



February 27, 2017

**ATTENTION STAR BANK CUSTOMERS:
TECHNOLOGY UPGRADE IS ALMOST HERE!**

In a continued effort to update you on Star Bank's upcoming Technology Upgrades, here are some key things you need to know and **actions to complete** to ensure a smooth transition for your Star Bank accounts. Please review this letter and the **Frequently Asked Questions** on www.starbank.net/bank-technology-upgrade in their entirety so that you are prepared for the upgrade on **March 17th, 2017**.

As a reminder, the bank is deploying new Debit, HSA and ATM cards, a new Online Banking system, Voice Banking system, Online Bill Pay with Picture Pay capabilities, and a new Mobile App called **Star Bank MN**.

BANK OPERATIONS:

During the Upgrade weekend, you will **NOT** be able to access your accounts online or by Voice Banking beginning on **March 17th at 3:00 p.m. through Monday, March 20th at 8:00 a.m.** Both Voice Banking and Online Banking will operate again at 8:00 a.m. on Monday, March 20th, 2017 in their new form, detailed below.

All branches will be open regular business hours on March 17th, **but will be CLOSED on Saturday, March 18th. Branches will re-open at regular hours on March 20th.**

ATM INFORMATION:

Star Bank ATMs will be available for use, **however the balance reflected on the ATM and the ATM receipt will not reflect any transactions made from 5:30 p.m. on March 17th through 8:00 a.m. on March 20th.**

DEBIT CARDS, HSA CARDS AND ATM CARDS:

There will be several immediate changes that you will notice before and following the Technology Upgrade. Current Debit, HSA and ATM card holders will receive new cards. Debit and HSA Cards will feature enhanced chip technology. To be prepared, there are some steps **you need to take** in order to access your accounts and activate your new Debit Card, Health Savings Account Card, or ATM Card. Here is what you need to do regarding your Star Bank card replacement:

1. Your current Star Bank card will continue to work through March 19th, 2017.
2. On or around March 13th, new Debit Cards, HSA Cards, and ATM Cards will arrive to your current address on file with Star Bank. A separate mailer with your new PIN number will arrive one to two days after the card arrives. **PLEASE NOTE:** If you have an address change, please notify the bank immediately or you may not receive your new card.
3. Beginning on March 20th, you will no longer be able to use your current card and you should begin using your new Star Bank card.
4. On **March 20th you may activate and use your new card** using one of the methods below:
 - a. Use the new card at any ATM with your new PIN number
 - b. Call the phone number on the activation sticker affixed to your new card
 - c. Use the card as a debit card with PIN (not applicable to ATM Card Holders) at any merchant that accepts debit cards

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There will be further instructions when you receive your cards. If you want to change your card's PIN number, you will need to call the toll free number on the activation sticker on your card and follow the instructions. You are not required to change the PIN.

It is very important for you to note that if you have automatic payments set up to be applied against your card, you will need to have those **changed** on Monday, March 20th, 2017. Your old cards will no longer be valid after that date, and any automatic payments scheduled to your old card will no longer work.

ONLINE BANKING:

During the Upgrade weekend, you will **NOT be able to access your accounts online or in the Voice Banking** system beginning on March 17th at 3:00 p.m. through Monday, March 20th at 8:00 a.m. Both Voice Banking and Online Banking will begin operating again on Monday, March 20th.

On Monday, March 20th, you will be able to access your accounts at the same web address of **www.StarBank.net**. Please access online banking through the link in the upper right hand corner of **www.starbank.net**. Bookmarks for online banking in your internet browser will no longer work and should be updated.

The first time you log on to our new system, you will continue to use your current Online Banking Login ID. You will be assigned a temporary password which will be the last **6 digits of your SSN, TIN or EIN**. You will be prompted to change your password during the initial login process. If your current Online Banking password meets the criteria below you can enter your existing password at the 'Change Password' screen and keep using it going forward.

PASSWORD CRITERIA:

Passwords must contain 3 of the 4 criteria below and must be between 8-15 characters with no spaces:

1. At Least One Upper Case Letter
2. At Least One Lower Case Letter
3. At Least One Number
4. At Least One of These Special Characters: @ , OR _

After you have set up your new password, you will be required to enter a **Contact Method** of either **SMS Text or Email**. Confirmations will be sent via the methods entered and must be validated prior to entering Online Banking during the initial log in process. Confirmation codes sent via SMS Text will come with a 5 digit short code identifier, unique to the eBanking system, in the message header. The short code identifier is **NOT** the confirmation code. **The message must be opened to see the confirmation code.**

If you don't receive a confirmation email, please be sure to check your SPAM folder.

Please visit **www.StarBank.net/Bank-Technology-Upgrade** to learn more about the new Online Banking system. Please complete user set up as soon as possible on Monday, March 20th, 2017.

Also, note that if you currently have any automatic transfers set up in Online Banking, please print a list of these prior to March 17th, 2017 as you will need to re-enter these in the new system on March 20th, 2017.

Between the dates of March 3rd, 2017 and March 19th, 2017, we regret that we are unable to accept new internet-banking customers and new Bill Pay customers to our current Online Banking and Bill Pay systems.

Be sure to explore the new Online and Mobile Banking systems as there are several great features including account alerts via phone or text, the option to set up secondary users such as an accountant, and Picture Pay for bill payment.

BILL PAY SYSTEM:

On March 20th, you will access **Bill Pay** by using the 'Bill Payments' tab in Online Banking and selecting '**Go to Bill Pay**'. In the Mobile App, just click on the **Bill Pay** tab.

Here are the steps you can take now so you are ready for the new Bill Pay System on March 20th, 2017:

DELETE any **RECURRING BILL PAYMENTS** set up in Bill Pay that will process **after** March 17th, 2017. This is a **VERY IMPORTANT** step! During the transition it is important to know that all recurring payments and transfers will NOT be converted to the new system. Here are the steps you can take now so you are ready for the new Bill Pay System on March 20th, 2017!

Current Bill Pay customers should not set up new vendors or payments after March 6th! Bill Pay customers can still initiate payments only up until March 16th, 2017 on the current system. If you have transactions such as transfers, please call the bank to assure your request is completed.

Because we are implementing a totally new system, you will need to re-enter your bill payee information and any recurring payments or transfers as **this information is NOT going to be present after March 17th**. Please note that if you had any recurring transfers between accounts or loan payments set up through Online Banking, this information will need to be re-entered by using the Transfer tab in Online Banking. You can print your payee information from the current system up until March 17th. When you receive your next invoice you can enter them into the new system. With Picture Pay on the Mobile App, you can simply take a photo of the invoice to enter the vendor rather than typing in the account information. Check it out on March 20th!

We sincerely apologize for any inconvenience. These steps are necessary for all of us to have a successful transition to our new Online and Bill Pay system. We are here to help you in any way, please call your local Star Bank office if you need assistance in preparing for the new system.

MOBILE BANKING WITH BILL PAY AND PICTURE PAY:

Star Bank is also happy to announce that we are going Mobile! The **Star Bank MN** Mobile App will be available in the App Store (iOS) and Google Play (Android) beginning Monday, March 20th. After you have performed your initial Online Banking login by either using a computer/ laptop or mobile phone/tablet using the device browser, you may download the **Star Bank MN** App for quick and easy account access. Bill Pay will also be available in our Mobile App for your convenience.

VOICE BANKING:

The Voice Banking **system will be temporarily unavailable from 3:00 p.m. Friday, March 17th through 8:00 a.m. Monday, March 20th**. If you need assistance with account transfers or account balances, you may contact one of our offices during regular business hours.

EFFECTIVE MARCH 20TH, THE NEW PHONE NUMBER FOR BANK-BY-TELEPHONE WILL BE:

(855) 924-2265

On Monday, March 20th, you will use your social security number to log into the new Bank-by-Phone system. You will use the last-4-digits of your social security number as your password the first time you log into the system. You will then be prompted to change your password.

STATEMENTS:

On March you will be receiving two statements. The first statement will be produced on March 17th, 2017 from our current banking processor. All statements will be printed on March 17th – there will **NOT** be an e-Statement on March 17th.

Your next statement will be produced in our new system on either March 25th or 31st. Our new Inter@ct e-Statements will be active as of March 25th, 2017. If you currently have e-statements, you will need to re-register in our new system, however you will not be able to access previous statements. If you require copies of your statements, please print them off prior to March 16th. Please note that your next statement will not be available until your account statement cycle has occurred on March 25th or March 31st.

If you are new to Inter@ct e-Statements, upon registration, you will receive an email notifying you when your statement is ready to view. You may register for Inter@ct e-Statements beginning March 20th, 2017. If you elect not to receive Inter@ct e-Statements, do nothing, and you will continue to receive your statements in the mail.

Should you encounter any issues logging in or have any questions regarding the new Online Banking, please contact your local branch.

Please stay up-to-date with the Technology Upgrade by visiting:

www.StarBank.net/Bank-Technology-Upgrade

Please feel free to contact your local Star Bank office or email us at Operations@StarBank.net should you have any questions. Thank you for your business and your patience during this exciting Technology Upgrade at Star Bank.

Sincerely,



Harry Wahlquist
President/CEO – Star Bank