



ANNUAL MEETING RULES OF CONDUCT

Welcome to the 2024 Annual Meeting of Shareholders of First Internet Bancorp (INBK) (the “Company”). In fairness to all shareholders in attendance and in the interest of an orderly meeting, we require that you honor the following rules of conduct:

1. Pursuant to the Company’s By-Laws, the Chairman shall preside over the meeting and may make any and all determinations with respect to the rules on conduct and procedure for the meeting. The Chairman shall have the sole discretion to rule on procedures and on all other matters incident to the conduct of the meeting.

2. The only business matters to be conducted at the meeting are the matters set forth in the 2024 Notice of Annual Meeting and Proxy Statement dated March 28, 2024. We will strictly follow the agenda as we conduct the meeting.

3. Because this is a meeting of our shareholders, only our shareholders are permitted to ask questions during the meeting. You need to have held stock as of the close of business on the record date in order to vote or submit questions while participating in the virtual meeting. To vote or submit questions, please login as a shareholder by entering the 16-digit control number you received with your proxy materials. If you have voted your shares prior to the start of the meeting, your vote has been received by the Company’s inspector of elections and there is no need to vote those shares during the meeting, unless you wish to revoke or change your vote.

4. If a shareholder has a question about one of the matters in the agenda to be voted on by the shareholders at the meeting, such question may be submitted in the field provided in the web portal at or before the time the matters are before the meeting for consideration.

5. Shareholder questions are welcome, but conducting the business set out in the agenda for the benefit of all shareholders will be paramount. The Company does not intend to address any questions that are, among other things:

- irrelevant to the business of the Company or to the business of the meeting;
- related to material non-public information of the Company;
- related to personal grievances;
- derogatory references to individuals or that are otherwise in bad taste;
- repetitious statements already made by another shareholder;
- in furtherance of the shareholder’s personal or business interests; or
- out of order or not otherwise suitable for the conduct of the meeting as determined by the Chairman or Corporate Secretary in their reasonable judgment.

6. If there are any matters of individual concern to a shareholder and not of general concern to all shareholders, or if a question posed was not otherwise answered, such matters may be raised separately after the meeting by contacting our Investor Relations Department.

7. Recording of the meeting is prohibited.

Thank you for your cooperation and for joining our meeting.