



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**.

**BANK OPERATIONS:**

During the Upgrade weekend, you will **NOT** be able to access your accounts Online or by Voice Banking beginning on **March 17<sup>th</sup> at 3:00 p.m. through Monday, March 20<sup>th</sup> at 8:00 a.m.** Both Voice Banking and Online Banking will operate again at 8:00 a.m. on Monday, March 20<sup>th</sup>, 2017.

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

**ONLINE BANKING:**

On Monday, March 20<sup>th</sup>, you will be able to access your accounts at the same web address of [www.StarBank.net](http://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.**

100 State Hwy 55 East • Maple Lake, Minnesota 55358-0449 • 320.963.3161 • Fax 320.963.6163

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**[www.starbank.net](http://www.starbank.net)**



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Visit [www.StarBank.net/Bank-Technology-Upgrade](http://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 20<sup>th</sup>, 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 17<sup>th</sup>, 2017 as you will need to re-enter these in the new system on March 20<sup>th</sup>, 2017.

Between the dates of March 3<sup>rd</sup>, 2017 and March 19<sup>th</sup>, 2017, we regret we are unable to accept new Online 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 20<sup>th</sup>, 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 20<sup>th</sup>, 2017:**

**DELETE** any **RECURRING BILL PAYMENTS** set up in Bill Pay that will process **after** March 17<sup>th</sup>, 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 20<sup>th</sup>, 2017!

Current bill pay customers should not set up new vendors or payments after March 6<sup>th</sup>! Bill pay customers can still initiate payments only up until March 16<sup>th</sup>, 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 17<sup>th</sup>**. 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. Before March 17<sup>th</sup>, you can print your payee information from the current system. 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 20<sup>th</sup>!

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 20<sup>th</sup>. 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 17<sup>th</sup> through 8:00 a.m. Monday, March 20<sup>th</sup>**. If you need assistance with account transfers or account balances you may contact one of our offices during regular business hours.

**EFFECTIVE MARCH 20<sup>TH</sup>, THE NEW PHONE NUMBER FOR BANK-BY-TELEPHONE WILL BE:**

**(855) 924-2265**

On Monday, March 20<sup>th</sup>, 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 17<sup>th</sup>, 2017 from our current banking processor. All statements will be printed on March 17<sup>th</sup> – there will **NOT** be an e-Statements on March 17<sup>th</sup>.

Your next statement will be produced in our new system on either March 25<sup>th</sup> or 31<sup>st</sup>. Our new Inter@ct e-Statements will be active as of March 25<sup>th</sup>, 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 16<sup>th</sup>. Please note that your next statement will not be available until your account statement cycle has occurred on March 25<sup>th</sup> or March 31<sup>st</sup>.

If you are new to Inter@ct e-Statement, 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 20<sup>th</sup>, 2017. If you elect not to receive Inter@ct e-Statements, do nothing, 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](http://www.StarBank.net/Bank-Technology-Upgrade)**

Please feel free to contact your local Star Bank office or email us at [Operations@StarBank.net](mailto:Operations@StarBank.net). Thank you for your business and your patience during this exciting Technology Upgrade at Star Bank.

Sincerely,



Harry Wahlquist  
President/CEO – Star Bank