direct deposit.)
- Free switch service (makes switching banks easy)
- Account opening and monthly fees waived for your Health Savings Account (must have High Deductible Insurance Plan and eStatement)
- Free Debit Card (accepted anywhere Visa® is accepted)
- Free Online Banking with Bill Pay (with e-Statement)
- Free Allpoint ATM access
- BaZing Benefits Package (including identity theft protection)
- No annual fee on a MainSource VISA® credit card (subject to credit approval)



Health Savings Account

Healthcare can be expensive – we understand. That's why we created a tax-exempt savings account designed specifically to help you and your employees save money for health care expenses.

A Health Savings Account (HSA) from MainSource gives your employees more control and more choices about their healthcare costs and future savings. For your employees to be eligible for an HSA, you must offer them a qualified High Deductible Health Plan (HDHP). Once an HSA is opened with MainSource Bank, both you and your employees can make tax-advantaged contributions. As qualified medical expenses come up, your employee can withdraw the funds – both the contributions and interest – from the account on a tax-free basis.

Employee Advantages of a MainSource Health Savings Account

Flexibility – *Your employees can use the funds in their account to pay for current medical expenses, including expenses that insurance may not cover, or save the money for future needs like:*

- *Health insurance or medical expenses if unemployed*
- *Medical expenses after retirement*
- *Out-of-pocket expenses when covered by Medicare*
- *Long-term care expenses*

Savings – *Employees can reduce insurance premiums by choosing a low-premium HDHP. Instead of giving hard-earned money to a health insurer, they are able to pay themselves instead. By putting the premium difference into their HSA, your employees can begin building financial security.*

Tax Savings - *An HSA allows employees to save on taxes in three ways:*

- *Deduct their HSA contributions on their tax return.*
- *Earn tax-free interest on funds in the account.*
- *Withdrawals are tax-free when used for qualified medical expenses.*

Control – *Your employees make all the decisions about:*

- *How much money to put into the account*
- *Saving for future expenses or paying current medical expenses*
- *Which medical expenses to pay from the account*

Ownership - *Employees own the money in the account. There are no “use it or lose it” rules for HSAs. If your employee switches jobs, changes medical coverage, moves to another state, becomes unemployed or retires, they still own the account.*

Employer Advantages of a MainSource Health Savings Account

Affordability – *An HSA can help your business save on healthcare expenses by:*

- *Reducing or controlling your organization's spending on healthcare benefits.*
- *Limiting your expenditures on retiree health benefits by allowing employees to save for future healthcare expenses.*

Flexibility – *Contributions to an employee's HSA can be made by both the employer and the employee.*

Tax Savings – *You can save on Social Security and Medicare taxes by offering pretax payroll deductions for employees who contribute to HSAs.*

Control – *By giving employees more control over their healthcare options, you can help promote employee involvement and accountability in purchasing healthcare services.*

Ownership – *Every HSA is individually owned and managed by the employee*

STATEMENT OF REGULATORY COMPLIANCE

I hereby certify that I have the authority to enter into quoting commitments on behalf of this institution and that this institution is an eligible depository as defined in IC 5-13-8-1. Officials of this institution agree to immediately supply information pertaining to eligibility of the institution to participate as a public depository in the State of Indiana and that failure to maintain this status or to immediately supply information pertaining to this status when requested may cause this agreement to be terminated. I also agree that officials of this institution will only make deposits on behalf of the school district that are approved by Indiana Law for public depositories.

Signed this day 31 of August, 2016, by:

Kimberly D. Bassett Learning Management Officer
Signature Title

Witnessed by:

[Signature] U.P. Commercial Bank Officer
Signature Title