

FOR PEOPLE WHO CARE AND LOVE TO SERVE

At 1st Source, our colleagues are our most valuable resource. We want everyone to feel valued and that their teamwork is rewarded. 1st Source offers one of the most competitive benefit packages in the area.

HEALTH & WELLNESS

At 1st Source, we believe in partnering with our colleagues to create an encouraging and empowering atmosphere where sustainable health and lifestyle change is achievable.

Benefit Type	Details
<i>Wellness Program</i>	1st Source offers wellness partners for guidance, support and the tools to keep you on track. We encourage all our colleagues to be fully engaged in improving healthy living with incentives for increasing physical activity and/or losing weight, all within the places we work.
<i>Health Insurance</i>	Medical insurance options are provided through UMR, a United Healthcare company. We offer two high-deductible health plan options combined with a tax-advantaged Health Savings Account. All coverage options offer prescription coverage and 100% coverage for preventive care and certain cancer screenings. 1st Source pharmacy benefit includes an enhanced list of preventative maintenance medication list.
<i>Maternity Care Program</i>	Voluntary Maternity Care Program offered through UMR helps you develop healthy lifestyle choices and access proper medical care before and during your pregnancy. Offered to eligible members at no additional cost as part of the benefit plan.
<i>Real Appeal Weight Loss Program</i>	Real Appeal is an online voluntary weight loss program that is offered to eligible members at no additional cost as part of the benefit plan.
<i>Telemedicine</i>	Telemedicine gives you 24/7/365 access to U.S. board-certified doctors through the convenience of phone, video or mobile app visits. It's an affordable option for quality medical care.
<i>Tobacco Cessation Program</i>	Our Tobacco Cessation Program is a voluntary program that is offered to eligible members at no additional cost as part of the benefit plan.
<i>Dental Insurance</i>	Dental insurance is provided by Delta Dental and offers comprehensive dental coverage. In-network preventive care is covered at 100%.
<i>Vision Insurance</i>	Vision insurance is provided by VSP and offers discounted care from in-network providers for eye exams and glasses and/or contact lenses.

FINANCIAL WELLNESS

1st Source offers programs that allow you to have a healthy financial life.

Benefit Type	Details
<i>401(k) Plan</i>	401(k) plan includes both Traditional (before-tax) and Roth (after-tax) savings options. 1st Source matches dollar for dollar on the first 4% and \$0.50 per dollar on the next 2%. Diverse investment options and investment advice are available. Match is subject to board approval.



FINANCIAL WELLNESS - CONTINUED

Benefit Type	Details
<i>2% Annual Employer Contribution</i>	The Company will contribute 2% of your eligible earnings on an annual basis. Subject to board approval.
<i>Discretionary Profit Sharing</i>	The Company will contribute a discretionary amount on an annual basis. Discretionary profit-sharing contribution. Subject to board approval.
<i>Health Savings Account</i>	Health Savings Accounts (HSA) allows you to use pre-tax dollars to pay for eligible health care expenses (as defined by the IRS) that are not paid by a 1st Source medical, dental or vision plan (or any other plan under which you or your eligible dependents are covered).
<i>Flexible Spending Account</i>	A flexible spending account (FSA) allows you to set aside pre-tax dollars from your paycheck to cover qualified medical, dental, vision, and dependent care expenses you would normally pay out of your pocket. We offer three types of FSA programs. <ul style="list-style-type: none">• Healthcare FSA• Limited Health FSA• Dependent Care FSA
<i>Disability Insurance</i>	1st Source offers company-paid short-term and long-term disability insurance if you become unable to work due to illness, injury, physical condition (including pregnancy and pregnancy-related), or mental condition.
<i>Life Insurance</i>	Life and accident insurance provides different levels of coverage to help protect you and your family from the financial impact of an unexpected loss of life or an accident. Coverage includes basic life, voluntary life and coverage for your dependents.
<i>Identity Theft Protection</i>	Identity theft protection, offered at a discounted rate, provides credit reports, scores, and alerts, internet fraud monitoring, and identity fraud resolution services.
<i>Stock Purchase Plan</i>	The Employee Stock Purchase Plan (ESPP) gives you the opportunity to purchase 1st Source stock at a discount through payroll deductions.
<i>Financial Planning</i>	Financial Wellness Partner Program enables you to help your employees improve their financial wellness through workshops taught at your business by 1st Source team members. The instructor-led training sessions include hands-on exercises and handouts, so the information is engaging and practical for those attending.
<i>Exclusive Financial Advantages</i>	Exclusive financial advantages. Receive two checking and two savings accounts with no monthly account service fees, free deluxe checks. A special discount program for auto and home insurance. Fees waived on consumer and home equity loans and extra savings on mortgages.
<i>529 College Savings Plan</i>	529 college savings plan makes saving for college easy with automatic contributions directly from your bank account into a 529 account featuring a range of investment options that provide the opportunity for tax-free growth.
<i>Employee Discount Programs</i>	Save money by taking advantage of special employee discounts.

WELL-BEING

1st Source offers programs to support you while balancing work, career and life.

Benefit Type	Details
<i>Paid Time Off</i>	Approved time away from work is provided for a variety of reasons, including but not limited to bereavement, military duty, jury duty and more.
<i>Holidays</i>	1st Source colleagues are eligible for eight paid holidays.
<i>Vacation and Personal Time</i>	1st Source colleagues are eligible for a combination of four weeks per year. 1st year of employment is prorated.
<i>Employee Assistance Program</i>	Employee assistance program (EAP) offers you, your spouse and members of your household access to confidential counseling and mental health assistance, as well as referral services for a variety of personal and family concerns.
<i>Volunteer Time</i>	A main component of our company's culture, we're committed to giving back to the communities. 1st Source is involved in many community programs and a large contributor to the United Way and other voluntary programs.

CAREER

At 1st Source, we believe in partnering with our colleagues to create an encouraging and empowering atmosphere where sustainable health and lifestyle change is achievable.

Benefit Type	Details
<i>Career Development and Training</i>	1st Source offers development to all colleagues at all stages of their career growth. We have a dedicated team of subject matter experts that provide on-the-job training, instructor-led classes and even one on one coaching. We also offer on-line training that can be accessed at your convenience. 1st Source is committed to developing leaders at all levels of the organization.
<i>Tuition Assistance</i>	We support and encourage professional development for colleagues who wish to continue their education for personal growth and to enhance their professional careers. Tuition expenses are covered up to a maximum of \$6,000 per year for full-time employees. Part time employees will be covered up to a maximum of \$3,000 per year (including expenses for technology and lab fees, and books).

1st Source Bank is an Equal Opportunity Employer - Minority/Female/Disabled/Veterans

The benefits listed are only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should these benefits differ from the summary plan descriptions, the summary plan descriptions prevail.

1st Source reserves the unilateral right to amend, modify, or terminate any of its benefits plans (or benefit plan options), programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to both current and future participants and their dependents and beneficiaries.

All other personnel policies and practices of 1st Source including compensation, benefits, discipline, and safety and health programs, as well as social and recreational activities, will be administered and conducted without regard to any individual's race, color, religion, sex, sexual orientation, gender identity, age, national origin, disability, genetic information, family history, or veteran status or any other characteristic protected by federal, state, or local law.

UMR, a UnitedHealthcare Company, creates and publishes the Machine-Readable Files on behalf of 1st Source Corporation. To link to the Machine-Readable Files, please [click here](#).

1st Source offers programs to support you while balancing work, career and life.