



Dear Star Bank Customer,

Thank you for being a valued Business Banking customer. As was communicated in our previous letter, we will be upgrading our banking technology on March 20, 2017. With this upgrade, you will see many enhancements to our online banking and e-Services. You will also have access to a new mobile app with Bill Pay and Picture Pay capabilities.

After the Upgrade, your Business account will be classified as a **Free Small Business Checking Account**. The features of this account are as follows:

Monthly Service Charge	FREE Analysis charges may apply
Charge Per Debit Item	No charge up to 200 per month \$.30 each over 200
Charge per Deposit	No charge up to 200 Deposits per month \$.30 each over 200
Business Debit Card	FREE
24-Hour Telephone Banking	FREE
Zipper Deposit Bag	FREE
Online Banking	FREE
Online Bill Pay (subject to approval)	\$3 per Month
Check Images with Statements	\$4 per Month

The Free Small Business Checking account is a service-charge free account and is the perfect fit for small businesses, organizations, clubs and non-profits. Please refer to your branch's most current rate and fee schedule. If you feel that a different account would be a better fit for your business needs, please visit or call your local Star Bank office.

Please visit [www.StarBank.net](http://www.StarBank.net) to stay up-to-date with the Technology Upgrade and to learn more about the new online and mobile banking enhancements. Please let us know if you have questions.

Sincerely,

Branch Manager

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