



TECHNOLOGY UPGRADE FREQUENTLY ASKED QUESTIONS

BRANCH PHONE NUMBERS:

Annandale	320-274-2265	Elbow Lake	218-685-4475
Barrett	320-528-2531	Graceville	320-748-7239
Bertha	218-924-4055	Maple Lake	320-963-3161
Eagle Bend	218-738-6112	Verndale	218-445-5151
Eden Prairie	925-357-2265	Wheaton	320-563-8138

ONLINE BANKING & ELECTRONIC STATEMENTS:

**ONLINE AND VOICE BANKING WILL NOT BE AVAILABLE
FROM 3:00 P.M. ON MARCH 17TH THROUGH 8:00 A.M. ON MARCH 20TH.**

Q: Will I have to change my online banking password?

A: Your initial log in to the new online banking system will require you to use the last 6 numbers of your social security number or TIN as your temporary password. After you log in, the system will prompt you to change the temporary password. If your current online banking password meets the following criteria you can use it in the new system. Use the following criteria to change your password:

Password Criteria:

- Must be less than 15 Characters.
- 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 Special Characters

Q: I am being asked to enter contact methods. What are they used for?

A: Our new online banking solution will **not** use "Challenge Questions" for authentication. The system will use the contact methods you provide to authenticate you as a user. A code will be sent via SMS/Text or e-mail to the contact method you entered. The code must be entered prior to accessing your Online

Banking accounts. If you chose e-mail as your contact method please be sure to check your SPAM for your code email.

Q: Will I be able to set up automatic transfers between my accounts and make loan payments?

A: Yes. Unfortunately this information was not available to us for the migration. Any recurring account transfers or loan payments will need to be set up in the new system.

Q: Will I be able to access my statements online?

A: Yes, you will continue to be able to retrieve your **newly generated statements** online. However, **previous e-statements will not be available**. For your records, we encourage you to print off all statements from 2016 and 2017 prior to March 17th. Those statements will not be available through online viewing after March 16th. To view statements on or after March 24th, just click the 'View Statement' link on either the Account Summary or Transaction History screen. You will be required to complete a brief registration and verify you have a PDF reader by entering a code. Once your new statement is ready to view, you will receive an email.

Q: Will previous check images be available?

A: Previous check images will **not** be available. Please save copies of any previous check images you will need prior to March 17th.

Q: Will my scheduled bill payments transfer to the new system?

A: No! Prior to March 17th please take note of all recurring payments and transfers and your bill pay vendors. With Star Bank's new picture pay you will easily be able to enter your payees by taking a photo of any invoice with your smart device. You can begin adding new payees/payments immediately upon accessing your Online Banking or the **Star Bank MN** mobile app on March 20th.

Q: What text messages can I set through online banking?

A: You can set text message alerts for the following:

- If the card is charged over a dollar limit
- If the card is not present and a charge is made
- If the card block or unblock function is used

Q: Will Intuit/Quickbooks still be available?

A: Yes, you will still be able to download to your Quickbooks account from Star Bank's online banking system. Visit www.StarBank.net/Bank-Technology-Upgrade to learn more about re-establishing links to Quickbooks through online banking.

Q: Will online banking show my account if it is dormant or has a zero balance?

A: No, dormant, inactive and zero balance accounts will not be shown in online or mobile banking.

MOBILE APP:

Q: Will you offer a Mobile App?

A: Yes, the new app will be available for download in your app store on March 20th. Please note that your initial Online Banking must be from either a computer or a mobile device using the browser.

Q: I cannot find the Mobile App for my iPad/Tablet?

A: Our **Star Bank MN** Mobile App is released as a Phone App. However, it will work for any mobile device, including tablets and iPads. Simply change your App store search to 'Phone Only' and search again.

Q: What if I am trying to log in with my current user name and cannot access the new system?

A: Contact us at 320-963-3161 and we can assign a temporary access ID/Password to you.

Q: How do I sign up for mobile banking?

A: To sign up for Mobile Banking do the following:

1. Download the app from Google Play (Android) or App Store (choose the iPhone app – it will work with the iPad also)
2. Open the app on your phone
3. Enter the same User ID and passcode that you use for online banking with Star Bank (if you do not have online banking you will need to enroll before using your mobile app)

VOICE BANKING:

Q: How do I log into the new Voice Banking system?

A: Call our **new Voice Banking phone number (855) 924-2265** and follow the prompts to register to use the updated Voice Banking system. You will need to have access to your social security number and account number to enroll.

DEBIT CARDS:

Q: When will my new card arrive?

Your new Star Bank Debit, HSA or ATM card will arrive around March 13th. A new PIN will arrive one or two days later. Please follow the instructions included with your new card for activation. The new card can be used beginning on March 20th. The new card will NOT work prior to March 20th.

Q: How do I activate my new card?

Take no immediate action to activate your new chip card. **Please use your current Star Bank Card until Monday, March 20th, 2017.** At that time, to activate your new card, just use it at any ATM, at any pinned Point-of-Sale device, or simply call the toll free number on the activation sticker located on the front of the card. Your new card has been issued to you with a temporary PIN number which should arrive 1-2 business days after your new card. You must use the temporary PIN to activate your new chip card.

Q: Can my secret code (PIN) remain the same?

If you wish to continue to use your current PIN, please call the toll free number on the activation sticker located on the front of your new card. **You will need to verify the temporary PIN number issued with the card** when changing your PIN, so please have the PIN mailer available.

Q: Will I have a new card number?

Yes, you will have a new card with a new card number. It is important to remember that if you have automatic payments set up with your current card number, you will need to give merchants and service providers your new number and expiration date to ensure payments continue.

Q: When do I stop using my current card?

You will **no longer be able to use your current card** on Monday, March 20th.

Q: When can I use my new card?

You may activate and use your new card beginning on Monday, March 20th.

Q: How can I block my card without closing it?

A: A new feature of our online and mobile banking is the ability to temporarily block and unblock your Debit, HSA or ATM cards. To use this feature be sure to load this card into your online banking profile. This feature is convenient when you may have misplaced your card or know that you will not be using the card for a short period of time.