



Dear Star Bank Customer:

Happy New Year! It is a great time to be a customer of Star Bank. There are exciting technology enhancements coming your way in late March 2017.

We are in the process of updating our core bank technologies. The current technology that we employ at Star Bank was first installed more than 25 years ago. As you know, technology evolves at a rapid pace. One of our greatest priorities as a community bank this year is to ensure that our technology is safe, reliable, secure and up-to-date. We will be employing award-winning technology at the end of March so you can easily manage your accounts from anywhere, at any time.

What this means for YOU is you will have access to the following new products:

- A new Star Bank **Mobile Banking App**. Mobile Check Deposit will be coming soon!
- A new **Bill Pay** system with **PicturePay** capability on Mobile devices
- A new and improved **Online Banking** experience
- An enhanced **Voice Banking** system
- New Personal and Business **Banking Debit Cards, ATM Cards and HSA Cards**

There are several ways for you to stay up-to-date on our **Technology Upgrade** which will take effect on **March 20, 2017**. The best way is to visit www.StarBank.net and click on the banner titled "Upgrade Central." Here you will find all the information you may need to start utilizing our **new products and enhanced technology**.

As always, we are here to answer your questions and meet your banking needs.

Thank you for your ongoing support of Star Bank and Best Wishes for the New Year ahead!

Sincerely,

Harry Wahlquist
President/CEO – Star Bank

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