



**CAPSTAR**  
BANK  
A DIVISION OF OLD NATIONAL BANK



# Migration Guide for Sweeps & ZBAs

If your company is enrolled in sweep or ZBA services today, this guide will walk you through the migration to Old National Bank and important differences between the banks' services. We will contact you if any changes are needed to your sweep structure.

## Important Transition Information: For Your Information

### Target Balances

We will migrate your sweep structures and target balances from CapStar into Old National as closely as we can to your current sweep or ZBA structure. There may be instances where we can't exactly match your settings and, in those cases, we will contact you to discuss alternate structures.

### Increments

CapStar offers the option to sweep or automatically transfer funds in increments. Old National's sweep and ZBA system sweeps to the penny for the exact amount needed to restore the account to its target balance.

### Line of Credit Sweep Structures

CapStar's system allows multiple deposit accounts to be linked directly to a single line of credit. Old National requires the use of a Zero Balance Account (ZBA) structure, where the deposit accounts are linked to a single parent ZBA account and the ZBA parent is then linked to the line of credit.

### One-Way Money Movement

CapStar's system allows accounts to move money in only, out only or both ways. Old National only supports bi-directional (in and out) money movement. One-way sweeps are not supported, with the exception of our overdraft protection service.

## Have Questions? We're Here to Help!

If you need assistance with sweeps or ZBAs, contact our Treasury Management Client Services team between 8am ET/7am-6pm ET/5pm CT on business days.

Phone: 800-844-1720

Email: [tmservice@oldnational.com](mailto:tmservice@oldnational.com)