

A Powerful Combination

In October 2023, CapStar Bank and Old National Bank announced our intent to partner and form a premier financial services company. Today, we are excited to announce that CapStar Bank is now officially a division of Old National Bank.

EXPANDED FOOTPRINT & ACCESS

You can expect the same exceptional service and commitment to excellence with increased access to more than 280 banking centers across the Midwest and Tennessee.

COMMITMENT TO COMMUNITY

Our longstanding history of service will continue to grow with expanded resources to further champion and lead positive community initiatives within our expanded footprint.

ENHANCED DIGITAL CAPABILITIES

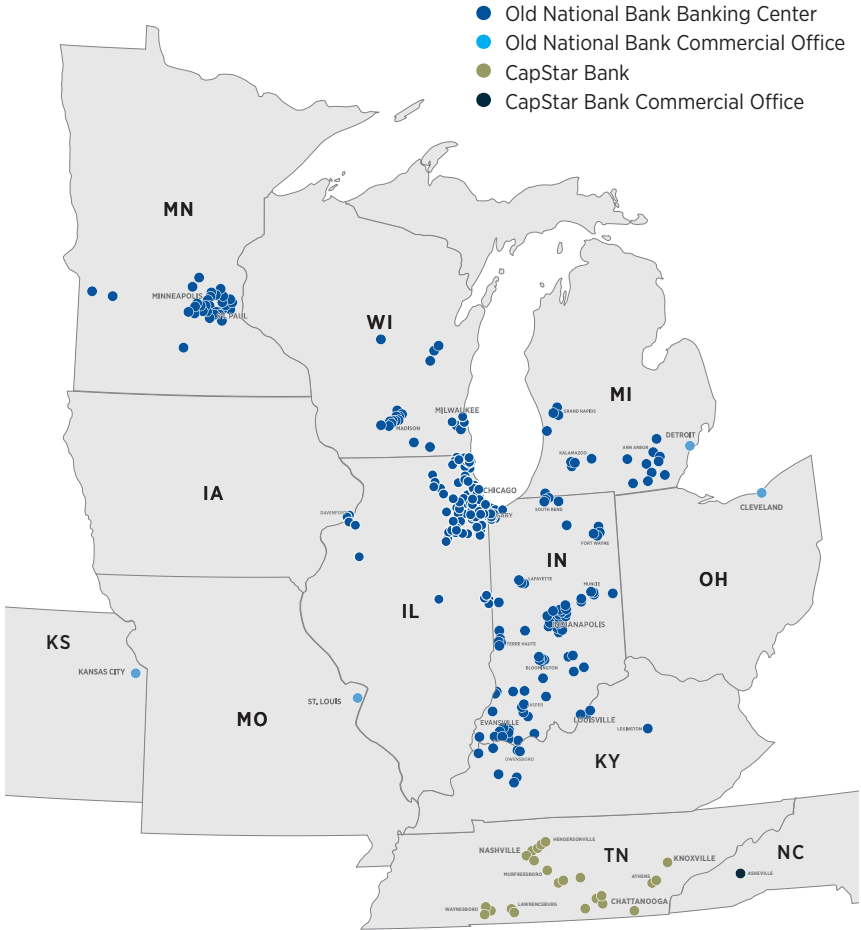
This merger enhances our technology, allowing us to better serve consumer, wealth management, small business and commercial banking needs.

TOP-TIER COMMERCIAL BANKING

You'll gain access to expanded business banking product offerings and capabilities, including specialized verticals for unmatched industry expertise.

UNWAVERING FOCUS ON CULTURE

We recognize that our team members are our greatest asset. Our combined institution will remain committed to fostering a strong culture of collaboration and trust.



“By establishing a full-service banking presence in Nashville and several other strong Tennessee communities, we can more fully serve our existing Nashville-area clients while also introducing our client- and community-focused brand of banking to the surrounding region.”

Old National Chairman and CEO, Jim Ryan

Frequently Asked Questions

CONSUMER BANKING

How will this partnership impact me?

This merger reinforces our shared commitment to relationship-focused banking and depth to our collective teams. It will also offer you an expanded set of products and services and a number of locations at which to conduct business. We will remain an important resource to the communities we serve. As the merger progresses, we will keep you informed of any new developments. These communications will also be posted at capstarbank.com/oldnational.

Will any banking centers close?

Our intention with this merger is growth, and there is minimal geographic overlap. If changes do occur within our banking center network, we will communicate directly with impacted clients and stakeholders prior to the change.

Will CapStar banking centers change to Old National?

Yes. We will operate under the name Old National Bank. We are making plans to modify the appearance of the CapStar banking centers, likely in the summer of 2024. While the logo and colors will change, the award-winning client service will not.

Will my account(s) be impacted?

We continue to focus on offering the most competitive products and services, so our clients can achieve financial success. If any changes are made to your accounts or services, you will receive a communication well in advance. Rest assured, your existing loan terms and conditions will remain the same.

Will the website and online banking change?

Both capstarbank.com and oldnational.com will continue to operate separately until we convert to one system, likely in the summer of 2024. At the time of conversion, all clients will access an online platform at oldnational.com and/or the Old National mobile app to ensure you can manage your account(s) with ease.

Will my debit card be impacted?

No. At this time, there is no action needed. CapStar clients will receive an Old National Bank-branded debit Mastercard®, likely in the summer of 2024. Client communications will be sent when this transition begins.

Can I manage my CapStar accounts (either deposit or loan) at an Old National Bank facility?

No. Until our banking center and systems conversion is complete, likely in summer 2024, you will not be able to make deposits or loan payments at any Old National banking center.

About the Combined Company

More than 280

banking centers

190

years of service;
Old National was founded in 1834

NASDAQ: ONB

\$52 billion

in total assets

\$29 billion

in assets under management

\$40 billion

in total deposits

6th largest

Commercial bank headquartered
in the Midwest by assets¹

7th largest

Wealth Management platform
among banks <\$100B in assets²

oldnational.com/capstar | capstarbank.com/oldnational



¹Includes depositories headquartered in the Midwest. Excludes merger targets, mutuals and trust banks. ²Ranked by gross revenue from fiduciary activities for the year ended 12/31/23. Includes U.S.-headquartered depositories with MRQ assets less than \$100 billion. Excludes merger targets, MOE participants, trust companies and subsidiaries of foreign organizations. Member FDIC. 2430598-0324-366