

Welcome to
Star Bank



Your Conversion Guide



Acquisition FAQs Web Page

Use the camera on your phone to scan
the code or visit
www.star.bank/hancock-acquisition

Key Information

Call us with questions 320.392.5278
Email us with questions customerservice@star.bank
Activate Debit Card 888.227.3096
Download the app Star Bank MN
Routing Number 091206541



STARBANK

The Bank That Cares™

www.star.bank

Welcome to Star Bank!

On behalf of the entire team here at Star Bank, we would like to give you a warm welcome!

For several months, our team has been working hard behind the scenes. Our goal is to make this transition as seamless as possible for you. This guide will provide answers to many of the questions you may have regarding the conversion.

A legacy of local service

Star Bank has a rich history, beginning in 1904 as The First National Bank of Bertha. Since then, Star Bank has grown to 11 branches (including the Hancock office) by both acquisitions and new openings. Through all this growth, we are proud to remain independent, locally owned and operated, and committed to our customers and communities.

Community commitment and customer focused

Our mission is to provide caring and personalized financial services, ensuring the long-term success of our customers and the communities we serve.

Our commitment goes beyond financial services. You'll find Star Bankers throughout the community, sharing their time, talents, and treasures to make a positive impact. We look forward to continuing this tradition of involvement and spirit of giving in the Hancock community.

Questions? We're here to help!

We understand that you might have questions. Please don't hesitate to reach out. We're always happy to help by phone, email, or in-person at any of our 11 locations.

Thank you for your business and we look forward to getting to know you better.

Harry Wahlquist
President & CEO

Andy Wahlquist
SVP & COO

Katie Wahlquist
SVP & CAO

A message from *the Wahlquists*



(Left to right)
Andy, SVP & Chief Operations Officer
Harry, President & CEO
Katie, SVP & Chief Administrative Officer

What's in the guide?

Locations	p 2
Checklist & Timeline	p 3
Product Conversion Info	p 4
Direct Deposits	p 6
Debit Cards	p 7
Online Banking & App	p 8
eStatements	p 9
Account Alerts	p 9
Text Banking	p 9
Bill Pay	p 10
P2P	p 10
Mobile Deposit	p 11
Voice Banking	p 11
Account Conversion	p 12
Star Account Details	p 13
Fee Schedule	p 14
Funds Availability	p 15
Substitute Check Policy	p 17
Privacy Policy	p 18
Truth in Savings	p 20
Account Agreements	p 23





ANNANDALE

460 Elm St E | Annandale, MN 55302
p: 320.274.2265

BARRETT

400 2nd St | Barrett, MN 56311
p: 320.528.2531

BERTHA

201 2nd Ave NW | Bertha, MN 56437
p: 218.924.4055

EAGLE BEND

135 Main St E | Eagle Bend, MN 56446
p: 218.738.6112

EDEN PRAIRIE

250 Prairie Ctr Dr | Eden Prairie, MN 55344
p: 952.358.2265

ELBOW LAKE

37 Central Ave S | Elbow Lake, MN 56531
p: 218.685-4475

GRACEVILLE

228 Studdart Ave | Graceville, MN 56240
p: 320.748.7239



HANCOCK ★

570 6th St | Hancock, MN 56244
p: 320.392.5278

MAPLE LAKE

100 State Hwy 55 E | Maple Lake, MN 55358
p: 320.963.3161

VERNDALE

101 S Farwell St | Verndale, MN 56481
p: 218.445.5151

WHEATON

1024 Broadway | Wheaton, MN 56296
p: 320.563.8138

CHECKLIST

Key dates and things to do



This timeline and checklist will help guide you through the switch to Star Bank. For the most up-to-date information visit our acquisition hub at www.star.bank/hancock-acquisition.

Date	Item
<input type="checkbox"/> TODAY	Review this conversion guide and keep it handy for future reference.
<input type="checkbox"/> TODAY	Make sure your contact info is up to date with CDB. To receive important updates and to enroll in online banking we will need your current address, phone number, and email address.
<input type="checkbox"/> TODAY	Review the Digital Section about access to online banking, bill payments, transfers, and mobile deposit (p 8). Download or print any payment history, payee information, and statements.
<input type="checkbox"/> TODAY	Make a list of your direct deposits including Social Security, Pensions, Railroad Retirement, etc. You will need to provide the vendor your new routing number. See page 6 for a checklist.
<input type="checkbox"/> June 3	Start watching the mail for a starter pack of Star Bank checks. Keep them in a safe place until after conversion on June 15.
<input type="checkbox"/> June 3	Start watching the mail for your new Star Bank debit card. Your PIN will be mailed separately. Keep these in a safe place until June 17.
<input type="checkbox"/> June 5	Last day to modify bill payments. All bill payments scheduled to occur on or before June 5th will be processed as usual. Wait to schedule any payment after June 5th until conversion is complete on June 17th or use an alternative method of payment.
<input type="checkbox"/> June 14	The Hancock office will closed at 3pm so that systems can begin transitioning over to Star Bank systems.
<input type="checkbox"/> June 14	After 3pm, CDB online banking access will no longer be available. You will no longer have access to any CDB eStatments or bill pay information.

Date	Item
<input type="checkbox"/> June 15	Conversion of all accounts will occur over the weekend.
<input type="checkbox"/> June 15	Begin using your Star Bank checks.
<input type="checkbox"/> June 16	Activate and begin using your Star Bank debit card. See page 7 for more info and instructions.
<input type="checkbox"/> June 17	Conversion is complete. The Hancock office will officially open as Star Bank.
<input type="checkbox"/> June 17	Enroll in online banking and download the Star Bank MN app. See page 8 for instructions.
<input type="checkbox"/> June 17	Enroll your accounts in eStatements for faster, more secure delivery and to avoid a \$3 paper statement fee. See page 9 for instructions.
<input type="checkbox"/> June 17	June 17 - June 28th, bring your CDB checks into the Hancock office and we will shred them and order a replacement of Star Bank checks at no cost to you.
<input type="checkbox"/> June 19	Juneteenth - The Hancock office will remain open normal business hours to assist customers. Please note that transactions will post the following day due to the federal holiday.



**Have questions?
We're here to help!**

Give us a call at 320.392.5278, send us a message at customerservice@star.bank, or stop by any of our 11 locations.

IMPORTANT INFORMATION

Product Conversion



Account Numbers

Account numbers will remain the same when they are transitioned over to Star Bank. You will be notified individually if your account number requires any changes.

ATMs

The following ATMs will continue to be available for use. There will be a short period of downtime on Monday, June 17th.

- Hancock Concrete
- Darold's Supervalu
- By Lo Gas & Groceries
- Grandstay Hotel
- Buddies Bar & Grill
- Route 22 Bar & Grill

Branch

The Hancock branch hours, phone number, and address will remain the same.

570 6th St | PO Box 8 | Hancock, MN 56244

Phone: 320.392.5278

Fax: 320.392.5330

Lobby and Drive-Thru: M - F 8 am - 5 pm

Certificate of Deposits (CDs)

There will be no changes to your account number, rate, or term. When your CD nears maturity you will receive a letter with renewal information.

Star Bank offers a flexible range of CD terms from 3 months - 48 months. Contact us for current rates.



**Is your information
up-to-date?**

Verify that your email, phone number, and address on file with us are current to ensure seamless access to our digital services and to facilitate the delivery of important information and updates during the conversion and after.

Checks

Your account routing number will transition to Star Bank's routing number (091206541) on June 17th. Please discontinue the use of your CDB checks on June 14th. Watch the mail for a complimentary order of Star Bank checks starting June 3rd. Bring any left over CDB checks in between June 17th - June 28th to receive a complimentary replacement order of Star Bank checks.

Debit Card

New debit cards and Personal Identification Numbers (PINs) will be issued to all customers who currently have a debit card. The debit card and PIN will arrive in the mail separately in early June. You may activate and begin to use your debit card starting Sunday, June 16th.

Your CDB debit card will be deactivated on Monday, June 17th. Your CDB debit card will no longer work after it has been deactivated.

Starting Monday, June 17th, all automatic payments linked to your CDB debit card will require reenrollment using your Star Bank debit card number.

Review page 7 for more information about debit cards.

Deposit Accounts

Your account will convert over to the Star Bank account that most closely matches your current CDB account. See page 12 for the conversion chart. Please reach out to any of our offices for a complimentary account review any time after Monday, June 17th.

Direct Deposits

While your account number will not change, unless notified individually by the bank, your account routing number will switch to the Star Bank routing number (091206541). Prior to conversion, make a list of all your direct deposits. You will need to provide the Star Bank routing number to continue receiving a direct deposit. Please review the checklist on page 6 for more information about direct deposits.

Health Savings Accounts (HSA)

If you have a CDB HSA, it will transition to a Star HSA. Watch the mail for a complimentary order of checks and a debit card for this account. Keep them in a safe place until Monday, June 17th.

Star HSAs earn a variable interest, please call for the current rate. There is an annual \$25 fee that is assessed in January, please refer to the fee schedule on page 14.

IMPORTANT INFORMATION

Product Conversion Continued



Individual Retirement Accounts (IRA)

Your CDB IRA will continue with the original terms and conditions provided to you at the time your IRA was opened. Upon maturity, your IRA CD will convert to a Star Bank IRA CD. New terms and conditions will be provided to you 10 - 15 days before maturity. See page 22 for the Star Bank IRA CD terms. Please contact us with any questions or if you're interested in opening an IRA.

Loans

The conversion will not impact your existing loan rate, terms, conditions, or account number unless you are individually notified otherwise. You may continue to make payments as usual online, over the phone, in-person, or by mail.

Mobile App

Search for Star Bank MN in the Play Store or App Store to download our app. After conversion, you will need to enroll in online banking by using the enrollment link in the app or on our website: www.star.bank. See the Online Banking section on page 8 for more info.

Online Banking & Bill Pay

CDB Online Banking and Bill Pay will not convert over to Star Bank Online Banking and Bill Pay. Print or download any statements, transaction history, or bill pay information saved in your CDB online banking. CDB online banking will deactivate at 3 pm on Friday, June 14th.

You will have access to enroll in Star Bank online banking on June 17th. Please refer to page 8 for more information our digital services and how to enroll.



Mark your calendar.

Conversion will begin on Friday, June 14th and complete over the weekend. Please note that the Hancock office will close at 3pm on Friday, June 14th.

Overdraft Protection

Star Bank offers a Ready Reserve line of credit to cover your account in the event of an overdraft. Funds automatically advanced to cover check and debit card transactions that draw the account below zero. Contact us for more information and to apply. Subject to credit approval.

Safe Deposit Boxes

Safe Deposit Box rental is available at the pricing below. Star Relationship Checking Account customers receive a \$10 discount on the annual fee. Contact us if you are interested in renting.

There is no action required for current Safe Deposit Box customers. The rates below will take effect as the box comes up for annual renewal.

Size	Annual Fee
3 x 10	\$25.00
5 x 5	\$20.00
5 x 11	\$30.00

Statements/eStatements

You will receive one final statement for all your Community Development Bank checking and savings accounts by mail. The last statement will cycle on June 14th. Download or print any CDB eStatements you wish to retain. CDB eStatements will not be available after June 14th.

Statements for Star Bank checking accounts will cycle on the 26th of each month. Statements for Star Bank savings accounts will cycle quarterly.

There is a \$3 paper statement fee for all accounts. This fee will be waived until September 2024. Enroll in eStatements to avoid the fee. See page 9 for enrollment instructions.

Check images can be viewed in your transaction history in online banking. If you wish to add check images to your statement for \$4 per statement, per statement cycle, please contact us.

Transfers

Any recurring or scheduled internal or external transfers or loan payments you have set up by Community Development Bank will be converted and continue as previously set up.

Bill Pay - Any recurring or scheduled transfers set up by you through bill pay and set to occur after June 5th will not be processed. Please make a list of these transfers so you can easily recreate them in your Star Bank online banking after conversion.

Wires

Wires are sent out by request. Contact the Hancock office to set up a wire transfer. The fee for incoming and outgoing, domestic and international wires can be found on the fee schedule on page 14. Wires are processed daily up to the cutoff time of 2 pm.

DIRECT DEPOSITS

Checklist

Things to know and do. Your account number (unless individually notified) will remain the same upon conversion to Star Bank. Your routing number will change from Community Development Bank's routing number to Star Bank's routing number (091206541). You will need to contact each sender and provide the updated routing number to continue receiving a direct deposit.

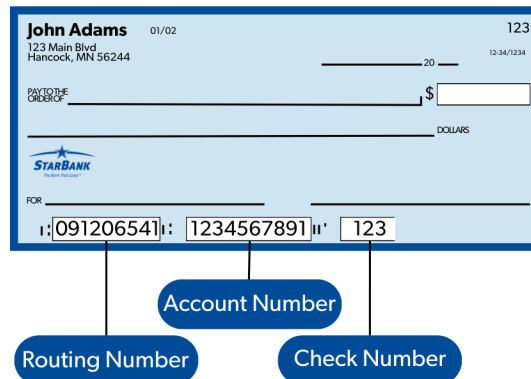
What is a routing number?

The routing number is a nine-digit code used by financial institutions to identify other financial institutions. It's used for electronic transactions such as direct deposits, funds transfers, digital checks, and bill pays.

Where can I find my routing number?

Your routing number can be found in the bottom left corner of a check.

Star Bank's routing number is 091206541.



Direct Deposit Checklist

Below are a few of the most common direct deposit sources to help you remember to inform the sender about your new routing number. You will need to provide your current routing number for Community Development Bank (091205102) and the Star Bank routing number you are updating it to (091206541). Remember, your account number will remain the same unless notified individually.

Private Sector Payments

- ☐ Payroll Direct Deposit
- ☐ Retirement/Pension Plan
- ☐ Interest Income
- ☐ Dividends
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____

Government Payments

- ☐ Social Security
- ☐ Federal Salary/Military Civilian Pay
- ☐ VA Compensation or Pension
- ☐ Supplemental Security Income
- ☐ Railroad Retirement
- ☐ Civil Service Retirement
- ☐ Military - Active, Retirement, Survivor
- ☐ Other: _____
- ☐ Other: _____

Helpful contact information

Social Security Visit the Social Security website to update your routing number:

<https://www.ssa.gov/manage-benefits/update-direct-deposit>

Use the automated phone assistance line by dialing 1-800-772-1213. When you hear "How can I help you today?" say, "direct deposit."

Visit the Social Security office in-person. 2633 Jefferson St. Ste 701, Alexandria MN 56308

Office of Personnel Management Visit the website at www.servicesonline.opm.gov or contact by phone at 1-888-767-6738

VA Benefits Sign into your VA.gov profile to update. Instructions found here:

<https://www.va.gov/resources/how-to-change-direct-deposit-information-for-va-benefits/>

Railroad Retirement Benefits Call the RRB office at 877-772-5772

Military - Active Duty, Retiree, Survivor Visit the Defense Finance and Accounting Service (DFAS) website <https://www.dfas.mil/retiredmilitary/manage/direct-deposit/> or call 1-888-332-7411

DEBIT CARDS

Star Bank MasterCard® Debit Card | Debit Card Lock & Unlock

Things to know and do. If you have a CDB debit card for your checking account or HSA, you will receive a Star Bank debit card and Personal Identification Number (PIN) separately in the mail. If you do not currently have a debit card but would like one, please contact us any time after June 17th and we would be happy to get one sent out to you.

✓ **Before June 14th: Make a list of automatic debits linked to your debit card**

You will need to update any automatic payments with your new Star Bank debit card number. Make a list of any subscriptions or services that are paid automatically through your CDB debit card for a smooth transition.

✓ **Starting June 3rd: Look for your new Star Bank debit card in the mail.**

You will receive your debit card and PIN in the mail. The card and PIN will be mailed separately to the address we have on file. Maintain your debit cards until Sunday, June 16th.

✓ **Starting June 16th: You may activate your Star Bank debit card.**

Activate your debit card by calling 888.227.3096. You may begin using your debit card as soon as it is activated. Your PIN will arrive separately following the card.



Personal Card Daily Limits

Purchase: \$1,000
Withdrawal: \$210



HSA Card Daily Limits

Purchase: \$1,000
Withdrawal: \$210



Business Card Daily Limits

Purchase: \$1,000
Withdrawal: \$210

Daily limits reset at approximately 2 pm CT. Review the MasterCard Debit Card Agreement beginning on pg 16.

✓ **On Monday, June 17th: Your CDB debit card will stop working.**

You may continue to use your CDB debit card until June 17th. Please destroy your CDB debit card on this date or bring it into the bank and we will securely dispose of it for you.

Block and unblock your debit card. You have the ability to block and unblock your debit card in Star Bank online banking and through the Star Bank MN app. All transactions, including automatic payments linked to the card will not go through while the card is blocked.

Blocking your debit card is not a replacement for reporting your card lost or stolen, or reporting unauthorized transactions on your account. If your card is lost or stolen, or you notice unauthorized transactions, call 877.226.2351 immediately.

1. To block your card, login to online banking from the computer or the Star Bank MN app.
2. From the "Account Summary" screen, click the "Block" button.
3. Confirm the block.
4. Your card will remain blocked until you unblock the card.
5. To unblock your card, simply repeat the steps above.

DIGITAL BANKING

Pre-Conversion To Dos | Enroll in Online Banking & Download the Star Bank MN app

Complete before CDB online banking deactivates on Friday, June 14th at 3 pm.

✓ **Make a list of payments and payees.**

Print a list of your current payees and any recurring or scheduled payments as they will need to be recreated after conversion. Be sure to review monthly, quarterly, and annual activity as you create your list.

✓ **Print or download eStatements and transaction history.**

CDB eStatements will not be available after conversion. Only a limited transaction history will appear when you enroll in Star Bank online banking. We recommend reviewing your accounts and downloading or printing any eStatements, transaction history, or check images you want to retain for your records.

Beginning Monday, June 17th, Enroll in Digital Banking Services

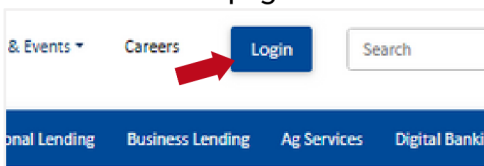
Enroll in Online Banking & Download the Star Bank MN app

You must enroll in online banking to access your accounts online and use other Star Bank digital services including eStatements, P2P, mobile deposit, and the Star Bank MN app. You can enroll on our website or through the Star Bank MN app.

1. Enroll on our website OR Enroll on the Star Bank MN app



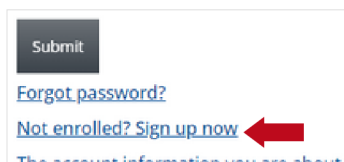
Scan this QR code or visit www.star.bank from your computer. Click the Login button at the top of the homepage.



Scan this QR code or search Star Bank MN in your App Store or Play Store to download our app. Once downloaded, open the app.



2. Click the enrollment link under the submit button on the computer or in the Star Bank MN app.



3. Complete and submit the secure Enrollment Form.

- 4. After the Enrollment Form is submitted you will receive the following message:** "Your account is under review by the bank. You will receive an email when your account has been approved." The approval email will provide additional instructions to complete enrollment. If you don't see the email, please check your spam folder.
- 5. After you receive the approval email from the bank, you can login with username and password you provided during enrollment.** Password requirements: 8 characters, an upper case letter, a lower case letter, a number, and a special character. The password cannot contain any part of the login name.
- 6. Once your password is set you will need to add a contact method for multi-factor authentication. Next, review and accept the Online Banking Disclosures and Agreement.**
- 6. You may now access online banking to view accounts, make transfers, enroll in eStatements, use bill pay, send money through P2P and more.**

DIGITAL BANKING

eStatements | Account Alerts | Text Banking

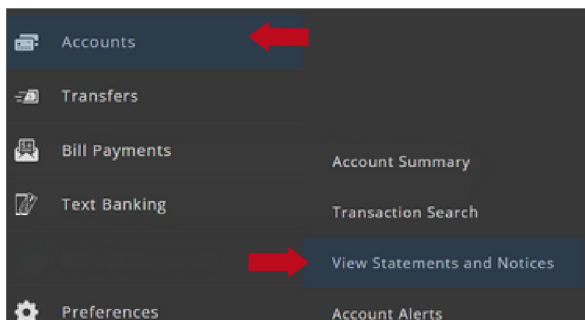
Enroll in eStatements

After conversion, all accounts will default to a paper statement. The \$3 paper statement fee will be waived until September 2024. Avoid the fee and enjoy the security and convenience of going paperless by enrolling in eStatements with just a few clicks.

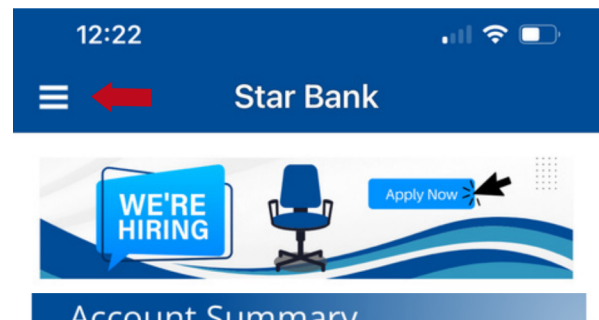
1. **Login to your online banking account on your computer or in the Star Bank MN app.** You must be enrolled in online banking to receive eStatements (see page 8 for online banking enrollment).

2. **Click the “View Statements and Notices” link under the Accounts tab.**

On the computer, the accounts tab is on the left hand menu



On the app, tap the three lines at the top left to find the accounts tab.



3. **You will be prompted to register an email address if you haven't done so already. Once you've registered your email navigate back to the View Statements and Notices Page.**
4. **Select the accounts to enroll individually then click the “Select Accounts to Go Paperless” button. OR enroll all accounts at once with the “Go Paperless on All Accounts” button.**

Go Paperless on All Accounts

Select Accounts to Go Paperless

5. **Read the disclosure then click accept at the bottom of the page.**
6. **You are enrolled!** You will receive an email when your eStatement is ready to be viewed in online banking or on the Star Bank MN app. The checking account cycle ends on the 26th of each month and savings accounts are cycled quarterly. You will receive your first statement on June 26th.

Text Banking Check account balances, track transactions, and receive alerts through text message.

1. **Login to online banking on your computer or the Star Bank MN app.**
2. **From the Main Menu find the “Text Banking” tab**
3. **Select “Sign up”**
3. **Once subscribed, you can start texting. Visit www.star.bank/digital to learn more.**

Account Alerts Set up email or text notifications for balances or pending transactions.

1. **Login to online banking on your computer or the Star Bank MN app. You must be enrolled in Text Banking before you can set up Account Alerts.**
2. **From the Main Menu find the “Accounts” tab, then click “Account Alerts.”**
3. **Select “Create New Alert”**

DIGITAL BANKING

Bill Pay | P2P

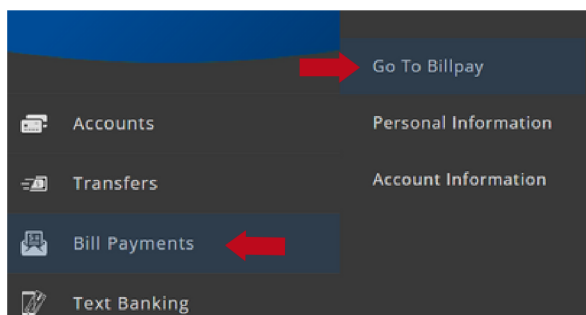
Enroll in Bill Pay, set up payees and schedule payments

CDB Bill Pay information will not be available after conversion. **June 5th is the last day scheduled and recurring payments will be sent out.** After conversion, payees and scheduled or recurring payments will need to be re-entered into your Star Bank Bill Pay.

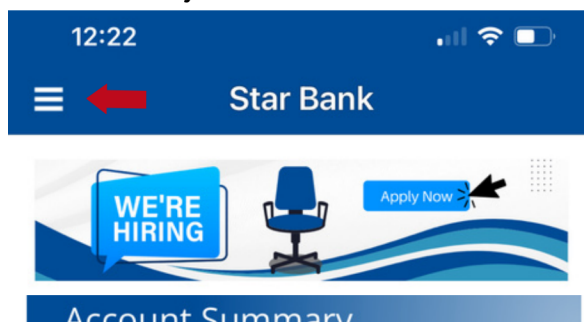
1. **Login to your online banking account on your computer or in the Star Bank MN app.** You must be enrolled in online banking to use Bill Pay. (see page 8 for online banking enrollment).

2. **Click the “Bill Payments” tab from the main menu, then select Go To Billpay.**

On the computer, the Bill Payments tab is on the left hand menu



On the app, tap the three lines at the top left to find the Bill Payments tab.

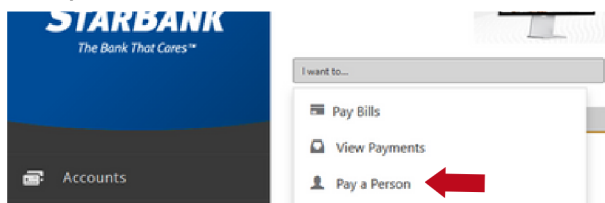


3. **Enter your email, cell phone number, and check the box if you'd like to receive text message alerts. Click the “Submit and Go To Bill Pay” button.**
4. **Read the disclosure then click accept at the bottom of the page.**
5. **Choose the accounts you wish to add to Bill Pay.** Savings accounts are not eligible for Bill Pay.
6. **Get started adding your payees and scheduling payments.**
7. **More information about setting up payees and scheduling payments can be found on our website at www.star.bank/digital/billpay**
8. **Other info:**
 - The daily limit for payments is \$10,000.00.
 - All payments will be sent electronically unless the recipient is not able to receive ACH transactions, then the payment is sent by mail in the form of a paper check.
 - Payments typically take 3 business days but can be expedited for a fee.

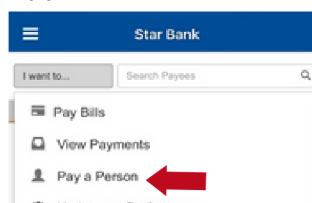
P2P Eliminate the hassle of cash or checks. P2P is a free, easy, and secure way to send money.

1. **Login to online banking on your computer or the Star Bank MN app.**
2. **From the Main Menu find the “Bill Payments” tab, then click “Go To Billpay.”**
3. **Click on the “I want to...” dropdown menu and select “Pay a Person”**

Computer view



App view



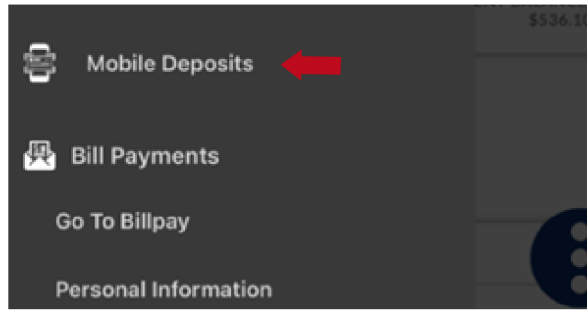
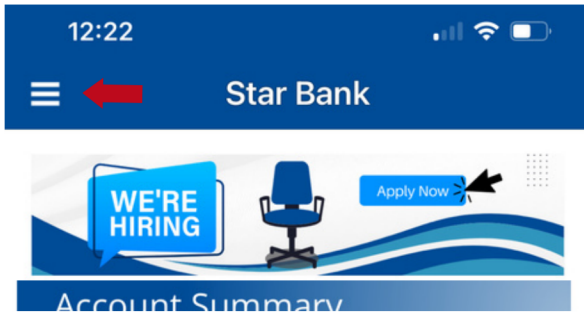
4. **Enter the dollar amount and recipient. Create a secret code and your money is on its way!**
5. **For more information about sending a P2P visit www.star.bank/digital/person-to-person-p2p**

DIGITAL BANKING

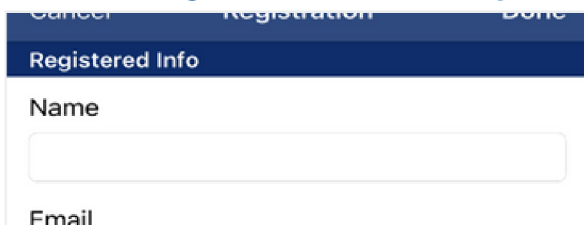
Mobile Deposit | Voice Banking

Enroll in Mobile Deposit Deposit your checks from the Star Bank MN app any time, any where!

1. **Login to the Star Bank MN app. (See page 8 for download instructions.)**
2. **Click the three lines on the top left for the main menu, then select “Mobile Deposits”**



3. **Fill out the Registration Info and accept the terms and conditions.**

A screenshot of the 'Registration' form in the app. The form has a title bar with 'Cancel', 'Registration', and 'Done' buttons. Below the title bar is a section titled 'Registered Info'. It contains two input fields: 'Name' and 'Email'. A red arrow points from the text 'Your full first AND last name are required here.' to the 'Name' input field.

Your full first AND last name are required here.

4. **You'll receive an email once your registration is approved by the bank. This email will include your limits and more instructions for making a deposit.**
5. **For more info about submitting a mobile deposit visit www.star.bank/digital/mobile-deposit**
6. **Other info:**
 - Deposits submitted after 3pm will be processed the following business day.
 - Checks must include this endorsement: "For mobile deposit only at Star Bank."
 - Checks made payable to a business must include the business endorsement.
 - Checks made payable to two parties must include both signatures.

Voice Banking Access your accounts using our automated telephone banking, 24 hours a day.

1. **Dial 855.924.2265 from any phone.**
2. **Enter your Social Security Number or Tax ID.**
3. **Follow the prompts to create a PIN. The PIN will be required each time Voice Banking is dialed.**
4. **You will be able to use Voice Banking immediately after registering a PIN.**
5. **Check balances, transfer money between Star Bank accounts, make a loan payment, report a lost or stolen debit card, order checks, and more!**

ACCOUNT CONVERSION



Community
Development Bank, FSB



Your Community Development Bank accounts will be transferred to the Star Bank account that most closely aligns with the features and benefits of your existing account. Your account number will not change and no further action is required. However, you will need to use the Star Bank routing number: 091206541. If you would like a complimentary review of your accounts to determine which Star Bank account best suits your current situation, please call [320.392.5278](tel:320.392.5278) or visit any Star Bank office after June 14th.

If your Community Development Bank is:	Your new Star Bank account will be:
CDB Every Day Checking	Star Checking
CDB Club 55 Checking	Star Senior Checking
CDB Interest Checking	Star Checking with Interest
CDB Tots to Teens Savings CDB Every Day Savings	Star Statement Savings
CDB Every Day Savings (for businesses)	Star Business Statement Savings
CDB Health Savings	Star Health Savings
CDB IRA Savings	Star IRA
CDB Money Market	Star Money Market
CDB Certificate of Deposit	Star Certificate of Deposit
CDB Small Business Checking CDB Business Checking	Star Small Business Checking
CDB Community Checking	Star Non Profit Checking

STAR ACCOUNT DETAILS

All our accounts offer a MasterCard® debit card or ATM card with unlimited debit card transactions on checking accounts. Take advantage of our digital services with mobile deposit, bill pay, P2P, and eStatements.¹

STAR CHECKING

- ✓ No regular monthly service charge⁴
- ✓ No minimum balance required
- ✓ Not an interest bearing account
- ✓ \$100 opening deposit required

SENIOR STAR CHECKING

- ✓ No regular monthly service charge⁴
- ✓ No minimum balance required
- ✓ Variable interest paid monthly on balances that remain above \$500²
- ✓ For age 62+
- ✓ \$100 opening deposit required

STAR CHECKING WITH INTEREST

- ✓ \$8 monthly service charge if account balance falls below \$500⁴
- ✓ Variable interest is paid monthly²
- ✓ \$500 opening deposit required

STAR RELATIONSHIP CHECKING

- ✓ \$10 monthly service charge if combined deposit balance (checking, savings, CDs) falls below \$15,000⁴
- ✓ Variable interest paid monthly²
- ✓ \$10 discount on annual safe deposit rental fee⁶
- ✓ \$15,000 opening deposit¹

STAR STATEMENT SAVINGS

- ✓ \$5 quarterly service charge if balance falls below \$200⁴
- ✓ Service charge waived for youth up to age 18
- ✓ Variable interest²
- ✓ \$200 opening deposit required

STAR MONEY MARKET

- ✓ \$15 monthly service charge if balance falls below \$2,500⁴
- ✓ Variable interest, tiered²
- ✓ \$2,500 opening deposit required

STAR SMALL BUSINESS CHECKING

- ✓ No monthly service charge^{4,5}
- ✓ Not an interest bearing account
- ✓ Debits: First 200 items per month free. \$0.30/debit over 200 items
- ✓ Deposits: First 200 items per month free. \$0.30/deposit over 200 items
- ✓ \$100 opening deposit required

STAR SMALL BUSINESS CHECKING WITH INTEREST

- ✓ \$7 monthly service charge if balance falls below \$1,000^{4,5}
- ✓ Variable interest²
- ✓ Debits: First 200 items per month free. \$0.30/debit over 200 items
- ✓ Deposits: First 200 items per month free. \$0.30/deposit over 200 items
- ✓ \$1,000 opening deposit required

STAR NON-PROFIT CHECKING

- ✓ No monthly service charge^{4,5}
- ✓ Interest earned on minimum balance over \$1,000.00
- ✓ Tax exempt status or non profit status required
- ✓ \$100 opening deposit required

STAR CORPORATE CHECKING

- ✓ \$10 monthly service charge^{4,5}
- ✓ No minimum balance
- ✓ Earnings Credit^{2,3}
- ✓ \$0.30 per deposit plus \$0.10 per deposited item.
- ✓ \$0.15 per debit item.
- ✓ \$100 opening deposit required

STAR BUSINESS SAVINGS

- ✓ \$5 quarterly service charge if balance falls below \$200⁴
- ✓ Variable interest²
- ✓ \$200 opening deposit required

STAR BUSINESS MONEY MARKET

- ✓ \$15 monthly service charge if balance falls below \$2,500⁴
- ✓ Variable, tiered interest²
- ✓ \$2,500 opening deposit required

¹ \$15,000 opening balance may be in this account or in combined balances in checking, savings, money market, or CDs with same ownership. ² Please ask for current rates. ³ Earnings Credit rates is variable and established by the bank. Check with bank for current rates. ⁴ \$3 fee for paper statement. ⁵ Analysis fees may apply ⁶ Subject to availability. ⁷ Subject to approval. Member FDIC

FEE SCHEDULE



Account Balance Assistance (per hour - \$20 minimum)	\$20
Account Research (per hour - \$20 minimum)	\$40
ACH Origination Set Up Fee	\$30
ACH Change Fee	\$5
Canadian Item Fee	\$12
Cash Management (per month) (plus \$0.10 per ACH item)	\$10
Cashier's Check	\$5
Check Printing (varies by design)	Varies
Check Image (per statement)	\$4
Debit/ATM Card International Transaction Fee (of total transaction)	2%
Debit/ATM Card PIN Change	\$5
Debit/ATM Card Replacement	\$10
Debit/ATM Card Rush Fee	\$30
Dishonored Item Fee on Loan Payment	\$30
Dormant Account Fee (per month) (12 mo. DDA) (12 mo. SAV)	\$3
Early Account Closure (within 6 months)	\$25
Faxing (per page)	\$1
Foreign Currency Exchange ³	\$40
Garnishment/Levy	\$100
Health Savings Account Annual Fee	\$25
IRA Transfer or Closing Fee	\$35
Money Order	\$3
Night Drop Bag – Zipper	\$15
Night Drop Key Replacement	\$10
Non-Sufficient Funds Fee (NSF) ¹	\$30
Non-Sufficient Funds Fee (NSF) – Maximum per day	\$150
Notary Fee	\$3
Out of Network ATM Fee	\$2
Overdraft Fee (OD) ¹	\$30
Overdraft Fee (OD) – Maximum per day	\$150
Photocopies (per page)	\$1
Ready Reserve Annual Fee	\$25
Remote Deposit Capture Set Up Fee (Commercial)	\$75
Return Item/Return ACH Deposited Fee	\$4
Return Statement	\$5
Safe Deposit Box Annual Fee ²	Varies
Safe Deposit Box Drilling Fee/Locksmith Fee ²	Varies
Safe Deposit Box Key Replacement	\$40
Statement Copy (per statement)	\$3
Statement – Duplicate	\$3
Statement – Paper	\$3
Stop Payment Fee (per item)	\$35
Temporary Checks (per page)	\$1
Visa Gift Card (per card)	\$5
Visa Gift Card Bulk Order (10 or more cards) (per card)	\$4
Wire Transfer Fee – Domestic Incoming	\$10
Wire Transfer Fee – Domestic Outgoing	\$20
Wire Transfer Fee – International Incoming & Outgoing	\$60

1. The fee applies to overdrafts and NSF's "created by check, in-person withdrawals, ATM withdrawals, or other electronic means; including re-presenting items." 2. In Star Bank branches where Safe Deposit Boxes are available. Ask Local office for rates. Price varies by size and location. 3. \$300 USD minimum order required. Member FDIC

FUNDS AVAILABILITY POLICY



PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in an account on the second Business Day after the day of deposit. Funds from electronic direct deposit will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the second Business Day after the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to Star Bank. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

AVAILABILITY SCHEDULE

Same Day Availability. Funds from deposits of:

- electronic deposits
- cash*

will be available on the day of deposit.

Next Day Availability. Funds from deposits of:

- wire transfers
- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**
- checks drawn on us

will be available on the first Business Day after the day of deposit.

Other Check Deposits. Funds from all other check deposits will be available on the second Business Day after the day of your deposit. The first \$225.00 of your deposits, however, will be available on the first Business Day after the day of deposit.

*Cash Deposits. If the cash deposits are made in person to an employee of Star Bank, then the funds will be made available on the day we receive your deposit. If they are not made in person to an employee, then the funds will be made available no later than the next Business Day after the day of your deposit.

**Check Deposits. Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; and Cashier's, Certified, or Teller's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required:

U.S. Treasury Checks. These checks must be made payable to you and deposited into your account.

U.S. Postal Service Money Orders; Federal Reserve Bank or Federal Home Loan Bank Checks; State or Local Government Checks; or Cashier's, Certified, or Teller's Checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

If any of these conditions are not satisfied, then the funds from these check deposits will be made available no later than the second Business Day after the day of your deposit.

Cash withdrawal Limitation. We place certain limitations on withdrawals in cash. In general, \$225.00 of a deposit of checks is available for withdrawal in cash on the first Business Day after the day of deposit. In addition, a total of up to \$450.00 of other funds becoming available on a given day is available for withdrawal in cash at or after 5:00 p.m. on that day. Any remaining funds will be available for withdrawal in cash on the following Business Day.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$225.00 of your deposits, however, may be available on the first Business Day after the day of deposit.

If we are not going to make all the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid; if you deposit checks totaling more than \$5,525 on
- (b) any one day; if you redeposit a check that has been returned
- (c) unpaid; if you have overdrawn your account repeatedly in the
- (d) last six months; or if an emergency condition arises that would not
- (e) enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of corresponding amount of funds that are already in your account. Those funds will be available at the time the funds from the check we cashed would have been available if you had deposited it.

FUNDS AVAILABILITY POLICY CONTINUED



HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. IF we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of U.S. Treasury checks, U.S. Postal Service money orders, cashier's, certified, teller's traveler's, and federal, state, and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second Business Day after the day of deposit.

Other Check Deposits. Funds from all other check deposits will be available on the eleventh Business Day after the day of deposit.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

SUBSTITUTE CHECKS POLICY



WHAT IS A SUBSTITUTE CHECK? To make check processing faster, federal law permits banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

phone: 320.963.3161
mail: 100 State Highway 55 E
PO Box 449
Maple Lake, MN 55358
email: operations@star.bank

You must contact us within 40 calendar days calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include ----

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the Substitute Check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.

FACTS

WHAT DOES STAR BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and credit history
- Credit scores and overdraft history

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Star Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Star Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness.	No	We don't share
For nonaffiliates to market to you.	No	We don't share

Questions?

Call 320.963.3161 or go to www.star.bank

Page 2

What we do

How does Star Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Star Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- make a wire transfer

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law give you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.
-Star Bank has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
-Star Bank does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
-Star Bank doesn't jointly market.

TRUTH IN SAVINGS DISCLOSURE



STAR CHECKING

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debit, or withdrawals, from your account will be processed in the order they are received. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or in increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with the disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

SENIOR STAR CHECKING

ELIGIBILITY REQUIREMENTS. Must be 62 years of age or older.

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change.
Determination of Rate. At our discretion, we may change the interest rate on your account.
Frequency of Rate Change. We may change the interest rate on your account at any time.
Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. Senior Star Checking is an interest-bearing account that is for people aged 62+.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. Interest is paid if the minimum daily balance is \$500.00 or more.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 4/18/2024. To obtain the current rate(s) and annual percentage yield information, please call (320) 963-3161.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with the disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

STAR CHECKING WITH INTEREST

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change.
Determination of Rate. At our discretion, we may change the interest rate on your account.
Frequency of Rate Change. We may change the interest rate on your account at any time.
Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$500.00 to open this account. A service charge of \$8.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days and were accurate as of 4/18/2024. To obtain the current rate(s) and annual percentage yield information, please call (320) 963-3161.

TRUTH IN SAVINGS DISCLOSURE CONTINUED



FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with the disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

HEALTH SAVINGS ACCOUNT (HSA)

ELIGIBILITY REQUIREMENTS. You must be covered under a High Deductible Health Plan (HDHP). You must not be covered by any other health plan that is not a HDHP (some exceptions may apply). You must not be claimed as a dependent on another person's tax return. You must be under the age of 65. You must not be enrolled in Medicare.

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change.
Determination of Rate. At our discretion, we may change the interest rate on your account.
Frequency of Rate Change. We may change the interest rate on your account at any time.
Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with the disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

STAR STATEMENT SAVINGS

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change.
Determination of Rate. At our discretion, we may change the interest rate on your account.
Frequency of Rate Change. We may change the interest rate on your account at any time.
Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$200.00 to open this account. A service charge of \$5.00 will be imposed every quarterly statement cycle if the daily balance on any day of the quarterly statement cycle falls below \$200.00. The fee is waived for youth up to the age of 18.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. Transaction limitations may apply.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with the disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

STAR MONEY MARKET

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change.
Determination of Rate. At our discretion, we may change the interest rate on your account.
Frequency of Rate Change. We may change the interest rate on your account at any time.
Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account. A service charge of \$15.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRUTH IN SAVINGS DISCLOSURE CONTINUED



TRANSACTION LIMITATIONS. Transaction limitations may apply.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. There will be a \$4.00 per month service charge for check images.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with the disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

CERTIFICATE OF DEPOSIT

Current CDB Certificates of Deposit will continue to follow the original Terms & Conditions provided at the time your CD was opened. Upon maturity your CD will be converted to a Star Bank Certificate of Deposit. New Terms and Conditions and Truth in Savings documentation will be provided to you at least 10 - 15 days prior to maturity.

CDB Certificates of Deposit will convert as follows:

CURRENT TERM	NEW TERM
3 Month CD	3 Month CD
6 Month CD	6 Month CD
12 Month CD	12 Month CD
13 Month CD	12 Month CD
24 Month CD	24 Month CD
25 Month CD	24 Month CD
48 Month CD	48 Month CD
60 Month CD	48 Month CD

INDIVIDUAL RETIREMENT ACCOUNT (IRA) CERTIFICATE OF DEPOSIT

Current CDB IRA Certificates of Deposit will continue to follow the original Terms & Conditions provided at the time your IRA CD was opened. Upon maturity your IRA CD will be converted to a Star Bank IRA Certificate of Deposit. New Terms and Conditions and Truth in Savings documentation will be provided to you at least 10 - 15 days prior to maturity.

CDB IRA Certificates of Deposit will convert as follows:

CURRENT TERM	NEW TERM
6 Month IRA CD	6 Month IRA CD
12 Month IRA CD	12 Month IRA CD
24 Month IRA CD	24 Month IRA CD
36 Month IRA CD	36 Month IRA CD
48 Month IRA CD	48 Month IRA CD
60 Month IRA CD	48 Month IRA CD

STAR SMALL BUSINESS CHECKING

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. **SERVICE CHARGE INFORMATION.** There is no monthly service charge for this account. There is no charge on your first 200 debits per month. Additional debits are \$.30 per debit item. There is no charge on your first 200 deposits per month. Additional deposits are \$.30 per item.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with the disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

STAR NON-PROFIT

ELIGIBILITY REQUIREMENTS. NOW Account eligibility requirements must be met.

RATE INFORMATION. Please refer to our rate sheet for the interest rate and annual percentage yield (APY) on this account. Your interest rate and annual percentage yield may change. **Determination of Rate.** At our discretion, we may change the interest rate on your account. **Frequency of Rate Change.** We may change the interest rate on your account at any time. **Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account. **Additional Rate Information.** Interest earned on balances over \$1,000.00.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A service charge of \$7.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your accounts equals or exceeds the minimum daily requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$3.00 per month will be charged after 12 months of inactivity.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with the disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ACCOUNT AGREEMENT

FOR STAR CHECKING, SENIOR STAR CHECKING, STAR CHECKING WITH INTEREST, HEALTH SAVINGS, STAR STATEMENT SAVINGS, STAR MONEY MARKET, STAR SMALL BUSINESS CHECKING, STAR BUSINESS SAVINGS AND STAR NON-PROFIT

DEFINITIONS

Throughout this Agreement, these terms have the following meaning:

- “You,” “your,” and “account owner” refer to the Customer whether or not there are one or more Customers named on the account.
- “We,” “our” and “us” refer to the Bank, Star Bank.
- The acronym “NOW” means Negotiable Order of Withdrawal.
- “Item” or “items” as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit slip card.
- “Debit transactions,” “debit,” or “debits” refer to funds that are taken out of your account. Common types of debits may include checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- “Credit transactions,” “credit,” or “credits” refer to deposits of funds into your account. Common types of credits include cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

GENERAL AGREEMENT – Star Checking Account Only

You understand that the following Account Agreement (“Agreement”) governs your account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include the fees and charges applicable to the account, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

GENERAL AGREEMENT – Senior Star Checking, Star Checking with Interest, Money Market, Star Statement Savings, and Health Savings Account Only

You understand that the following Account Agreement (“Agreement”) governs your account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include the fees and charges applicable to the account, the interest rate(s) and applicable annual percentage yield (APY), compounding and crediting of interest, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change.

By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

GENERAL AGREEMENT – Star Small Business, Star Business Savings, and Non-Profit Only

You understand that the following Account Agreement (“Agreement”) governs your account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice prior to change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

YOUR CHOICE OF ACCOUNT – Star Checking, Senior Star Checking, Star Checking with Interest, Money Market, Star Statement Savings and Health Savings Accounts Only

You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring account due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except, as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

YOUR CHOICE OF ACCOUNT – Star Small Business Checking, Star Business Savings, and Non-Profit Only

You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. You must determine whether the account you select is appropriate for your current and future needs. Except, as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

BUSINESS ACCOUNTS – Star Small Business Checking, Star Business Savings, and Non-Profit Accounts Only

Business accounts are those established by any partnership, corporation, association or other entity operated on a for-profit basis; all corporations and associations operated on a not-for-profit basis; and any individual who intends to use the account for carrying on a trade or business. We reserve the right to require separate written authorization, in a form acceptable to us, telling us who is authorized to act on your behalf. We are authorized to follow the directions of a person designated as having authority to act on the entity’s behalf until we receive written notice that the authority has been terminated and have had a reasonable time to act upon that notice.

ADDITIONAL DOCUMENTS TO OPEN ACCOUNT – Star Small Business Checking, Star Business Savings, and Non-Profit Accounts Only

You agree to supply us with a copy of any chartering document, Operating Agreement, or related documents requested by us.

ESCROW, TRUST, FIDUCIARY AND CUSTODIAL ACCOUNTS – Star Small Business Checking, Star Business Savings and Non-Profit Accounts Only

When your account is set up as an escrow account, trust account, fiduciary account or custodial account, it is your sole responsibility to determine the legal effects of opening and maintaining an account of this nature. We have no obligation to act as trustee or to inquire into your powers or responsibilities over this account. We reserve the right to require the documentation necessary under applicable law to establish, maintain, manage, and close this account. There may be additional terms and conditions that apply to this account that are governed by a separate agreement.

HEALTH SAVINGS ACCOUNT INVESTMENTS – Health Savings Account Only

Your account has been opened as an investment vehicle under Health Savings Account (“HSA”). The provisions of the HSA Plan Agreement should be read in conjunction with this Agreement. If any provision of this Agreement and the HSA Plan Agreement conflict, the HSA Plan Agreement language will control.

TRANSFERS AND ASSIGNMENTS – Health Savings Account Excluded

We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

POWER OF ATTORNEY – Star Checking, Senior Star Checking, Star Checking with Interest, Star Statement Savings, Money Market and Health Savings Accounts Only

If you wish to name another person to act as your attorney in fact or agent in connection you’re your account, we must approve the form of appointment.

TRANSACTION LIMITATIONS – Star Statement Savings, Star Money Market, and Star Business Savings Accounts Only

We limit the number of transfers or withdrawals you can make on a savings or money market account. You understand that we will not allow more transfers or withdrawals than the maximum number specified in the Disclosures, and we may close your account, take away your ability to transfer funds, charge you a fee, or convert the account to a checking or other transaction account if the restriction is violated.

ACCOUNT AGREEMENT CONTINUED

RESTRICTIVE LEGENDS – Star Statement Savings and Star Business Savings Accounts Excluded

We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are “two signatures required,” “must be presented within 90 days” or “not valid for more than \$1,000.00.”

STALE OR POSTDATED CHECKS – Star Business Savings Accounts Excluded

We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

PREAUTHORIZED CHECKS OR DRAFTS – Star Business Savings Accounts Excluded

You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account initiated will be deemed authorized by you.

VERIFYING FUNDS AVAILABILITY FOR CHECK – Star Statement Savings and Star Business Savings Accounts Excluded

You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

CHECK SAFEKEEPING – Star Statement Savings and Star Business Savings Accounts Excluded

If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or actual damages sustained by you.

YOUR RESPONSIBILITY FOR BACK OF CHECK – Star Business Savings Accounts Excluded

All negotiable paper (“checks”) presented for deposit must be in a format that can be processed, and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1- 1/2 inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met, and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

ELECTRONIC CHECKS AND ELECTRONICALLY CREATED ITEMS

Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information.

Electronically created items (“ECI”) are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

SUBSTITUTE CHECKS – Star Business Savings Accounts Excluded

To make check processing faster, federal law permits financial institutions to replace original checks with “substitute checks.” These substitute checks are similar in size to the original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

REMOTE DEPOSIT CAPTURE – Star Business Savings Accounts Excluded

Remote deposit capture (“RDC”) allows you to make deposits to your account from remote locations by electronically transmitting digital our

images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, “for mobile deposit only” or “for mobile deposit at Star Bank only”.

REMOTELY CREATED CHECKS – Star Statement Savings Account Excluded

A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payer. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner and to obtain from you the payer’s express, verifiable authorization for any such check.

WITHDRAWALS – Star Statement Savings and Star Business Savings Accounts Excluded

Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

UNLAWFUL INTERNET GAMBLING – Star Small Business Checking, Star Business Savings, and Non-Profit Accounts Only

Restricted transactions are prohibited from being processed through your account with us as required by the Unlawful Gambling Enforcement Act of 2006 and Regulation GG. A restricted transaction is a transaction or transmittal involving any credit, funds, instrument, or proceeds in connection with the participation of another person in unlawful internet gambling. You will notify us if your business practices regarding internet gambling change in the future.

DEPOSITS – Non-Interest Bearing Accounts Only

Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit into your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all of part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

DEPOSITS – Interest Bearing Accounts Only

Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit into your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item and adjust any interest earned. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

COLLECTION OF DEPOSITED ITEMS

In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be

ACCOUNT AGREEMENT CONTINUED

liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

STATEMENTS – Star Checking, Senior Star Checking, Star Checking with Interest, Star Statement Savings, Money Market, and Health Savings Accounts Only

We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 60 calendar days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

STATEMENTS – Star Small Business Checking, Star Business Savings, and Non-Profit Accounts Only

We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 60 calendar days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

ELECTRONIC STATEMENTS AND NOTICES

You may have the option to have statements and notices regarding this account provided to you in an electronic form, including a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your Disclosures and account opening documents.

PASSBOOKS – Star Statement Savings Accounts Only

If your account is a passbook account and you wish to make a withdrawal without your passbook, we can refuse to allow the withdrawal. If your passbook is lost or stolen, you will immediately notify us in writing.

ACH AND WIRE TRANSFERS

This Agreement is subject to Article 4A of the Uniform Commercial Code – Funds Transfers as adopted in the state of Minnesota. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House (“ACH”) entry, you agree that we may transmit an entry through the ACH, and you agree

to be bound by the National Automated Clearing House Association (“Nacha”) Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which entry is made.

PROVISIONAL PAYMENT

Credit we give you is provisional until we receive final settlement for that entry. If we do not receive the final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

INTERNATIONAL ACH TRANSACTIONS

If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

NOTICE OF RECEIPT

We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

CHOICE OF LAW

We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

STOP PAYMENTS – Star Checking, Senior Star Checking, Star Checking with Interest, Money Market, Star Statement Savings, and Health Savings Accounts Only

STOP PAYMENTS ON CHECKS – Star Statement Savings Excluded

You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

STOP PAYMENTS ON ACH DEBITS

A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

ACCOUNT AGREEMENT CONTINUED

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law.

STOP PAYMENTS CONTINUED – Star Statement Savings Accounts Excluded

You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

STOP PAYMENTS – Star Small Business Checking, Star Business Savings and Non-Profit Accounts Only

STOP PAYMENTS ON CHECKS – Excludes Star Business Savings

You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral requests for a Stop Payment Order are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. If the record or written confirmation is not received as specified, we will no longer be bound by your request. Upon receipt of confirmation in a record or writing, a Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

STOP PAYMENTS ON ACH DEBITS

A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period. A Stop Payment Order on an ACH debit remains in effect until the earlier of 1) your withdrawal of the Stop Payment Order, 2) the return of the debit entry, or 3) six months from the date of the Stop Payment Order, unless you renew the Stop Payment Order. You may renew the Stop Payment Order for an additional six months to prevent the transfer from being paid by providing a request to us within the time period the Stop Payment Order is in effect. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provision of the Uniform Commercial Code 4A in effect in the state in which we are located, Nacha Operating Rules, and any applicable state law.

STOP PAYMENTS CONTINUED – Star Business Savings Excluded

You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

DEATH OR INCOMPETENCY

Neither death nor a legal adjudication of incompetence revokes our

authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

NON-SUFFICIENT FUNDS AND OVERDRAFTS – ACTUAL (LEDGER) BALANCE

HOW WE DECIDE TO PAY AN ITEM OR DEBIT

We use an actual (ledger) balance method to determine whether there are sufficient funds in your account to pay a debit transaction or item. The actual (ledger) balance method calculates your account balance only based on transactions that have settled, and it does not reflect pending transactions or checks that have not posted to your account. For example, you have \$100 in your account and a pending transaction of \$30. Your actual (ledger) balance is \$100 because the pending \$30 transaction does not reduce your actual (ledger) account balance until it posts to your account.

HOW WE ASSESS FEES

If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

RETURN ITEM FOR NON-SUFFICIENT FUNDS

If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fee. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time.

OVERDRAFTS

If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

PROCESSING ORDER

We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

SIGNATURES

Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

SIGNATURES CONTINUED – Star Statement Savings and Star Business Savings Excluded

Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damages, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

PAYMENT OF INTEREST – Interest Bearing Accounts Only

Interest will be calculated and paid in accordance with the Disclosures provided to you at the time you opened the account.

FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS

You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Disclosures and Fee Schedules provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

ACCOUNT AGREEMENT CONTINUED

WITHDRAWAL NOTICE REQUIREMENTS – Star Checking and Star Small Business Checking Accounts Excluded

We have the right to require seven days prior written notice from you of your intent to withdraw any funds from your account.

SET-OFFS AND SECURITY INTEREST – Health Savings Account Excluded

If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

SET-OFFS AND SECURITY INTEREST – Star Small Business Checking, Star Business Savings and Non-Profit Accounts Only

If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other account held by you) to use your account funds to pay the debt, where permitted by law. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

CLAIMS – Star Small Business Checking, Non-Profit and Health Savings Accounts Excluded

In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgement, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

CLAIMS – Star Small Business Checking, Star Business Savings, Non-Profit and Health Savings Account Only

In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgement, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Fee Schedule.

DORMANT/INACTIVE ACCOUNTS

You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures, and if applicable, cease any interest payments, to the extent permitted by law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law to the extent not preempted by federal law.

ATTORNEYS' FEES AND EXPENSES – Health Savings Accounts Excluded

You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

LEGAL PROCESS AGAINST ACCOUNT – Health Savings Accounts Excluded

You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

LEGAL PROCESS AGAINST ACCOUNT – Health Savings Account Only

You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to a legal proceeding against your account, such as an IRS levy. We may restrict the use of your account if it is involved in any legal proceeding.

CLOSING ACCOUNT – Star Checking, Star Checking with Interest, Senior Star Checking, Star Statement Savings, and Money Market Accounts Only

We may close the account at any time, with or without cause, after sending you 30 days prior written notice of our intent to close the account. Such termination will not release you from any fees or other obligations incurred before the termination. Upon the expiration of the 30 days, we will send you a check for the balance in our possession to which you are entitled. However, if we have reasonable suspicion to believe that the account is being used in connection with check-related fraud or other crime or that funds will not be available to pay items drawn on the account, the notice may be sent the same day as the account is closed.

CLOSING ACCOUNT – Health Savings Accounts Only

We may close the account at any time, with or without cause, and the monies will be handled consistent with the provisions in the Health Savings Account Agreement.

CLOSING ACCOUNT – Star Small Business Checking, Star Business Savings and Non-Profit Only

We may close the account at any time, with or without cause, after sending you notice as required by the law. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

OUR WAIVER OF RIGHTS

You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

YOUR WAIVER OF NOTICE

By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

NOTICE – Star Checking, Senior Star Checking, Star Checking with Interest, Star Statement Savings and Money Market Accounts Only

You are responsible for notifying us of any address or name changes, death of an account holder, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

NOTICE – Health Savings Accounts Only

Refer to your HSA Plan Agreement for applicable notice requirements.

NOTICE – Star Small Business Checking, Star Business Savings and Non-Profit Accounts Only

You are responsible for notifying us of any change to the name, type or address of your entity or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

CERTIFIED BENEFICIAL OWNER INFORMATION – Star Small Business Checking, Star Business Savings and Non-Profit Accounts Only

You are responsible for notifying us of any changes to the certified beneficial ownership information of the legal entity customer that was provided to us. Notice should be made to us as soon as practical upon a change to the beneficial ownership information in a form and manner acceptable to us.

TELEPHONE AND ELECTRONIC COMMUNICATION

You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational

ACCOUNT AGREEMENT CONTINUED

purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an auto dialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

ONLINE OR MOBILE SERVICES

If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

AMENDMENTS AND ALTERATIONS

You agree that the terms and conditions governing your account may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendment. Notices will be sent to the most recent address shown on the account records.

AMENDMENTS AND ALTERATIONS – Star Small Business Checking, Star Business Savings, Non-Profit, and Health Savings Accounts Excluded

Only one notice will be given in the case of joint account holders.

EFFECTIVE APPLICABLE LAWS AND REGULATIONS

You understand that this Agreement is governed by the laws of Minnesota, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

**This notice is being furnished pursuant to the Fair Credit
Reporting Act (15 U.S.C. 1681) as
amended by the Fair and Accurate Credit Transactions Act of
2003 (FACT Act).**

NOTICE

**We may report information about your account to credit bureaus.
Late payments,
missed payments, or other defaults on your account may be
reflected in your credit report.**