



February 8, 2017

Dear Star Bank Customer,

Thank you for being a valued customer of Star Bank! As you may be aware, Star Bank is upgrading our banking technologies in late March. With this upgrade, you will notice a change to your **Ready Reserve Line of Credit** which provides overdraft protection to your Star Bank account. The Ready Reserve changes are as follows:

1. You will receive your statement on a different day of the month than you are currently accustomed. Effective March 20, 2017, your statement will be produced on one of two dates: either the 25th of each month OR the last day of each month.
2. As a result of the new statement day, your payment day will be different. The new payment day for your Ready Reserve will be 25 days following the date of your statement.

Please note: Your payments are set to automatically deduct from your checking account; however, in order to get on track with the new statement cycle dates and billing dates, there will not be a payment deduction in the month of March 2017. This will allow us to complete the upgrade without any inconvenience to you!

You will have a payment due in April and it will be due 25 days following the statements produced on March 25 or March 31.

Of course, if you wish to make a payment during the month of March, you can still do so. If you would like to make a payment in March, you will need to do so at your Star Bank office or call us to request a one-time payment over the phone.

We appreciate your understanding and cooperation while we make these upgrades. We are excited about the new technology and think this will be a huge benefit for Star Bank and our valued customers! Please call your local Star Bank office if you have any questions about this letter, or any other questions regarding our technology upgrade. You can also stay up-to-date with information via our web site at www.starbank.net.

Sincerely,

Harry Wahlquist
President/CEO – Star Bank

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