FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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	Washington, D.C. 20549			

ONB APPROVAL									
OMB Number:	3235-0287								
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12/01/2025

Date

Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

	d Address of Robert Pa	Reporting Person*							cker or Trad					Relationship neck all appl Direct	icable) or	Ü	10% Ov	vner	
(Last) (First) (Middle) 2801 EAST BELTLINE AVE NE						3. Date of Earliest Transaction (Month/Day/Year) 11/28/2025								Officer (give title of the low) Sec, Dir of Corp Compliance					
(Street) GRAND RAPIDS MI 49525					4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)								6. Individual or Joint/Group Filing (Check Applicable Line) Form filed by One Reporting Person Form filed by More than One Reporting Person					
(City)	(St		(Zip)																
Table I - Non-Deriva 1. Title of Security (Instr. 3) 2. Transac Date (Month/Date)						ction 2A. Deemed Execution Date,		3. Transac Code (li 8)	tion	4. Securities Acquired (A Disposed Of (D) (Instr. 3, 5)		red (A) or str. 3, 4 an	5. Amount of Securities Beneficially Owned Following Reported		Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership Instr. 4)		
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																			
Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security		3A. Deemed Execution Date, if any (Month/Day/Year)		4. Transaction Code (Instr. 8)				6. Date Exercisable an Expiration Date (Month/Day/Year)			7. Title and Amount of Securities Underlying Derivative Secu (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number derivative Securities Beneficial Owned Following Reported Transactio (Instr. 4)	ly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
					Code		(A)	(D)	Date Exercisable		xpiration ate	Title	Amount or Number of Shares						
Phantom Stock Unit	(1)	11/28/2025			A		15		(2)		(2)	Common Stock	15	\$92.99	584		D		

Explanation of Responses:

1 1 for 1

Katherine L. Karel ** Signature of Reporting Person

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

^{2.} The phantom stock units were accrued under the Company's Deferred Compensation Plan and are payable in shares of the Company's common stock upon the reporting person's death, disability, or retirement.

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).