

A Quick Guide to
Online Banking & Bill Pay



STEARNS *Connect*

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Getting Started

Welcome to Online Banking with Stearns Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 888.629.8707.



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Getting Started

New User Enrollment

If you're new to Online Banking with Stearns Bank, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type www.stearnsbank.com into your browser and click the "Enroll in Online Banking" link.
2. Fill out the Online Banking Enrollment Form with the required information and click the **Submit Enrollment** button.



Note: The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 888.629.8707 to update your profile.

3. A confirmation message appears. You are given a temporary password to use during your first-time login. Memorize the password and click the "Click Here" link to be redirected to the Stearns Bank Home page.
4. Enter your new login ID and click the **Log In** button.
5. Choose the contact method that allows Stearns Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
6. Enter the SAC and click the **Submit** button.
7. Choose whether to register your device for future logins. If you click the **Register Device** button, you will never need to request SACs from that device.



Note: For additional security, we strongly suggest that you do not register your devices.

8. Review the Online Banking Services Agreement on the Disclaimers page and click the **I Accept** button to agree to the terms and conditions.
9. A view-only profile page appears. Review the information and click the **Submit** button.
10. Change your password by using your old temporary password.
11. Congratulations! You have successfully logged in to Online Banking!
If you have any questions or concerns, call us at 888.629.8707.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).

1. Use the drop-down and select your bank from the drop-down.
2. Enter your login ID and password.
3. Click the **Log In** button.

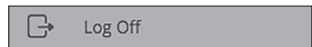


Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 888.629.8707 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

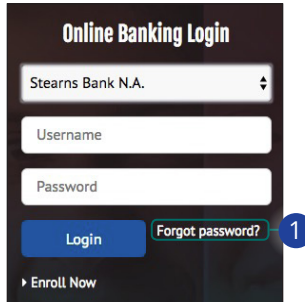
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



Getting Started

Resetting A Forgotten Password

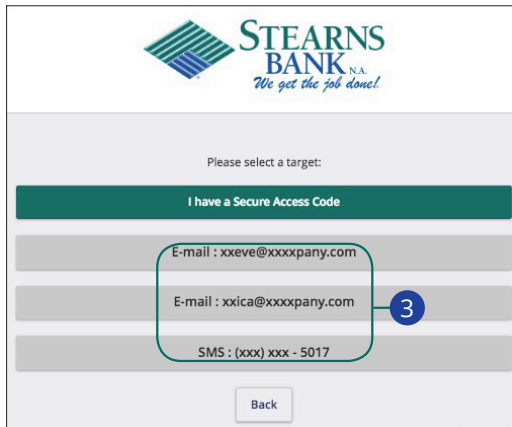
If you happen to forget your password, you can easily reestablish a new one from the Stearns Bank Home page—no need to call us!



1. Click the “Forgot Password?” link.
2. Enter your login ID and click the **Submit** button.



Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.



STEARNS BANK
N.A.
We get the job done!

Please select a target:

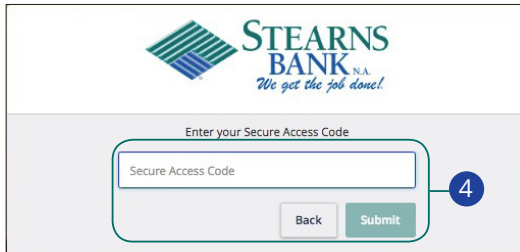
I have a Secure Access Code

E-mail : xxeve@xxxxpany.com

E-mail : xxica@xxxxpany.com **3**

SMS : (xxx) xxx - 5017

Back

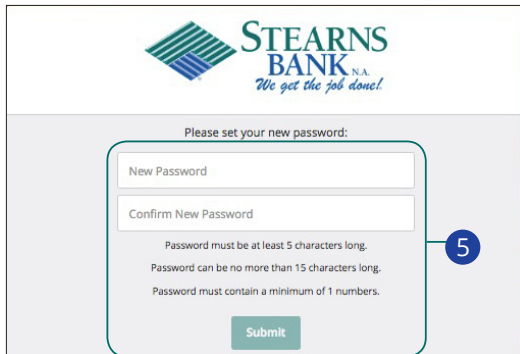


STEARNS BANK
N.A.
We get the job done!

Enter your Secure Access Code

Secure Access Code

Back Submit **4**



STEARNS BANK
N.A.
We get the job done!

Please set your new password:

New Password

Confirm New Password

Password must be at least 5 characters long.
Password can be no more than 15 characters long.
Password must contain a minimum of 1 numbers.

Submit **5**

3. Choose the contact method that allows Stearns Bank to reach you immediately with a 6-digit Secure Access Code (SAC).
4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

Home Page

Home Page Overview




After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in your Stearns Bank accounts, see your account summaries and more!

The screenshot shows the Stearns Bank Home Page interface. A dark blue sidebar on the left contains navigation options: Accounts, Commercial, Message Center, Transfers, Funds Transfer, Make A Payment, Activity Center, Alerts, Services, Settings, Help, and Log Off. The main content area is divided into several sections:

- Accounts Section:** Displays a grid of account summaries. Callout letters are placed as follows:
 - A:** Points to the 'Log Off' button in the sidebar.
 - B:** Points to the 'View Activity' link for the 'FREE & EASY CHECKING' account.
 - C:** Points to the 'View Activity' link for the 'FREE & EASY CHECKING' account.
 - D:** Points to the 'View Activity' link for the 'FREE & EASY CHECKING' account.
 - E:** Points to the 'Transfer Money Now' button in the top right corner.
 - F:** Points to the 'Assets' tab in the 'Asset Summary' section.
 - G:** Points to the user name 'W. Back, A. Murphy' and the last login time 'Last login: 6/15/2018 at 4:05 PM' in the top right corner.
- Asset Summary Section:** Features a donut chart showing the distribution of total assets (\$9) across different categories: 15%, 43%, and 32%. To the right, it shows details for 'PERSONAL SAVINGS' with an available balance of \$3.94.



Note: The letters correspond to several available features on the Home page.

- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your Stearns Bank accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon right side of an account card and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
- G.** The Quick Actions links in the top right corner lets you quickly access different Online Banking features.

Home Page

Account Details Overview

Selecting a Stearns Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.

A Account Summary Card: REGULAR SAVINGS XXXX. Current Balance: \$43,270.48, Available Balance: \$43,270.48. SAVINGS XXXX. Current Balance: \$118,547.75, Available Balance: \$18,547.75.

B Current Balance: \$43,270.48

C Search transactions: Search transactions

D Filters: Filters

E Details: Details

F Actions: Chat, Print, Download









G Transaction List Header: Date, Description, Amount

Date	Description	Amount
AUG 23 2017	CHECK	(\$10,000.00) \$21,487.64
AUG 21 2017	CHECK	(\$465.00) \$31,487.64
AUG 18 2017	AUTO LOAN PMT	(\$17,562.30) \$31,952.64
AUG 18 2017	INT RATE SWAP PAYMENT	(\$286.83) \$49,514.94
AUG 15 2017	CHECK	(\$1,000.00) \$49,801.77

H Transaction Details: Description: CHECK, Date: 8/15/2017, Type: Debit - Check

I Check Image: Utility Inc, \$ 1500.00, One thousand five hundred dollars and 00/100, FOR: utilities, Paul Persons, 10/15/2018 DATE, 22222222 BR : 2344

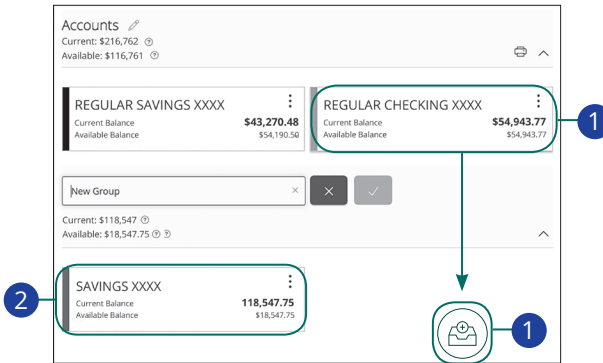
1 of 2


-
- A. On the Home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.
 - B. The available balance of that account is displayed in the top right corner.
 - C. You can find transactions within that account using the search bar.
 - D. Transactions can be sorted by time, type, amount or check number. Click the  **Filters** icon for more options.
 - E. More information about your transactions is available by clicking the  **Details** icon.
 - F. The  icon lets you send a secure message about that account. You can also print a list of transactions by clicking the  icon or export your transactions into a different format by clicking the  icon.
 - G. The  icon indicates how the Date, Description and Amount columns are sorted.
 - H. You can view more details about a transaction by clicking on it.
 - I. After clicking a transaction, the  icon lets you send a secure message about that transaction. You can also print the transaction by clicking the  icon.

Home Page

Account Grouping

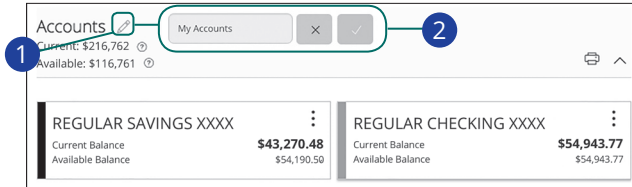
You can organize your accounts into groups, so the Home page appears how you want it in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the check mark when you are finished.

Editing a Group Name

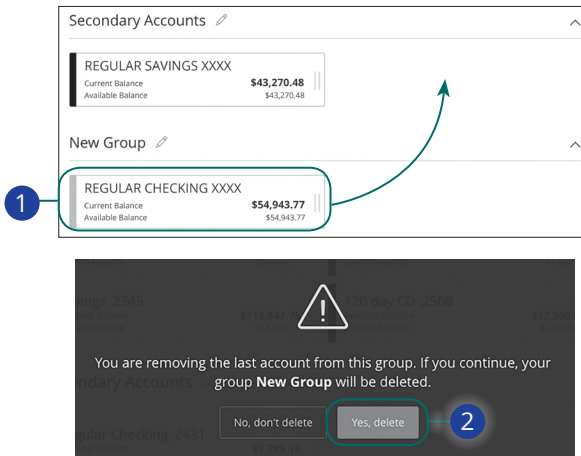
The names of existing groups can be edited in just two easy steps.



1. Click the  icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at Stearns Bank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

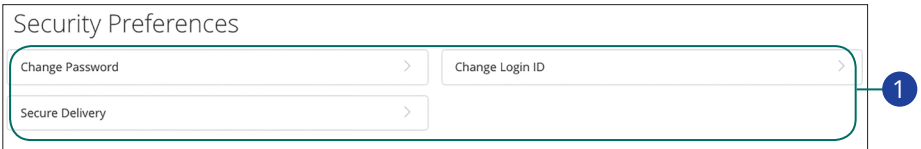
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 888.629.8707.

Security

Security Settings

We take security very seriously at Stearns Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

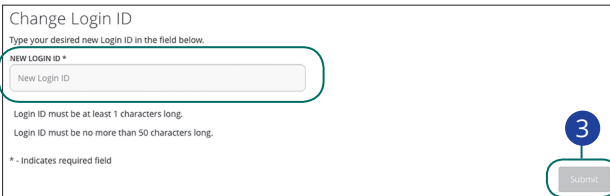
 A screenshot of the 'Change Password' form. It contains three input fields: 'OLD PASSWORD *', 'NEW PASSWORD *', and 'CONFIRM NEW PASSWORD *'. Below the fields are instructions: 'The New Password and Confirm New Password fields must match', 'Password must be at least 5 characters long.', 'Password can be no more than 15 characters long.', and 'Password must contain a minimum of 1 numbers.' A legend indicates '* - Indicates required field'. A 'Change Password' button is at the bottom right. Callouts are numbered: '2' points to the 'OLD PASSWORD *' field, '3' to 'NEW PASSWORD *', '4' to 'CONFIRM NEW PASSWORD *', and '5' to the 'Change Password' button.

In the **Settings** tab, click **Security Settings**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember and that follows our required guidelines.



The screenshot shows a form titled "Change Login ID" with the following elements:

- A blue circle with the number "2" pointing to a text input field labeled "NEW LOGIN ID *". The field contains the placeholder text "New Login ID".
- Below the input field, the text "Login ID must be at least 1 characters long." and "Login ID must be no more than 50 characters long." is displayed.
- At the bottom left, a small asterisk "*" is followed by the text "- Indicates required field".
- A blue circle with the number "3" pointing to a "Submit" button located at the bottom right of the form.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Submit** button when you are finished making changes.

Secure Delivery

Stearns Bank verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

Secure Access Code Delivery Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

Email

john@company.com ✎ 🗑️

* - Indicates required field

4

New Email Address

New Phone Number

New Text Number

Email

john.doe@gmail.com 3 📁 🗑️

In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the ✎ icon to make changes or the 🗑️ icon to delete a secure delivery method.
3. Enter your new contact information and click the 📁 icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Phone Number** or **New Text Number** button at the bottom of the page.

Security

Mobile Security Preferences

Within Stearns Bank's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device, to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

iOS

The image illustrates the process of enabling Touch ID or Fingerprint Login on an iOS device. It consists of three main parts:

- Security Preferences:** A screenshot of the 'Security Preferences' menu. The 'Touch ID' option is highlighted with a blue circle and the number '1'. The switch next to it is currently in the 'Off' position.
- Informational Screen:** A screen titled 'What Is This Feature?' that explains the feature and provides instructions. A blue circle with the number '2' points to the 'Continue' button at the bottom of this screen.
- Login Screen:** A screenshot of the login screen with fields for 'Login ID' and 'Password', and an 'Authorize' button. A blue circle with the number '3' points to the 'Authorize' button.

Android

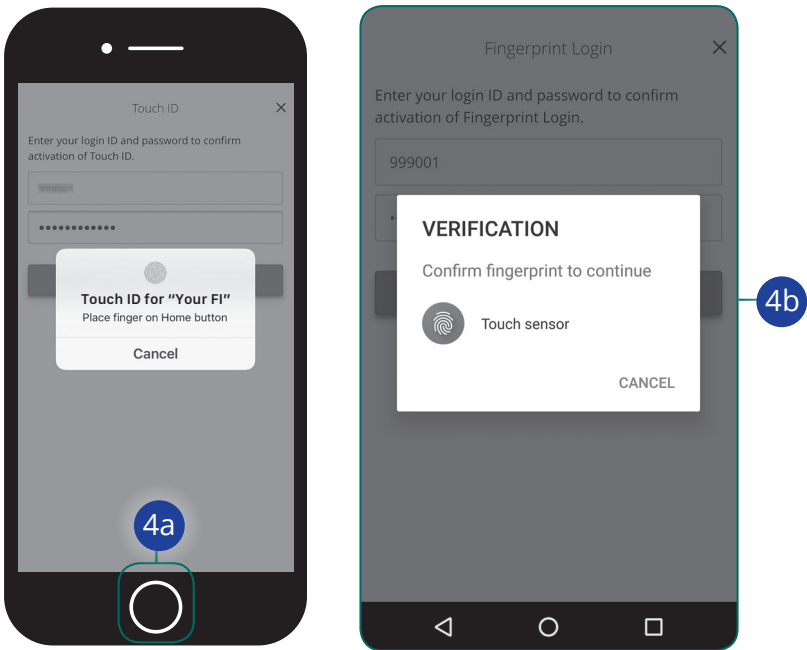
The image shows the 'Fingerprint Login' settings on an Android device. The 'Fingerprint Login' option is highlighted with a blue circle and the number '1'. The switch next to it is currently in the 'Off' position.

Sign in to Stearns Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.

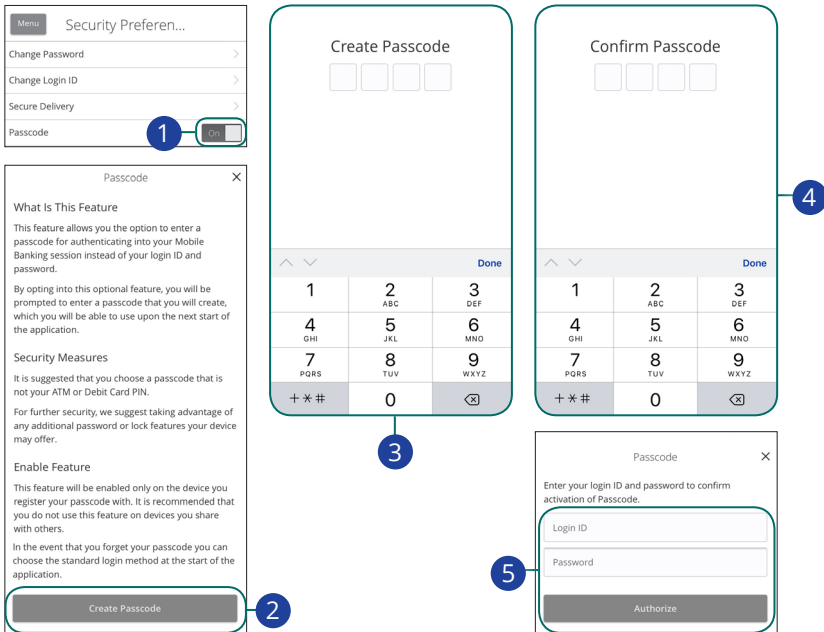


4. Scan your fingerprint

- a. **iOS Device:** Place your finger on the Home button to enable Touch ID.
- b. **Android Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!

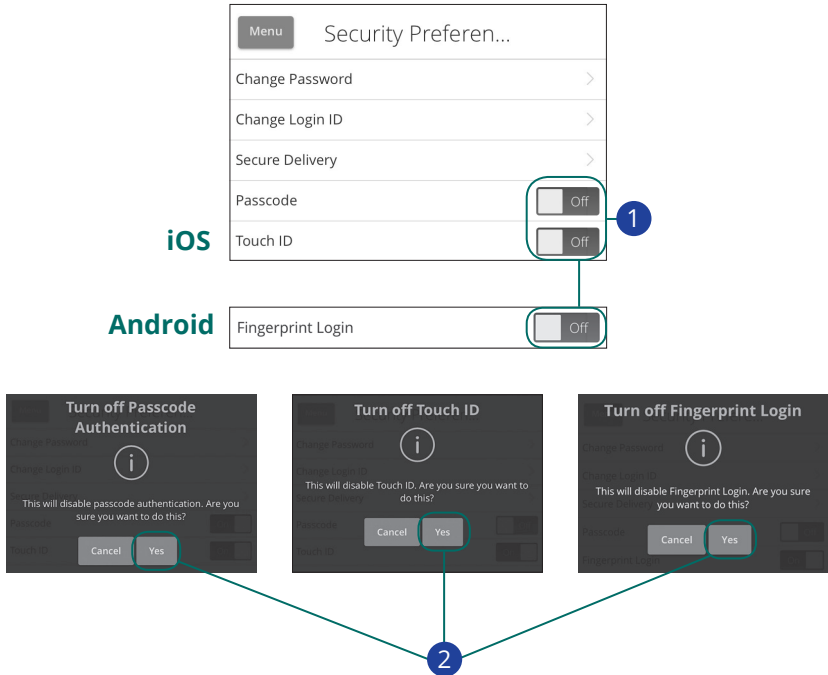


Sign in to Stearns Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your 4-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.



Sign in to Stearns Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

Alerts

--- New Alert ---
 Date Alert
 Account Alert
 History Alert
 Online Transaction Alert

^ Date Alerts (1)

Description	Account	Frequency	Notification	Enabled	Edit
On the 2nd of May		○	Send only a secure message	On	Edit

Account Alerts (0)

History Alerts (0)

Online Transaction Alerts (0)

Security Alerts (0)

In the **Alerts** tab, click **Bank Alerts**.

- The "New Alert" drop-down lets you create a date, account, history or transaction alert.
- The ^ icon allows you to collapse or expand alert details for each category.
- Toggling the "Enabled" switch turns an alert on or off without deleting it.
- The "Edit" link lets you make changes to existing alerts.



Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Date Alerts

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

The image shows a sequence of steps for setting up a date alert:

1. A "New Alert" dropdown menu is open, showing "Date Alert" selected.
2. The "Date Alert" screen shows "BIRTHDAY" selected under "Select a type".
3. A calendar view shows the date "8" selected.
4. The "Recurs Every Year" checkbox is checked.
5. A "Message" text field is shown with "Clear" and "Set" buttons.
6. A "Select a delivery method" dropdown menu is open, showing "Secure Message Only" selected.
7. The "Save" button is highlighted.

In the **Alerts** tab, click **Bank Alerts**.

1. Use the "New Alert" drop-down and select "Date Alert."
2. Check the box next to an alert type.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. (Optional) Enter a message and click the **Set** button.
6. Select a delivery method from the drop-down.
7. Click the **Save** button when you are finished.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

1. --- New Alert ---
Date Alert
Account Alert
History Alert
Online Transaction Alert

2. Select an account
 COMMERCIAL CHECKING: XXXX6789
 COMMERCIAL LOAN: XXXX7890

3. Select a field
 AVAILABLE BALANCE
 CURRENT BALANCE

4. Select a comparison
 GREATER THAN
 LESS THAN

5. Enter an amount
\$ 0.00
1 2 3
4 5 6
7 8 9
Delete 0 Save

6. New Account Alert
ACCOUNT: XXXX6789
FIELD: Available Balance
COMPARISON: No Comparison Selected
AMOUNT: No Amount Entered
DELIVERY METHOD: Send only a secure message
FREQUENCY: Every Occurrence
Save

7. Select a delivery method
 Secure Message Only
Email
Phone
Text Message

8. Save

In the **Alerts** tab, click **Bank Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Check the box next to an account name.
3. Check a box to select a field.
4. Check a box to select a comparison.
5. Enter an amount and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
8. Click the **Save** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

The image illustrates the process of creating a History Alert through a series of steps:

- 1**: Selecting the alert type from a dropdown menu.
- 2**: Choosing an account for the alert.
- 3**: Selecting the type of transaction to monitor.
- 4**: Choosing the comparison operator (Greater Than or Less Than).
- 5**: Entering the alert parameters: an amount (e.g., \$ 0.00) and a check number.
- 6**: Finalizing the alert by selecting a delivery method (e.g., Secure Message Only) and a frequency (e.g., Every Occurrence).

In the **Alerts** tab, click **Bank Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Check the box next to an account name.
3. Select a transaction type by checking a box.
4. Check a box to select a comparison. These options vary depending on the chosen transaction type.
5. Enter an amount or check number and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The image illustrates the process of creating a new online transaction alert through a series of steps:

- Click the "New Alert" drop-down and select "Transaction Alert."
- Check the box next to an account name.
- Check the box next to a transaction type.
- Select a status by checking the appropriate box.
- Select a delivery method using the drop-down.
- Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
- Click the **Save** button when you are finished.

In the **Alerts** tab, click **Bank Alerts**.

1. Click the "New Alert" drop-down and select "Transaction Alert."
2. Check the box next to an account name.
3. Check the box next to a transaction type.
4. Select a status by checking the appropriate box.
5. Select a delivery method using the drop-down.
6. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
7. Click the **Save** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

The screenshot displays the 'Security Alerts (28)' section. A list of alerts is shown, including 'Alert me when an address is changed', 'Alert me when an outgoing ACH transaction is created', 'Alert me when a recipient is added', 'Alert me when a wire transfer is created', 'Alert me when an international wire transfer is created', 'Alert me when an external transfer is authorized', 'Alert me when a computer/browser is successfully registered', and 'Alert me when my password is changed'. A callout box labeled 'B' highlights the 'Alert me when my password is changed' alert, which is grayed out. To the right, a 'Delivery Preferences' modal form is open, showing fields for 'Email Address', 'Phone Number', 'Country', 'Area Code', and 'Phone Number' for both 'SMS Text Number' and 'Phone Number'. A callout box labeled 'A' points to the 'Enabled' toggle switch, which is currently turned off. A callout box labeled '1' points to the 'Edit Delivery Preferences' link at the top of the modal. A callout box labeled '2' points to the 'Email Address' field, and a callout box labeled '3' points to the 'Save' button at the bottom of the modal.

In the **Alerts** tab, click **Bank Alerts**, then **Security Alerts**.

- A.** You can turn an alert on or off by toggling the **Enabled** switch.
- B.** If an alert is grayed-out, you cannot edit or disable it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

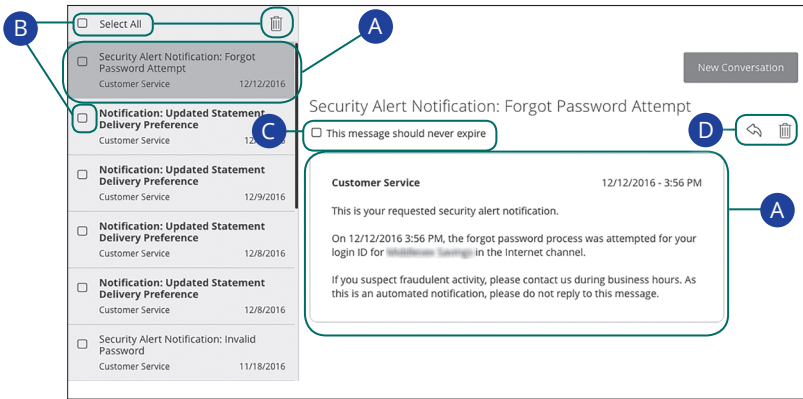
In the **Alerts** tab, click **Bank Alerts**, then **Security Alerts**.

1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.




Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Stearns Bank, Secure Messages allows you to communicate directly with a Stearns Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



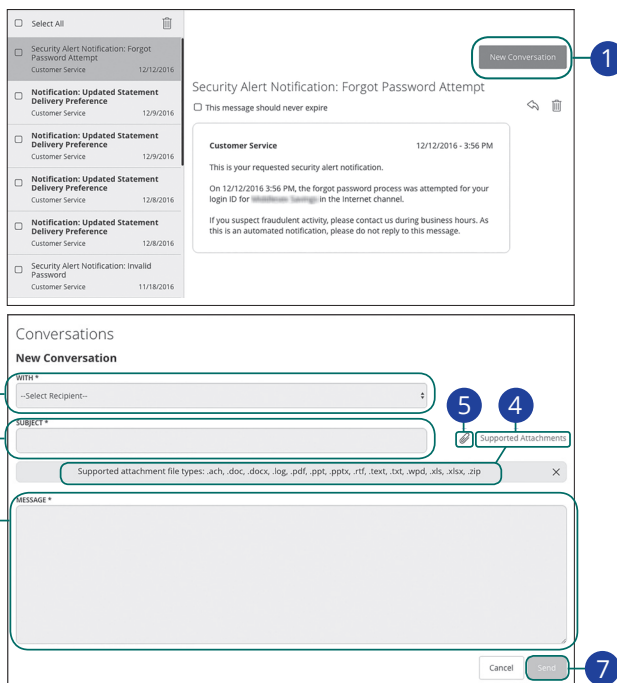
Click the **Message Center** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Delete multiple messages by checking the box next to the corresponding messages or check the box next to "Select All" and click the .
- C.** Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- D.** Delete an opened message by clicking the  icon or reply by clicking the  icon.


Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



Click the **Message Center** tab.

1. Create a new message by clicking the **New Conversation** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. (Optional) Click the “Supported Attachments” link to see if your file is supported.
5. (Optional) Attach a file by clicking the .
6. Enter your message.
7. Click the **Send** button when you are finished.

Transactions

Funds Transfer

When you need to make a one-time or recurring transfer between your personal Stearns Bank accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a 'Funds Transfer' form with three main sections highlighted by numbered callouts:

- 1** Points to the 'From' and 'To' account selection fields. The 'From' field contains '----Select From Account---' and the 'To' field contains '----Select To Account---'.
- 2** Points to the 'Amount' field, which contains '\$0.00', and the checkbox labeled 'Make this a recurring transaction'.
- 3** Points to the 'Date' field, which contains '6/2/2017' and a calendar icon.

In the **Transfers** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "To" and "From" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring transfer. It includes the following elements:

- Amount:** A text input field containing "0.00". To its right is a checkbox labeled "Make this a recurring transaction" with a callout "4a".
- How often should this transfer repeat?:** A drop-down menu with the text "----Select Transaction Frequency---" and a callout "4b".
- Start Date:** A text input field with the placeholder "Please select a Frequency" and a calendar icon, with a callout "4c".
- End Date:** A text input field with the placeholder "Please select a Start Date" and a calendar icon.
- Repeat Forever:** A checkbox labeled "Repeat Forever" with a callout "4d".
- Memo (optional):** A text input field with the placeholder "Enter letters and numbers only" and a callout "5".
- Buttons:** A "Clear" button and a "Transfer Funds" button (highlighted in grey) with a callout "6".

4. If you would like to set up a recurring transfer, follow the steps below.
 - a. Check the box next to "Make this a recurring transaction" to repeat the transfer.
 - b. Use the "How often should this transfer repeat?" drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar features.
 - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.




Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All single and recurring transactions as well as deposited checks show in the Activity Center along with stop payments and check reorders.

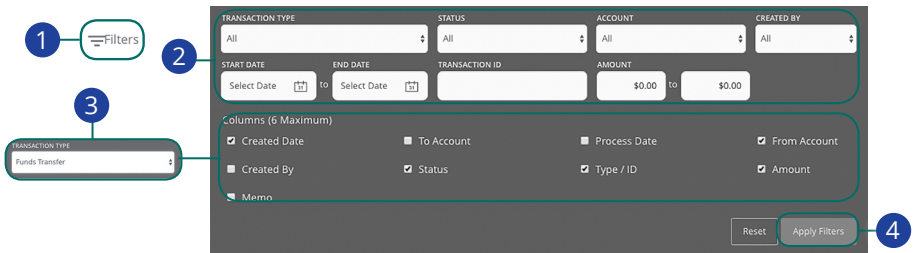
The screenshot shows the Activity Center interface. At the top, there are two tabs: "Single Transactions" and "Recurring Transactions". Below the tabs is a search bar labeled "Search transactions" and a "Filters" button. To the right of the search bar are "Favorites" and icons for printing and downloading. Below the search bar is a table with columns: "Created", "Status", "Transaction Type", "Account", and "Amount". The table contains several rows of transactions. One transaction is selected, and its details are shown below. The details include: Tracking ID: 27266, Created By: Joe, Will process On: 12/9/2016, From Account, To Account, To Account Type: Checking, Amount: \$2,000.00, Recipient Wire Name: AT&T, Recipient Address 1: 2222 Testing Way, Recipient Address 2: Suite 200, Recipient City: Atlanta, and Recipient State: GA. An "Actions" menu is open for the selected transaction, showing options: Cancel, Inquire, Copy, and Print Details.

Click **Activity Center** link.

- A.** Click an appropriate tab at the top to view **Single Transactions** or **Recurring Transactions**.
- B.** Use the search bar to find transactions within that account.
- C.** Print the Activity Center page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
- D.** Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- E.** Click on a transaction to view more details.
- F.** Select **Actions** to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



Click **Activity Center** link.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the “Transaction Type” drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



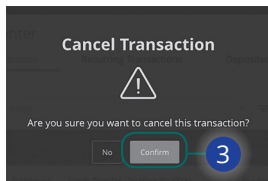
Click **Activity Center** link.

1. Apply filters and click the “Favorites” link.
2. Click the + icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.

Created	Status	Transaction Type	Account	Amount	Actions
12/13/2016	Authorized	Funds Transfer - Tracking ID: 27331	Regular Checking	\$	Cancel Selected Print Selected Details
12/8/2016	On Hold	Domestic Wire - Tracking ID: 27275	Regular Checking	\$3,3	
12/8/2016	Authorized	External Transfer - Tracking ID: 27274	Regular Checking	\$20,000.00	Actions
12/8/2016	Cancelled	ACH Collection - Tracking ID: 27267		\$2,500.00	Actions



Click **Activity Center** link.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the "Actions" drop-down and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Cancelled" on the Activity Center page.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Integrated Bill Pay

Bill Pay Overview

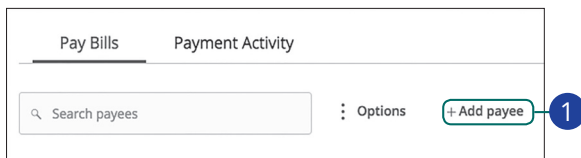
Sending payments to companies and individuals has never been easier! Bill Payment with Stearns Bank helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.



Note: The first time that you click the **Bill Pay** tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled.

Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



In the **Transactions** tab, click **Bill Payment**.

1. Click the "Add Payee" link.

The screenshot shows a mobile application interface for adding a payee. At the top left is a back arrow and the text '< Back'. Below that is the title 'Add Payee'. The form contains several input fields: 'Name *' and 'Payee Nickname' are grouped together and circled with a blue '2'. 'Address 1 *' and 'Address 2' are grouped together and circled with a blue '3'. 'City *' is a separate field. 'State *' is a dropdown menu with 'Select State' below it, and 'ZIP *' is a separate field. 'Area Code *' and 'Phone *' are grouped together and circled with a blue '4'. 'Payee Account #' is a separate field circled with a blue '5'. At the bottom right are 'Cancel' and 'Save' buttons, with the 'Save' button circled and labeled with a blue '6'.


2. Enter the new payee's name and add an optional nickname.
3. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
4. Enter the payee's area code and phone number.
5. Enter the payee's account number.
6. Click the **Save** button when you are finished.

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

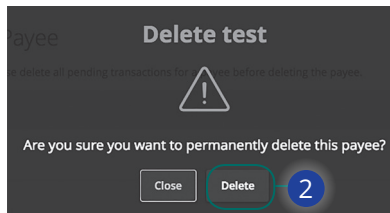
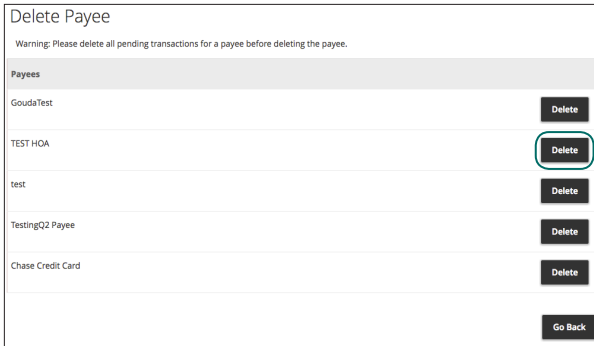
The screenshot shows a payee tile for "Certified Lawncare" with a scheduled payment of \$0.10 on 1/26/2018. To the right of the tile are three options: "Pay now", "Delete payee", and "Edit payee". A blue circle with the number "1" highlights the "Edit payee" button. A line connects this button to a three-dot menu icon on the top right of the payee tile. Below the tile is the "Edit Payee" form, which contains several input fields: "Name" (Certified Lawncare), "Payee Nickname" (Certified Lawncare), "Address 1" (P.O. Box 351), "Address 2", "City" (Greenwood), "State" (Indiana), "ZIP" (46142-___), "Area Code" (317), "Phone" (535-1002), and "Payee Account #" (7848 NEWHALL WAY). A blue circle with the number "2" highlights the "Address 1" field. At the bottom right of the form are "Cancel" and "Save" buttons. A blue circle with the number "3" highlights the "Save" button.

In the **Transactions** tab, click **Bill Pay**.

1. Click the  icon on the top right of a payee tile.
2. Make the necessary changes.
3. Click the **Save** button when you are finished making changes.

Deleting a Payee

If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Payment page.



In the **Transactions** tab, click **Bill Pay**, then the **Options** icon and select "Delete a Payee."

1. Click the **Delete** button next to the payee you want to remove.
2. Click the **Delete** button to confirm.

Changing “Pay From” Accounts

You can change which accounts are your default “Pay From” accounts.

Select accounts you will use to pay bills:

<input checked="" type="checkbox"/>	TCU SHARE DRAFT	\$646.44
<input type="checkbox"/>	PERFORMANCE CHECKING	\$665.81
<input type="checkbox"/>	RELATIONSHIP MM CHECKING	\$181,088.69
<input type="checkbox"/>	TCU COMMERCIAL PLUS	\$38,866.80
<input type="checkbox"/>	TCU SHARE DRAFT	\$338.43
<input type="checkbox"/>	PERFORMANCE CHECKING	\$49.89
<input checked="" type="checkbox"/>	TCU SHARE DRAFT	\$1,571.94

Cancel Save

In the **Transactions** tab, click **Bill Payment**, then click the **Options** icon and select “Edit ‘Pay from’ accounts.”

1. Select which accounts you wish to pay bills with by checking the appropriate box.
2. Click the **Save** button when you are finished making changes.

Integrated Bill Pay

Making a Single Payment

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.

The screenshot shows a user interface for making a payment. At the top, a payee selection card is shown with a blue circle '1' next to it. The card displays 'Washington Gas' and 'Last Paid: \$105.00 on 5/23/2017'. Below this is a form with five numbered steps:

- 2**: Amount field with a value of \$0.00.
- 3**: Pay from account dropdown menu showing 'Direct Pay Checking: [redacted]'.
- 4**: Deliver on (1 business day required) field with a date of 9/22/2017 and a calendar icon.
- 5**: Submit Payment button.

In the **Transactions** tab, click **Bill Pay**.

1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Select the delivery date using the calendar feature.
5. Click the **Save** button.

Integrated Bill Pay

Paying Multiple Bills

You can schedule different payments for multiple payees at the same time, so you can pay all your bills in one go!

The screenshot shows the 'Pay Bills' interface with the following elements:

- Search and Options:** A search bar for payees and an 'Options + Add payee' link.
- Table of Bills:**

Payee	Pay from	Amount	Date
Brian	Direct Pay Checking: [dropdown]	\$0.00	Select Date [calendar icon]
NOVEC VA Last Paid: \$26.83 on 6/14/2017	Direct Pay Checking: [dropdown]	\$0.00	Select Date [calendar icon]
Washington Gas Last Paid: \$105.00 on 5/23/2017	Direct Pay Checking: [dropdown]	\$0.00	Select Date [calendar icon]
- Total and Review:** A summary row showing 'Total for 0 payments: \$0.00' and a 'Review Payments' button.
- Review Payments Table:**

Payee	Pay from	Amount	Date
Brian	Direct Pay Checking: [dropdown]	\$0.10	9/29/2017
NOVEC VA	Direct Pay Checking: [dropdown]	\$0.01	9/29/2017
Washington Gas	Direct Pay Checking: [dropdown]	\$0.10	9/29/2017
- Summary and Action:** A summary row showing 'Total for 3 payments: \$0.21' and buttons for 'Edit Payments' and 'Submit Payments'.

In the **Transactions** tab, click **Bill Pay**.

1. Choose the accounts funds will be taken from using the "Pay From" drop-downs.
2. Enter amounts for each bill.
3. Select the dates to pay bills using the calendar.
4. Click the **Review Payments** button.
5. Review your payment information and click the **Submit Payments** button when you are finished.

Integrated Bill Pay

Payment Activity

You can delete a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed in the right sidebar for your convenience.

The screenshot shows the 'Payment Activity' section of a user interface. At the top, there is a tab labeled 'Payment Activity' with a callout 'A'. Below the tab is a search bar with a magnifying glass icon and the text 'Search transactions', with a callout 'B'. To the right of the search bar are two icons: a 'Filters' icon (three horizontal lines) with a callout 'C', and a printer icon with a callout 'D'. Below these elements is a table with columns: 'Deliver on', 'Status', 'Payee', 'Pay from', and 'Amount'. The 'Deliver on' column has a dropdown arrow, and the 'Status' column has a dropdown arrow. The table contains two rows of data. The first row has a date of 1/26/2018, a status of 'Scheduled' (with a green circle icon), a payee of 'Certified Lawncare', a pay from amount of '\$0.10', and an 'Actions' dropdown. The second row has a date of 1/19/2018, a status of 'Canceled' (with a red 'x' icon), a payee of 'Certified Lawncare', a pay from amount of '\$0.10', and an 'Actions' dropdown. A callout 'E' points to the dropdown arrows in the table headers.

Deliver on	Status	Payee	Pay from	Amount	
1/26/2018	Scheduled	Certified Lawncare		\$0.10	Actions -
1/19/2018	Canceled	Certified Lawncare		\$0.10	Actions -

In the **Transactions** tab, click **Bill Pay**.

- A. Click the Payment Activity tab.
- B. Use the search bar to find transactions within that account.
- C. Click the **Filters** icon to create a custom view of your transactions.
- D. Print the Activity Center page by clicking the icon.
- E. Click the icon next to the Deliver On, Status, Payee, Pay from or Amount columns to sort transactions.
- F. Click on a transaction to view more details.

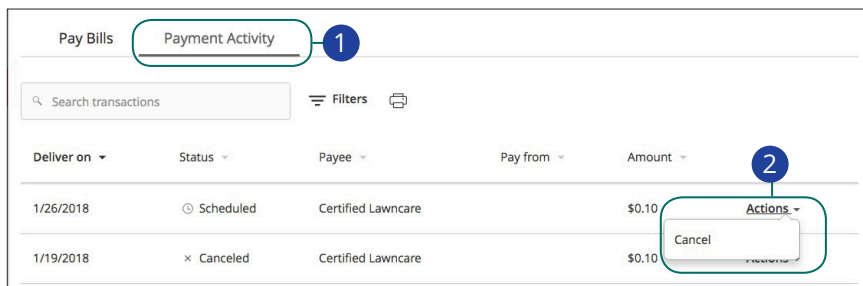


Note: Scheduled pending payments also appear under the Status column in green.

Integrated Bill Pay

Cancel a Pending Payment

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



The screenshot shows the 'Payment Activity' tab selected in the 'Pay Bills' section. Below the tab is a search bar and a 'Filters' button. A table lists transactions with columns for 'Deliver on', 'Status', 'Payee', 'Pay from', and 'Amount'. The first row shows a 'Scheduled' payment of \$0.10 to 'Certified Lawncare' on 1/26/2018. The second row shows a 'Canceled' payment of \$0.10 to 'Certified Lawncare' on 1/19/2018. An 'Actions' dropdown menu is open for the first row, with 'Cancel' selected. Red circles with numbers 1 and 2 highlight the 'Payment Activity' tab and the 'Actions' dropdown menu, respectively.

Deliver on	Status	Payee	Pay from	Amount	Actions
1/26/2018	Scheduled	Certified Lawncare		\$0.10	Cancel
1/19/2018	Canceled	Certified Lawncare		\$0.10	

In the **Transactions** tab, click **Bill Pay**.

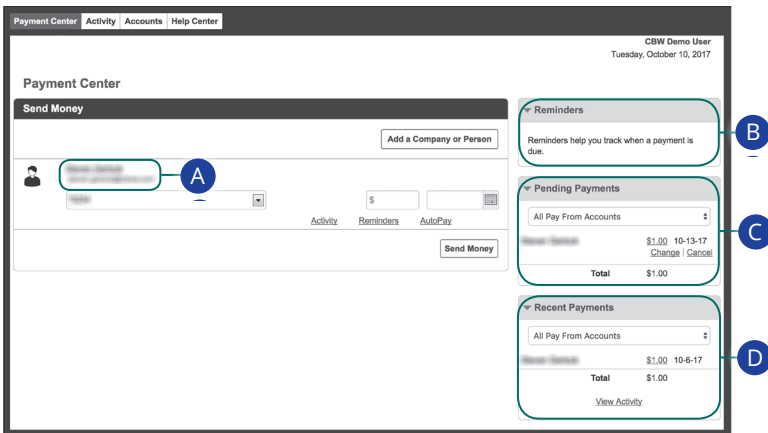
1. Click the Payment Activity tab.
2. Click the "Actions" drop-down and select Cancel to delete a pending payment.

Advanced Bill Pay

Overview

Bill Pay with Stearns Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



In the **Transactions** tab, click on **Bill Pay**, then click the **Options** icon and select **“Visit Bill Pay Site.”**

- A. All your payees are listed on the left side of your screen.
- B. All your existing reminders appear in the right side panel.
- C. Your pending transactions appear in the right side panel under “Pending Payments.”
- D. You can view your transaction history for the last 45 days in the right side panel under “History Payments.”

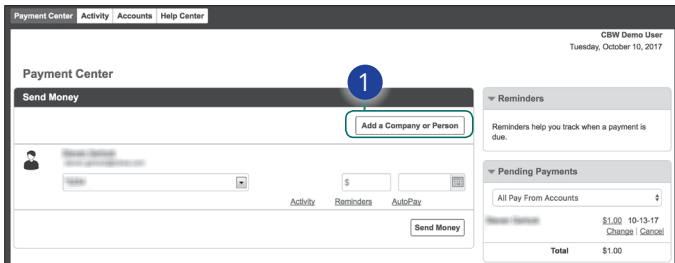
Advanced Bill Pay

Creating a Payee

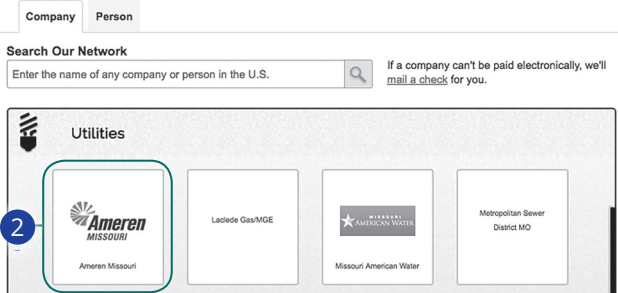
The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using our bill pay system. The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known Company

If the company you need to pay is preloaded in our database, you have the option to sign up for eBills. For more information, visit [page 57](#) for eBills.



Add a Company or Person




Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Select your company from the list.

Add a Company or Person

Company Person


Ameren Missouri

Ameren Missouri Account Number

Confirm Account Number 3

Nickname

Ameren Missouri ZIP Code
 -

4 **Add** Cancel

3. Enter the required information. Fields may vary depending on which company you are adding.
4. Click the **Add** button when you are finished.

Unknown Company

If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to sign up for eBills.

Payment Center | Activity | Accounts | Help Center

CBW Demo User
Tuesday, October 10, 2017

Payment Center

Send Money

1 Add a Company or Person

Activity Reminders AutoPay

Send Money

Reminders

Reminders help you track when a payment is due.

Pending Payments

All Pay From Accounts

Recent Statuses	\$1.00	10-13-17
	Change	Cancel
Total	\$1.00	

Add a Company or Person

Company Person

Search Our Network

Enter the name of any company or person in the U.S.

If a company can't be paid electronically, we'll mail a check for.


2

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.

Add a Company or Person

Company Person



Other Company

Company Name

Account Number

Nickname

Address Line 1

Address Line 2

City

State

ZIP Code
 -

Phone Number
 -

Mobile Number (Optional)
 -

Email Address (Optional)

3. Enter the company name, account number, street address and city.
4. Select the state from the drop-down.
5. Enter the zip code, phone number, mobile number and email address.
6. Click the **Add** button when you are finished.

Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.

Payment Center | Activity | Accounts | Help Center

CBW Demo User
Tuesday, October 10, 2017

Payment Center

Send Money

1 Add a Company or Person

Activity Reminders AutoPay

Send Money

Reminders help you track when a payment is due.

Pending Payments

All Pay From Accounts		
10-13-17	\$1.00	Change Cancel
Total	\$1.00	

Add a Company or Person

Company Person 2

Search Our Network

Enter the name of any company or person in the U.S.

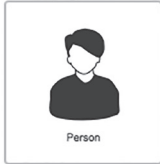
If a company can't be paid electronically, we'll mail a check for you.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the **Person** tab.

Add a Company or Person

Company **Person**


Person

3

Nickname

4

5
State ▾

6 -
 -
 (Optional) -
 (Optional)

7

3. Enter the payee's first and last name.
4. Enter their street address and city.
5. Select the state from the drop-down.
6. Enter their zip code, phone number, mobile number and email address.
7. Click the **Add** button when you are finished.

Advanced Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

Metropolitan Sewer District MO

Pay From

Amount

Deliver By

Available Balance: \$43.28

Activity Reminders AutoPay

Metropolitan Sewer District MO

*59-9

Company Name

Metropolitan Sewer District MO

Nickname

Category

Utilities

About adding categories

Account Number

*59-9 Show Change

For your protection, we show only part of your account number.

Address 1

Address 2

City

St. Louis

State

MO

ZIP Code

63166

Phone Number

Save Changes Cancel Remove Metropolitan Sewer District MO

Click the **Payment Center** tab.

1. Select a payee.
2. Make the necessary changes.
3. Click the **Save Changes** button when are you finished making changes.

Advanced Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.

The screenshot illustrates the three steps to delete a payee:

- Step 1:** In the 'Pay From' dropdown menu, select the payee 'Metropolitan Sewer District MO'.
- Step 2:** In the 'Metropolitan Sewer District MO' edit form, click the 'Remove Metropolitan Sewer District MO' link.
- Step 3:** In the confirmation dialog 'Are you sure you want to remove Metropolitan Sewer District MO?', click the 'Remove Metropolitan Sewer District MO' button.

Click the **Payment Center** tab.

1. Select a payee.
2. Click the "Remove" link.
3. Click the **Remove** button to permanently delete your payee.

Advanced Bill Pay

eBills

You can go paperless and receive your bills electronically within our bill pay system. Major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.

The first screenshot shows the top of the bill pay interface for Federal Electric. A red circle labeled '1' highlights the 'Request eBills' button in the top left. Another red circle labeled '1' highlights the 'eBills' tab in the top right navigation bar. A red line connects these two circles. Below the navigation bar is a section titled 'Get Your Bills Here' with a 'Request eBills' button at the bottom.

The second screenshot shows a form titled 'Have your bills delivered here, safely and securely.' It lists available billers: Comcast Cable Communications, NW Natural, and Bank of America Credit Card. The Comcast Cable Communications entry is selected. A red circle labeled '2' highlights the 'Add' button next to the Comcast entry. A red circle labeled '3' highlights the 'Submit' button at the bottom left of the form.

Click the **Payment Center** tab.

1. Click on the **Request eBills** icon or “eBills” link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. Click the **Submit** button when you are finished.

Advanced Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot displays two stages of the bill payment process. The top section, titled 'Details', shows a 'Pay From' dropdown menu with the value '*5254' and an 'Available Balance: \$43.28' below it. To the right, there are input fields for 'Amount' (with a '\$' symbol) and 'Deliver By' (with a calendar icon). A 'Send Money' button is located at the bottom right. The bottom section, titled 'Review Payments', shows a preview of the payment. It includes a 'Pay From *5254' and 'Amount \$1.00' section, a 'Memo' field with the text 'Printed on Check', and a 'CHECK DELIVER BY Oct 16' date. A 'Submit Payments' button is at the bottom right, along with 'Make Changes' and 'Cancel' options. The 'Payment Total \$1.00' is also displayed.

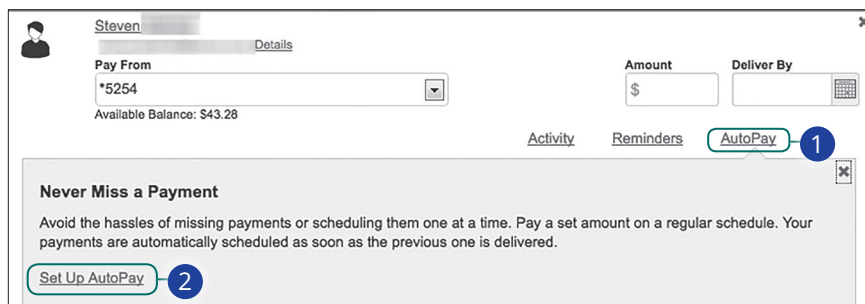
Click the **Payment Center** tab.

1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill and use the calendar feature to select the payment due date.
3. Click the **Send Money** button.
4. Review the payment information.
5. Click the **Submit Payments** button when you are finished.

Advanced Bill Pay

Automatic Payments

Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



The screenshot shows a user interface for managing bill payments. At the top, there is a user profile for 'Steven' with a 'Details' link. Below this, there is a 'Pay From' dropdown menu showing '*5254' and an 'Available Balance: \$43.28'. To the right, there are input fields for 'Amount' (with a '\$' symbol) and 'Deliver By' (with a calendar icon). Below these fields are three tabs: 'Activity', 'Reminders', and 'AutoPay'. The 'AutoPay' tab is selected and highlighted with a blue circle containing the number '1'. Below the tabs is a section titled 'Never Miss a Payment' with a sub-heading 'Avoid the hassles of missing payments or scheduling them one at a time. Pay a set amount on a regular schedule. Your payments are automatically scheduled as soon as the previous one is delivered.' At the bottom of this section is a button labeled 'Set Up AutoPay' with a blue circle containing the number '2' next to it.

Click the **Payment Center** tab.

1. Click the "AutoPay" link
2. Click the "Set Up AutoPay" link.

The image shows a screenshot of a bill pay form with several fields and buttons highlighted by numbered callouts (3 through 9). The form is divided into two main sections.

Left Section:

- 3:** A drop-down menu labeled "Pay From" with the value "*5254".
- 4:** A group of fields including "Amount" (with a dollar sign icon), "First Delivery Date" (with a calendar icon), and the text "Numeric date starting with the month".
- 5:** A drop-down menu labeled "Frequency" with the value "Select a frequency".

Right Section:

- 6:** A drop-down menu labeled "Duration" with the value "Select a Duration".
- 7:** A text input field labeled "Email Address" with the value "test@test.com".
- 8:** A group of three checkboxes under the heading "Email Notifications":
 - Email me when my payment is pending
 - Email me when the payment has been sent
 - Email me before sending the last payment
- 9:** A button labeled "Start Sending Payments".

3. Use the drop-down and select an account to withdraw from.
4. Enter the amount of your bill and use the calendar feature to select the payment due date.
5. Use the drop-down to select the frequency.
6. Select the duration of the payments using the drop-down.
7. Enter your email address.
8. Check the appropriate boxes indicating when you would like to be notified.
9. Click the **Start Making Payments** button when you are finished.

Advanced Bill Pay

Editing Pending Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

▼ Pending Payments		
All Pay From Accounts		
Steven [REDACTED]	\$1.00	10-13-17 Processing
Steven [REDACTED]	\$1.00	10-16-17
	Change	Cancel
Total	\$2.00	

Change Payment

Steven [REDACTED]

Confirmation MSLCF-RXPR1

CHECK DELIVER BY Oct 16

Pay From *5254

Available Balance: \$43.28

Amount \$ 1.00

Deliver By 10/16/2017

Numeric date starting with the month

Memo Printed on Check

[Save Changes](#) [Don't Save Changes](#) [Cancel Payment](#)

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Change" link.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.


Advanced Bill Pay

Cancel Pending Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Pending Payments		
All Pay From Accounts		
Steven [REDACTED]	\$1.00	10-13-17 Processing
Steven [REDACTED]	\$1.00	10-16-17 Change Cancel
Total	\$2.00	

Cancel Payment

 [REDACTED]

Pay From [REDACTED]

Amount \$1.00

Withdraw On: When Check Cashed

Confirmation: MSLCF-RXPR1

CHECK DELIVERY

Oct 16

[Cancel Payment](#) [Do Not Cancel Payment](#) [Change Payment](#)

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Cancel" link if you do not wish to process the payment.
2. Click the **Cancel Payment** button to permanently delete your payment.

Advanced Bill Pay


Viewing Transaction Details

Single Transaction

You can view the details of a single transaction within the Recent Payments panel on the Payment Center page.

Recent Payments		Sort
All Pay From Accounts		
Steven	Canceled	10-16-17
Steven	Canceled	10-16-17
Steven	\$1.00	10-6-17
Total		\$1.00
View Activity		

Canceled



Payment canceled Oct 11, 2017.


Payment Detail

Pay From [Redacted]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation M5LCF-RXPR1

CHECK 

DELIVER BY

Oct 16

3 [Print](#)

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. Click the status of the payment.
2. View payment details.
3. (Optional) Click the "Print" link to print payment details.

Multiple Transactions

You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.

Recent Payments		Sort
All Pay From Accounts		
Steven	<u>Canceled</u>	10-16-17
Steven	<u>Canceled</u>	10-16-17
Steven	<u>\$1.00</u>	10-6-17
Total		\$1.00
1a View Activity		

Test User Details

Pay From: Amount: \$ Deliver By:

Available Balance: \$43.28

Activity [Reminders](#) [AutoPay](#)

Recent Payments	Pending Payments
None	10-16-17 \$1.00
1b More Activity	

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. You can view all previous payments or payments that are sent only to a specific payee.
 - a. Click the “View Activity” link under the Recent Payments panel to view all payments.
 - b. Click the “Activity” link then the “More Activity” link under a specific payee to view all payments sent to that payee.

Activity

Reminders 2

Reminders help you track when a bill is due.

Payments

Date Range

Past 12 months Oct 11, 2016 and future 3

Filter By

Recipient Name ▶ Test User 4

i Showing Test User payments. [Clear Filter](#)

Showing 1 - 1 of 1 payments ◀ page 1 ▶

Withdraw On	Description	Category	Amount	Deliver By	Status
When Check Cashed	Test User		\$1.00	10-16-17	Pending <small>Cfm # MSLNN-7L26K</small>
Total			\$1.00	<i>Pending, Processing, and Delivered payments only, including any fees</i>	

Showing 1 - 1 of 1 payments ◀ page 1 ▶

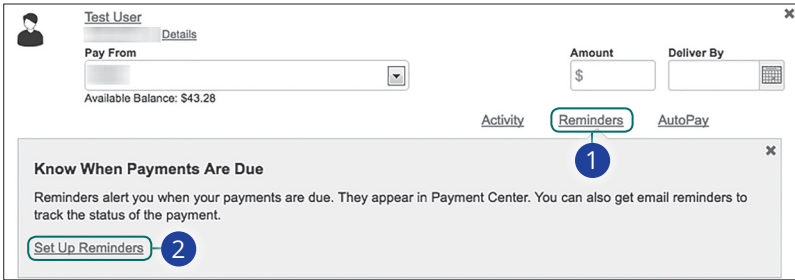
6 Download Payment List [Print](#)

2. View your reminders set for this transaction.
3. Use the filters to help locate a specific transaction.
4. Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
5. Click the ▶ icon to view details of a specific transaction.
6. Click the **Download Payment List** button to keep a documented list of your transactions

Advanced Bill Pay

Creating a Reminder

Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Set Up Reminders" link.

Manage Reminders for Test User

Typical Due Date
[Date Picker] 3
Numeric date starting with the month

Typical Amount Due
\$ [Text Input]

Bill Received
Select a frequency 4

Remind Me in Advance
Select From List 5

Email Address
test@test.com 6

Email me when my payment is due.
 Email me when the payment has been sent. 7
 Email me if not paid by the due date.

8 **Send Reminders** [Cancel](#)

3. Use the calendar feature to select the typical due date and the amount due.
4. Use the “Bill Received” drop-down and select the frequency of the bill.
5. Use the drop-down and choose when to receive a notification.
6. Enter your email address.
7. Check the appropriate boxes indicating when you would like to be notified.
8. Click the **Send Reminders** button when you are finished.

Advanced Bill Pay

Managing Reminders

You can manage which reminders you would like sent to your email.

The screenshot shows the 'Reminders' tab in the Advanced Bill Pay interface. On the left, under 'Payment Center Reminders', it states 'Reminders appear 3 days before the payment is due.' and lists 'Frequency' as 'Monthly' and 'Typical Amount' as '\$1.00'. There are links for 'Change Reminders' and 'Stop Reminders'. On the right, under 'Email Reminders', it says 'You're getting email reminders when the payment: • Is due.' and a 'Manage Email Reminders' button is highlighted with a blue circle and the number 2. The 'Reminders' tab itself is also highlighted with a blue circle and the number 1.

The 'Manage Email Reminders for' dialog box contains the following elements:

- Email Address:** A text input field containing 'test@test.com', highlighted with a blue circle and the number 3.
- Reminder Options:** Three radio button options:
 - Email me when my payment is due.
 - Email me when the payment has been sent.
 - Email me if not paid by the due date.
- Buttons:** 'Save Changes' and 'Cancel' buttons at the bottom. The 'Save Changes' button is highlighted with a blue circle and the number 4.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Manage Email Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Advanced Bill Pay

Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.

The screenshot shows the 'Payment Center' interface. At the top, there's a 'Details' section with a 'Pay From' dropdown, 'Amount' and 'Deliver By' fields, and an 'Available Balance' of \$43.28. Below this, there are three tabs: 'Activity', 'Reminders' (highlighted with a blue circle 1), and 'AutoPay'. The 'Reminders' tab is active, showing two sections: 'Payment Center Reminders' and 'Email Reminders'. The 'Payment Center Reminders' section shows 'Reminders appear 3 days before the payment is due.', 'Frequency' set to 'Monthly', and 'Typical Amount' of '\$1.00'. A blue circle with the number 2 highlights the 'Change Reminders' link. The 'Email Reminders' section shows 'You're getting email reminders when the payment: • Is due.' and a 'Manage Email Reminders' link.

The 'Manage Reminders for' dialog box is shown. It has a title bar 'Manage Reminders for [Account Name]'. The 'Typical Due Date' is 10/18/2017, with a note 'Numeric date starting with the month'. The 'Typical Amount Due' is \$ 1.00. The 'Bill Received' is set to 'Monthly'. The 'Remind Me in Advance' is set to '03 days'. The 'Email Address' is test@test.com. There are three radio buttons for email notification: 'Email me when my payment is due.' (checked), 'Email me when the payment has been sent.', and 'Email me if not paid by the due date.'. A blue circle with the number 3 highlights the 'Bill Received' dropdown, and a blue circle with the number 4 highlights the 'Save Changes' button.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Change Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Advanced Bill Pay

Deleting Reminders

You can remove an existing reminder if it is no longer needed.

Payment Center Details

Pay From [Dropdown] Amount \$ Deliver By [Calendar]

Available Balance: \$43.28

Activity **Reminders** AutoPay

Payment Center Reminders
Reminders appear 3 days before the payment is due.

Frequency
Monthly

Typical Amount
\$1.00

[Change Reminders](#)

[Stop Reminders](#)

Email Reminders
You're getting email reminders when the payment:
• Is due.
[Manage Email Reminders](#)

Stop Reminder for [Account Name]

All instances of the reminder for [Account Name] will be stopped. To stop only the current reminder, select Dismiss in the Reminders section.

Upcoming Due Date Oct 18, 2017

Typical Amount \$1.00

Frequency Monthly

Lead Time 03 days

Email Alerts

3 [Stop Reminder](#) [Keep Reminder](#)

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Stop Reminders" link.
3. Click the **Stop Reminder** button when you are finished making changes.

Advanced Bill Pay

Moving Payments

You can change the account a pending payment is applied to, if needed.

Manage Accounts			
Account	Account Number	Available Balance	Used for ...
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
		Move Payments	Change Name Delete Account
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
			Change Name Delete Account

[Move Payments](#) | [Change Name](#) | [Delete Account](#)

All pending payments, including any automatic payments, move to the account you select. Payments currently in process don't move.

Current From Account ZB, NA DBA THE COMMERCE BANK O

Move to This Account

Available Balance: \$0.00

[Move Payments](#) [Cancel](#)

Confirm Moving These Payments

The following bill payments will be paid from ZB, NA DBA THE COMMERCE BANK O

Biller Name	Account	Amount	Pay Date
Test User		\$1.00	10/16/2017

[Yes, Move the Payments](#) [Cancel](#)

Click the **Accounts** tab.

1. Click the "Move Payments" link.
2. Click the **Move Payments** button.
3. Click the **Yes, Move the Payments** button to confirm.

Advanced Bill Pay

Editing Account Name

Within the Account tab, you can edit an account nickname at anytime.

The screenshot shows the 'Manage Accounts' interface. It features a table with columns: Account, Account Number, Available Balance, and Used for ... The table contains two rows of account information. The first row is highlighted, and the 'Change Name' link is circled with a blue '1'. The second row is also highlighted, and the 'Change Name' link is circled with a blue '2'. Below the table, a detailed view of the selected account is shown. The account name 'ZB, NA DBA THE COMMERCE BANK' is circled with a blue '2', and the 'Save' button is circled with a blue '3'.

Account	Account Number	Available Balance	Used for ...
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
Move Payments Change Name Delete Account			
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
Change Name Delete Account			

ZB, NA DBA THE COMMERCE BANK		\$0.00	Bill Pay only
Save Cancel			

Click the **Accounts** tab.

1. Click the "Change Name" link.
2. Make the necessary changes.
3. Click the "Save" link when you are finished making changes.

Advanced Bill Pay


Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account, but it does not erase data from an existing payment using this account.

Manage Accounts			
Account	Account Number	Available Balance	Used for ...
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
			Move Payments Change Name Delete Account
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
			Change Name Delete Account

Are you sure you want to delete ZB, NA DBA THE COMMERCE BANK OF CHK ✕

If you have any pending transactions from this account, including any that are scheduled automatically, they will be canceled. Email reminders you've set up for this account will also be canceled.

 This action cannot be undone.

2 Delete Account
Do Not Delete Account

Click the **Accounts** tab.

1. Click the "Delete Account" link.
2. Click the **Delete Account** button to permanently remove an account.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 888.629.8707.

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
ACCOUNT *	<div style="border: 1px solid black; padding: 2px;"> <p>Single Check</p> <p>Multiple Checks</p> </div>
NOTE	* - Indicates required field

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Single Check
ACCOUNT *	<div style="border: 1px solid black; padding: 2px;"> <p>Select an Account</p> <p>Commercial Checking XXXX6789 \$7,800.88</p> <p>Commercial Loan XXXX7890 \$12,150.00</p> <p>Commercial Checking XXXX5678 \$8,430.21</p> <p>Certificate of Deposit XXXX3456 \$54,943.77</p> <p>Consumer Checking XXXX1234 \$1,750.32</p> <p>Savings XXXX2345 \$118,547.75</p> <p>120 day CD XXXX2508 \$17,500.00</p> <p>Regular Checking XXXX2431 \$7,789.19</p> </div>
CHECK NUMBER *	
PAYEE	
AMOUNT	
DATE	
NOTE	* - Indicates required field

In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account.

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the check number		
ACCOUNT Commercial Checking XXXX5678 *	<input type="text"/>		
CHECK NUMBER *	1	2	3
PAYEE	4	5	6
AMOUNT	7	8	9
DATE	Delete	0	Save

3

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the payee		
ACCOUNT Commercial Checking XXXX5678 *	<input type="text" value="Payee Name"/>		
CHECK NUMBER *	<input type="button" value="Set"/>		
PAYEE	* - Indicates required field		

4

Back Send Request

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the check amount		
ACCOUNT Commercial Checking XXXX5678 *	<input type="text" value="\$ 0.00"/>		
CHECK NUMBER *	1	2	3
PAYEE test	4	5	6
AMOUNT	7	8	9
DATE	Delete	0	Save
NOTE	* - Indicates required field		

5

Back Send Request

3. Enter the check number and click the **Save** button.
4. (Optional) Enter the payee and click the **Set** button.
5. (Optional) Enter the amount and click the **Save** button.

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter the date of the check																																										
ACCOUNT Commercial Checking XXXX5678 *	<div style="border: 1px solid #ccc; padding: 5px;"> <p style="text-align: center;">◀ December ▶ 2016 ▶</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Sun</th><th>Mon</th><th>Tue</th><th>Wed</th><th>Thu</th><th>Fri</th><th>Sat</th></tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td style="background-color: #e0e0e0;">14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td></tr> </tbody> </table> </div>	Sun	Mon	Tue	Wed	Thu	Fri	Sat					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Sun		Mon	Tue	Wed	Thu	Fri	Sat																																				
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25		26	27	28	29	30	31																																				
CHECK NUMBER #12 *																																											
PAYEE test																																											
AMOUNT \$0.12																																											
DATE																																											
NOTE																																											
* - Indicates required field																																											

Back Send Request

6

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Single Check *	Enter a brief note to include with this request
ACCOUNT Commercial Checking XXXX5678 *	<div style="border: 1px solid #ccc; padding: 5px;"> <p>Description</p> <p style="text-align: center;">Set</p> </div>
CHECK NUMBER #12 *	
PAYEE test	
* - Indicates required field	

Back Send Request

7

8

6. (Optional) Enter the date of the check using the calendar.
7. (Optional) Enter a description under "Note" and click the **Set** button.
8. Click the **Send Request** button when you are finished.



Note: You can view the approval status of a stop payment in the Activity Center.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 888.629.8707.

Stop Payment	
Complete the fields below to make a stop payment request based on known payment information.	
REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
ACCOUNT *	Single Check
	Multiple Checks
NOTE	* - Indicates required field
	Back Send Request

Stop Payment	
Complete the fields below to make a stop payment request based on known payment information.	
REQUEST TYPE *	Select an Account
Multiple Checks	
ACCOUNT *	Commercial Checking XXXX6789 \$7,800.88
	Commercial Loan XXXX7890 \$12,150.00
STARTING CHECK NUMBER # *	Certificate of Deposit XXXX3456 \$54,943.77
	Commercial Checking XXXX5678 \$8,430.21
ENDING CHECK NUMBER # *	Consumer Checking XXXX1234 \$1,750.32
START DATE	Savings XXXX2345 \$118,547.75
END DATE	120 day CD XXXX2508 \$17,500.00
	Regular Checking XXXX2431 \$7,789.19
NOTE	* - Indicates required field
	Back Send Request

In the **Services** tab, click **Stop Payment**.

1. Select "Multiple Checks."
2. Select the appropriate account.

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Multiple Checks *	Starting Check Number		
ACCOUNT *	<input type="text"/>		
STARTING CHECK NUMBER # *	1	2	3
ENDING CHECK NUMBER # *	4	5	6
START DATE	7	8	9
END DATE	Delete	0	Save
NOTE			

* - Indicates required field

Back Send Request

3

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Multiple Checks *	Ending Check Number		
ACCOUNT *	<input type="text"/>		
STARTING CHECK NUMBER #1 *	1	2	3
ENDING CHECK NUMBER # *	4	5	6
START DATE	7	8	9
END DATE	Delete	0	Save
NOTE			

* - Indicates required field

Back Send Request

4

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Multiple Checks 11 *	Enter the start date of the checks																																																			
ACCOUNT *	<input type="text"/>																																																			
STARTING CHECK NUMBER #1 *																																																				
ENDING CHECK NUMBER #12 *																																																				
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* - Indicates required field

Back Send Request

5

3. Enter the starting check number and click the **Save** button.
4. Enter the ending check number and click the **Save** button.
5. (Optional) Enter the start date of the checks using the calendar.

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Multiple Checks 11	<div style="border: 1px solid gray; padding: 5px;"> <p>Enter the end date of the checks</p> <table border="1"> <thead> <tr> <th>Sun</th> <th>Mon</th> <th>Tue</th> <th>Wed</th> <th>Thu</th> <th>Fri</th> <th>Sat</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> <tr> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> </tr> <tr> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> </tr> <tr> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td></td> </tr> </tbody> </table> </div>	Sun	Mon	Tue	Wed	Thu	Fri	Sat					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
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Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE Multiple Checks 11	<div style="border: 1px solid gray; padding: 5px;"> <p>Enter a brief note to include with this request</p> <div style="border: 1px solid gray; padding: 2px;"> <input type="text" value="Description"/> </div> <div style="border: 1px solid gray; padding: 2px; margin-top: 2px;"> <input type="button" value="Set"/> </div> </div>
ACCOUNT	
STARTING CHECK NUMBER #1	
ENDING CHECK NUMBER #12	
START DATE 6/2/2017	
END DATE 6/3/2017	
NOTE	

6. (Optional) Enter the end date of the checks using the calendar.
7. (Optional) Enter a description under "Note" and click the **Set** button
8. Click the **Send Request** button when you are finished.

Services


Reordering Checks

If you've previously ordered checks through Stearns Bank, you can conveniently reorder checks online at any time on our trusted vendor's website.

Check Reorder

Please choose an account to reorder checks.

PRIME SHARE XXXX	\$0.19
HSA SHARE XXXX	\$0.00
MONEY MARKET CHECKING XXXX	\$0.02


HARLAND CLARKE®
Log Out | Order Status | Contact Us | Chat | Español


PERSONAL PRODUCTS CUSTOMER SERVICE
Powered by HARLAND CLARKE

Shopping Cart

Personal Products

- Personal Checks
- Security Products That Help Protect Your Identity!
- Recycled
- Patriotic & Inspirational
- Collegiate
- Most Popular
- View All
- Disney
- New Designs
- Fun & Frivolous
- Warner Bros.
- Nature & Scenic
- Art & Culture
- Classics
- Animals
- Sports
- Charitable
- Specialty Binding Styles
- Special Purpose Checks
- Value Bundles

Personal Products



Your Credit Card Info Can Be
Stolen from 20 Feet Away

CardDefense™ sleeves help block electronic pickpocketing by wireless scanners


Order Now for Only
\$485

Plus Tax
5-Pack/
Shipping Included!


Personal Checks

NEW!


Security Products That Help Protect Your Identity!




Recycled




Patriotic & Inspirational




Collegiate



Most Popular




View All




Home Office/Desk Products


Desk End Stub




Desk Register




Desk Register Ringbound




Desk Interleaf



Desk Memory Stub




Desk Compact End Stub




Accessories


Checkbook Covers & Wallets



Labels




Registers



Deposit Tickets

Deposit Tickets



In the **Services** tab, click on **Check Reorder**.

1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.



Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Mobile RDC Enrollment

Along with our app, Online Banking with Stearns Bank gives you the tools you need to tackle your finances how you want—from a branch, desktop or even your tablet or smartphone. Once enrolled in Mobile (RDC), you can make check deposits anywhere, anytime from your phone or device.

Mobile Remote Deposit Capture (RDC) Enrollment

Mobile RDC allows you to deposit checks directly into your account without visiting a credit union branch. Simply endorse the check and print 'For P1FCU Mobile Deposit only' directly under endorsement and then launch the camera to take a picture of the front and back of the check. To request this service or see FAQs, please review and accept the [Terms and Conditions](#). **1**

For more information on Mobile RDC [Click Here](#) to view our Frequently Asked Questions.

Check this box to accept our Terms and Conditions **2**

Accept **3**

After you submit your request, we will review your account details and we will respond to your request via secure message within 1 business day.

Feel free to contact us for more information.

In the **Services** tab, click **Mobile RDC Enrollment**

1. Click the “Terms and Conditions” link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

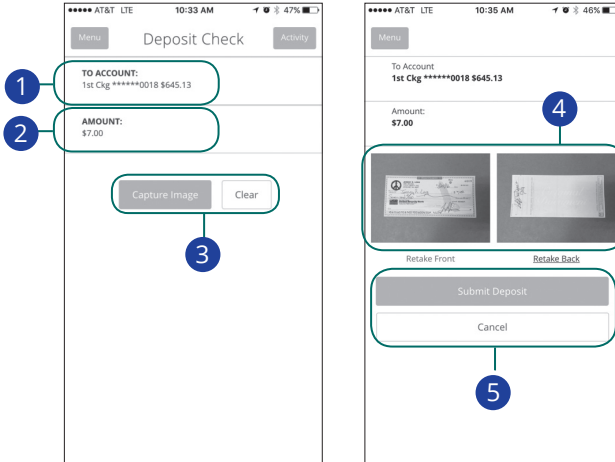


Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the Deposit Check tab.

Services

Mobile Deposits

With our mobile app on your Android or iOS device, you can deposit checks into your Online Banking account by taking a photo of a check.



Note: This feature is only available when using our mobile app on your device.

Log in to our Stearns Bank Mobile Banking app.
In the **Transactions** tab, select **Deposit Checks**.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check, then tap the **Capture Image** button to take an image of both the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Services

Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to Stearns Bank for one or all accounts. Once it is approved, the address change takes effect immediately.

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

Select one or more accounts to change address. Please select at least one account.

Select All
Clear All

<input type="checkbox"/> COMMERCIAL CHECKING - XXXX6789	1
<input type="checkbox"/> COMMERCIAL LOAN - XXXX7890	
<input type="checkbox"/> COMMERCIAL CHECKING - XXXX5678	
<input type="checkbox"/> CERTIFICATE OF DEPOSIT - XXXX3456	
<input type="checkbox"/> CONSUMER CHECKING - XXXX1234	
<input type="checkbox"/> SAVINGS - XXXX2345	
<input type="checkbox"/> 120 DAY CD - XXXX2508	
<input type="checkbox"/> REGULAR CHECKING - XXXX2431	

ADDRESS 1 *

ADDRESS 2 *

CITY *

STATE *

ZIP *

PHONE COUNTRY

HOME PHONE *

WORK PHONE *

CELL PHONE *

E-MAIL ADDRESS *

* - Indicates required field

Submit

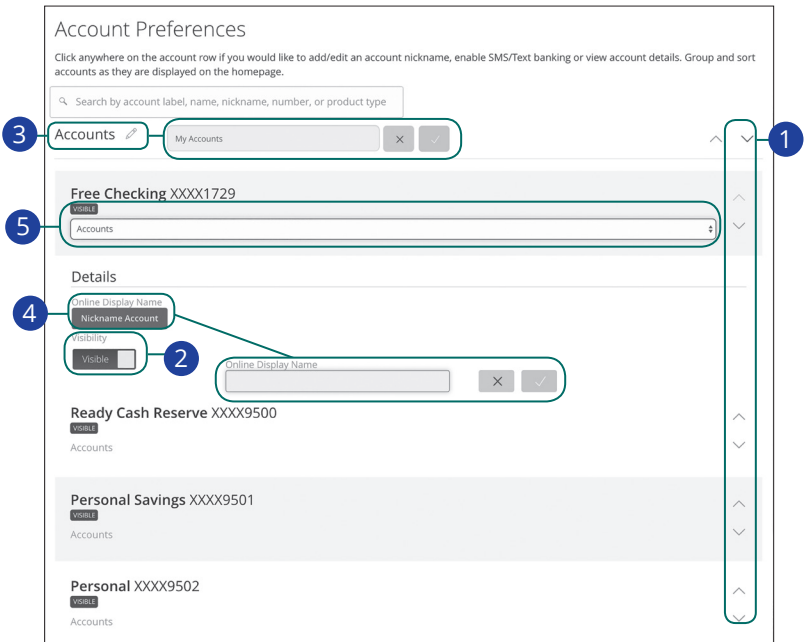
In the **Settings** tab, click **Address Change**.

1. Choose the accounts that need the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.


Settings

Account Settings

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



In the **Settings** tab, click **Account Settings**.

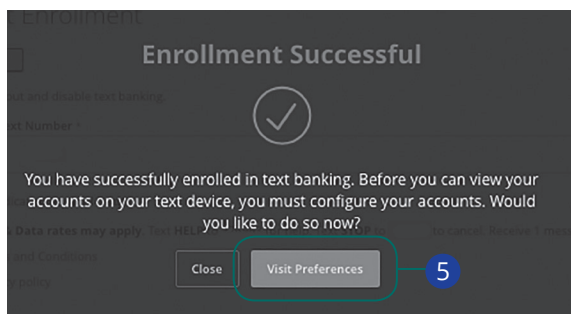
1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the "Account" drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

The screenshot shows the 'Text Enrollment' settings page. It features a toggle switch labeled 'Text Enrollment' (1), a text input field for 'SMS TEXT NUMBER *' (2), a checkbox for 'Agree To Terms' (3), and a 'Save' button (4). A note below the input field states '* - Indicates required field'.




In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



Note: Once you've signed up for Text Banking you should receive a text confirmation.

6. Select an account you want to enroll in text banking.
7. Click the SMS/Text tab.
8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
9. (Optional) Click the  icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to	#XXXXXX for the Following Information:
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Settings

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.

Statement Delivery

Account	Delivery Type	Address
Internal [REDACTED]	E-Statement	[REDACTED]@thegiftbank.com
Personal Savings [REDACTED]	E-Statement	[REDACTED]@thegiftbank.com

[View E-Statement Delivery Agreement](#)

Delivery Preferences


Account
Internal [REDACTED]

Delivery Type
E-Statement

Email Address
[REDACTED]@thegiftbank.com

Save

In the **Settings** tab, click **Statement Delivery**.

1. Edit or add a delivery destination by clicking the  icon at the end of the account line.
2. Use the drop-down to choose your "Delivery Type."
3. Add or change your email address.
4. Click the **Save** button when you are finished.

Locations

Branches and ATMs

If you need to locate a Stearns Bank branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.

Locations & ATMs

Search Near
Enter an address or ZIP code

Show Only Bank Locations ATMs

Search Locations

Map Satellite

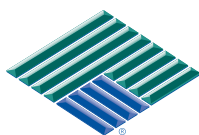
Branch Locations

1 Equipment Finance Division
500 13th St
Albany, MN 56307
(800) 247-1922
18.891 mi away
Lobby
Mon to Fri 8am to 5pm
Drive-up
Not Available

2 Scottsdale, AZ
9225 E Shea Blvd
Scottsdale, AZ 85260
(480) 314-4200
1248.636 mi away
Lobby
Mon to Fri 9am to 5pm
Drive-up
Mon to Fri 8am to 5pm

In the **Services** tab, click the **Locations and ATMs**.

- Details about branches or ATMs are displayed on the right-hand side.
- You can locate a Stearns Bank branch or an ATM by clicking the appropriate button.
- The search bar allows you to find specific Stearns Bank branches.
- Stearns Bank locations or ATMs are marked along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.



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