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.

Table of Contents

Getting Started

Transactions

Integrated Bill Pay

Advanced Bill Pay

Services

Settings

Locations

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.

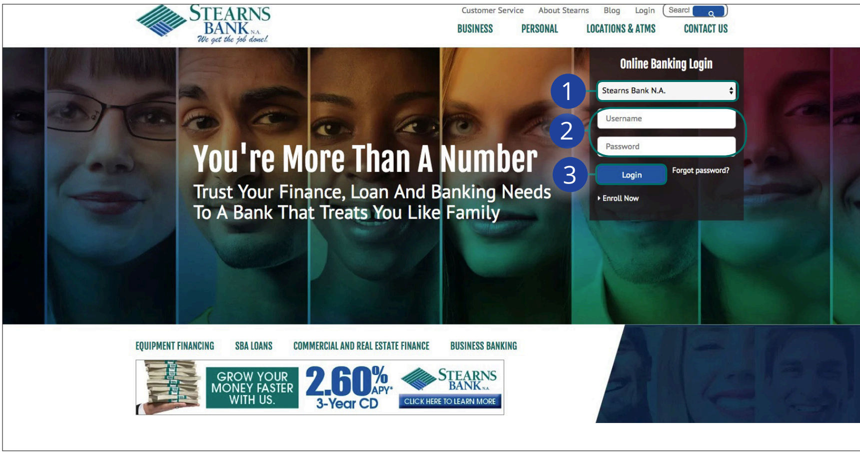
> **Note**: For additional security, we strongly suggest that you do not register your devices.

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

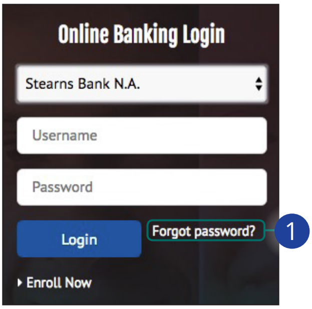
For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

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

Getting Started

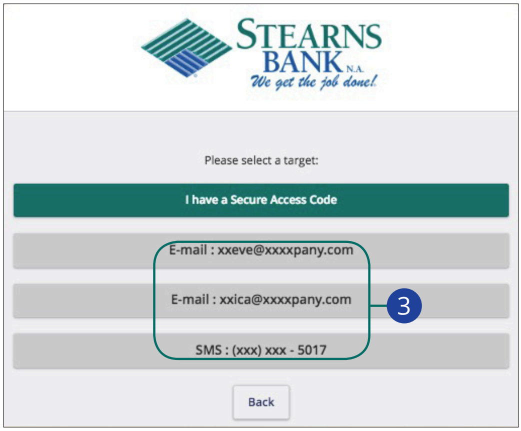
Resetting A Forgotten Password

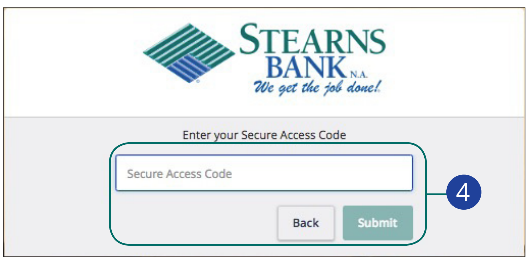
If you happen to forget your password, you can easily reestablish a new one from the Stearns Bank Home page—no need to call us!

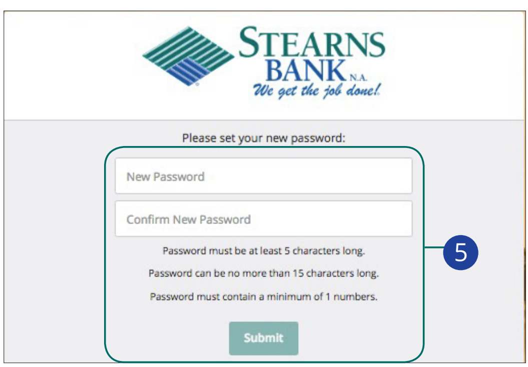


1. Click the “Forgot Password?” link.
2. Enter your login ID and click the **Submit** button.

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.







3. Choose the contact method that allows Stearns Bank to reach you immediately with a 6-digit Secure Access Code (SAC).

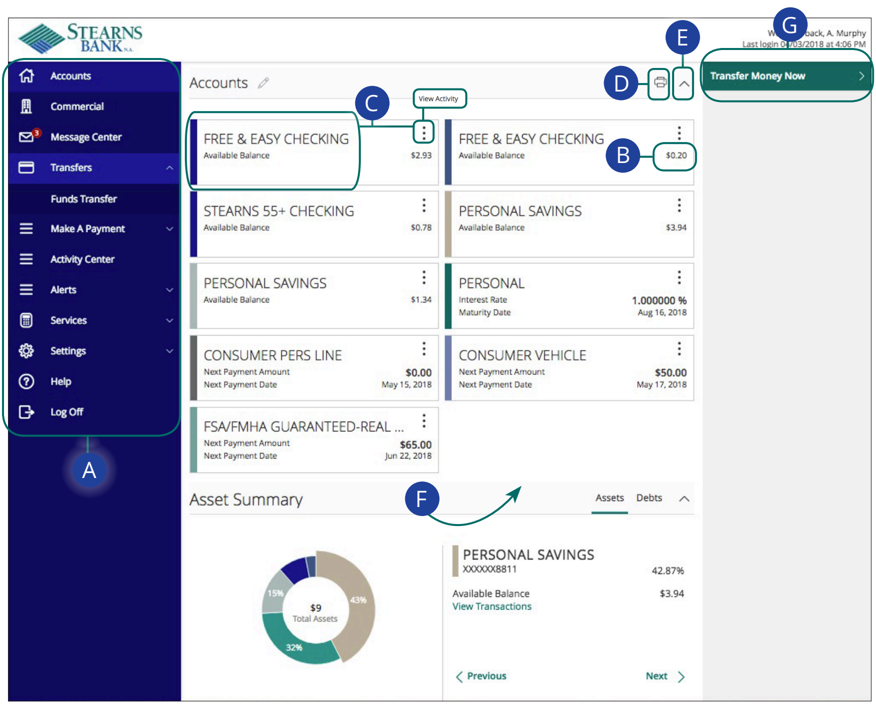
4. Enter the SAC and click the **Submit** button.

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!



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.

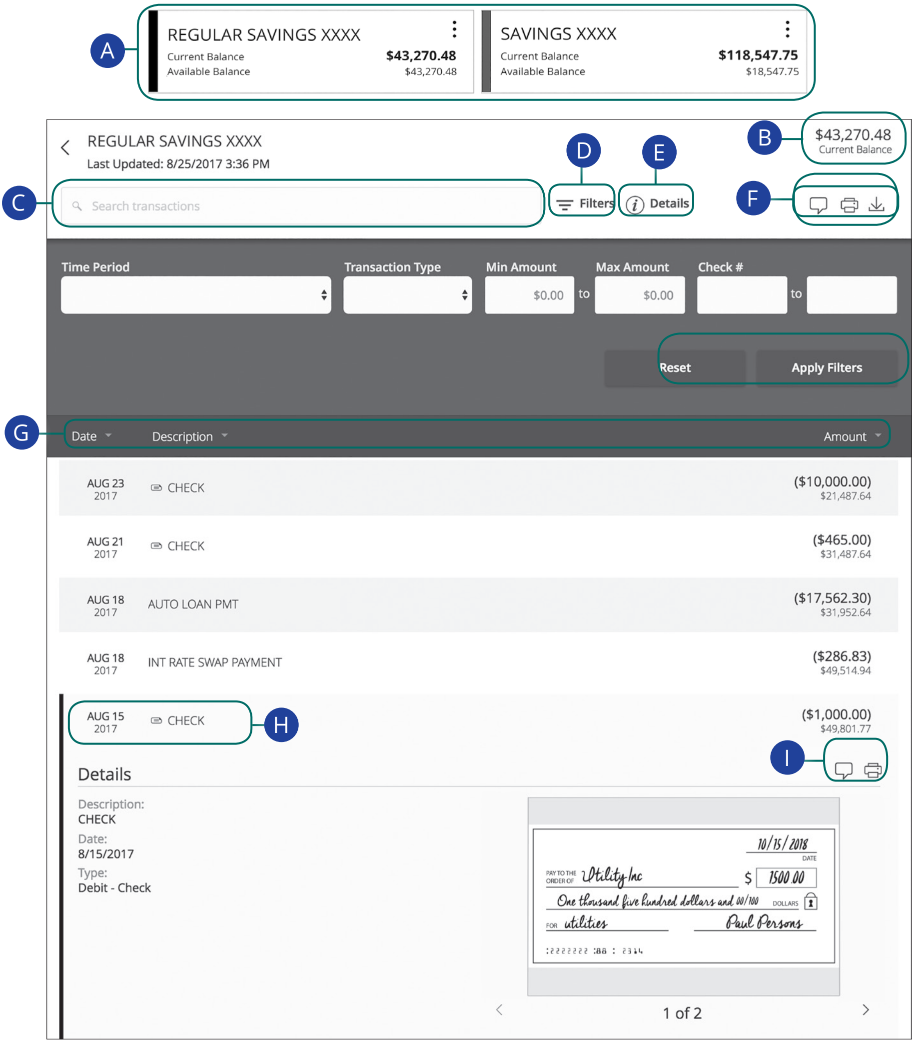
F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

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. 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.

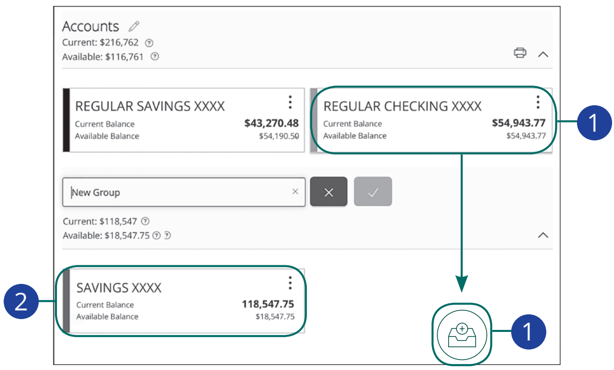
H. You can view more details about a transaction by clicking on it.

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

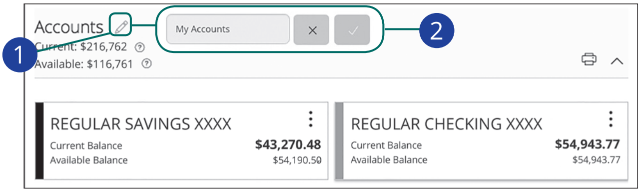
You can organize your accounts into groups, so the Home page appears how you want it in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



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

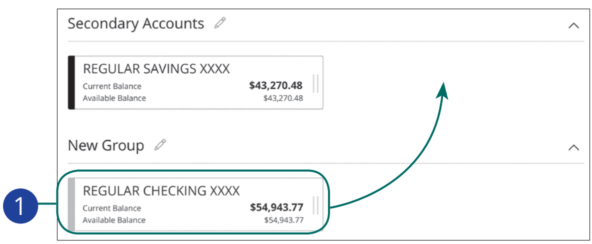
The names of existing groups can be edited in just two easy steps.

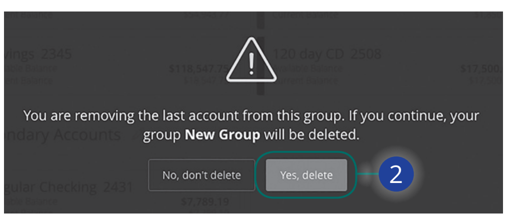


1. Click the icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

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.

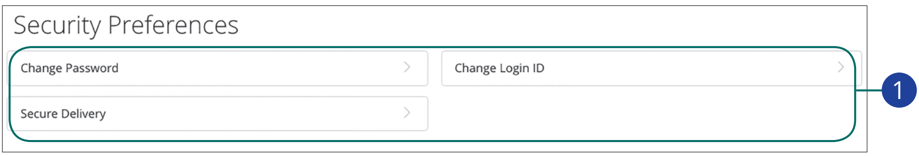
Fraud Prevention

- 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

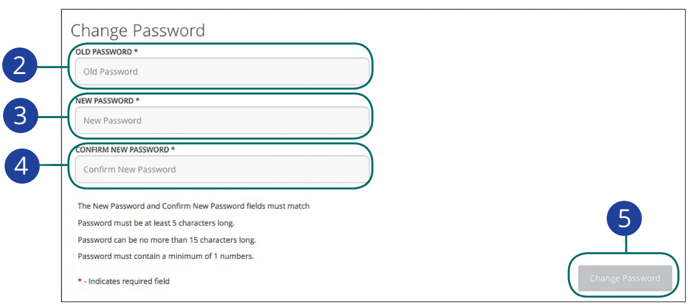
Security Settings

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.

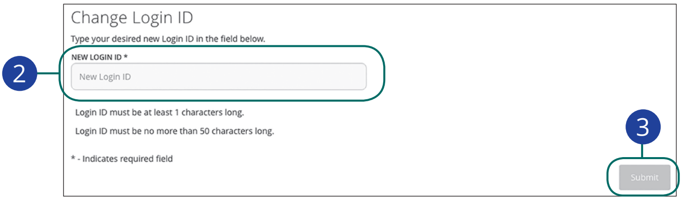


In the **Settings** tab, click **Security Settings**.

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.

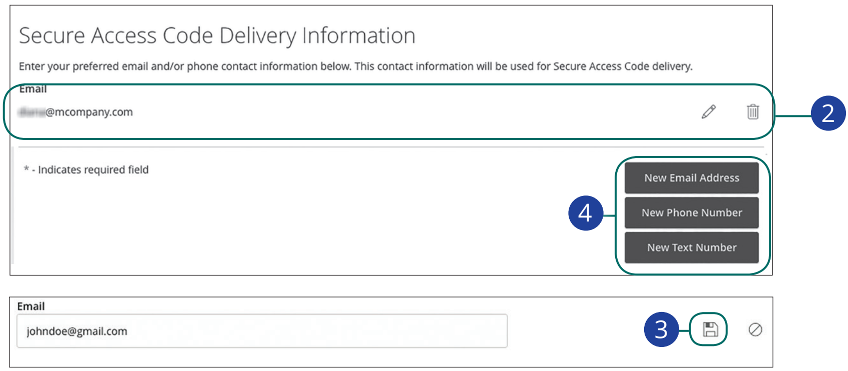


In the **Settings** tab, click **Security Preferences**.

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.



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

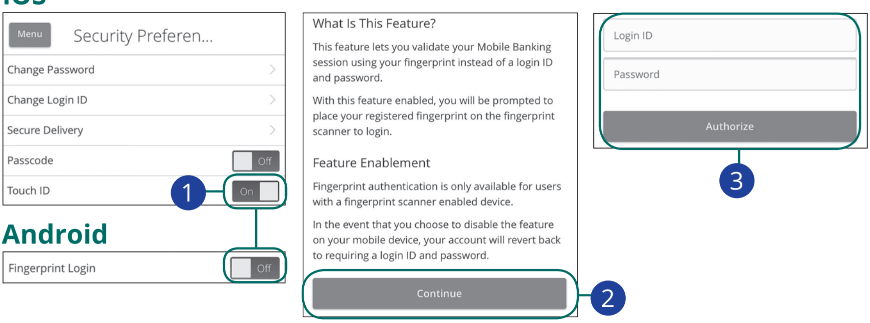
Mobile Security Preferences

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!

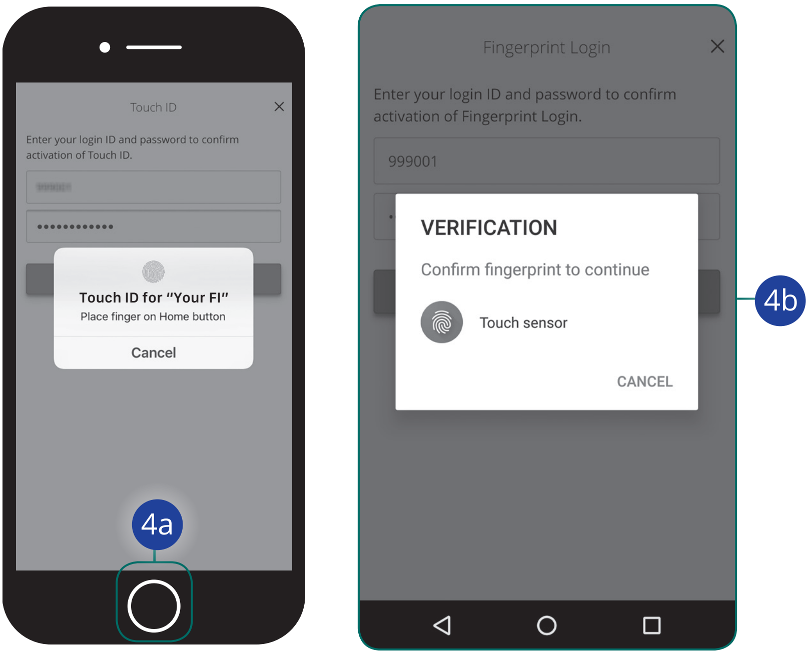
iOS



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.

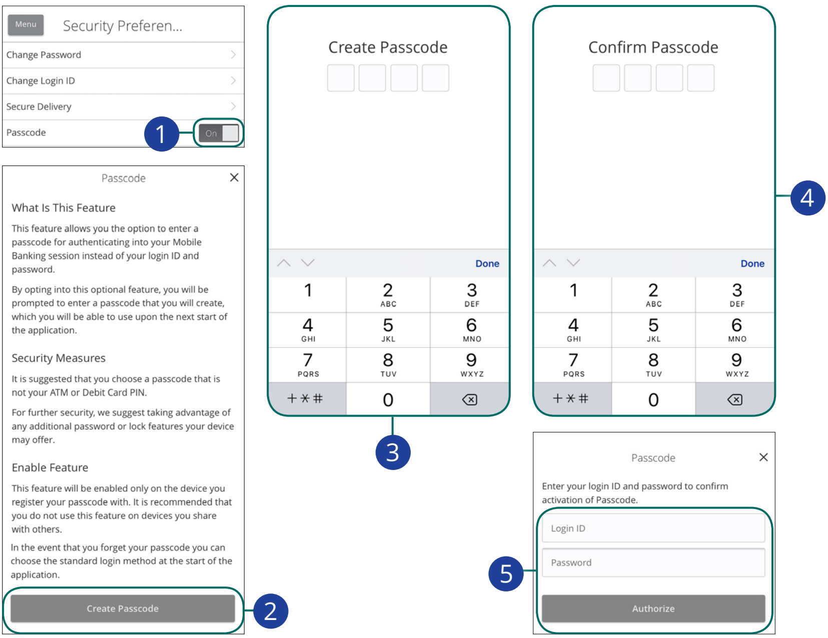


4. Scan your fingerprint

- **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 passode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!

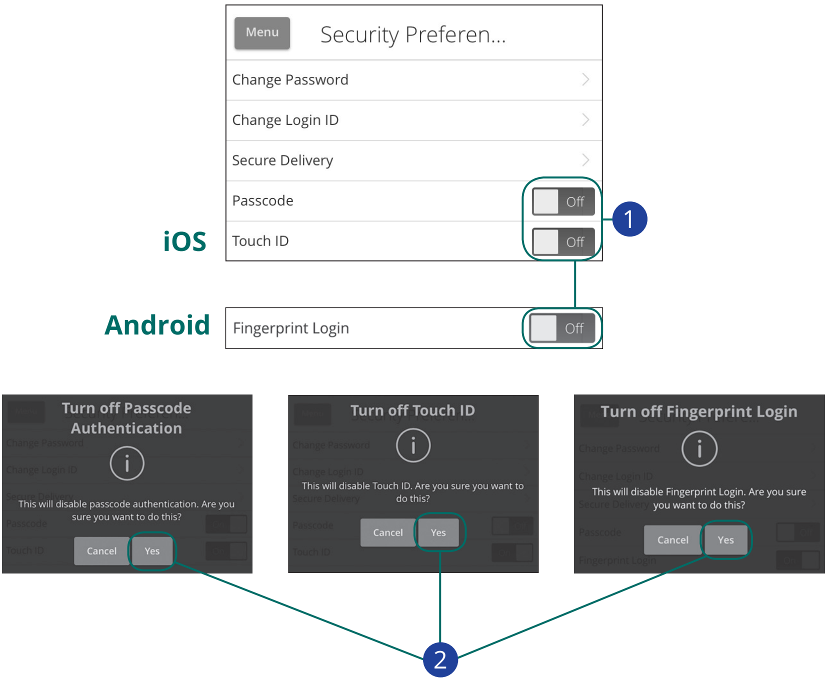


Sign in to Stearns Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

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.



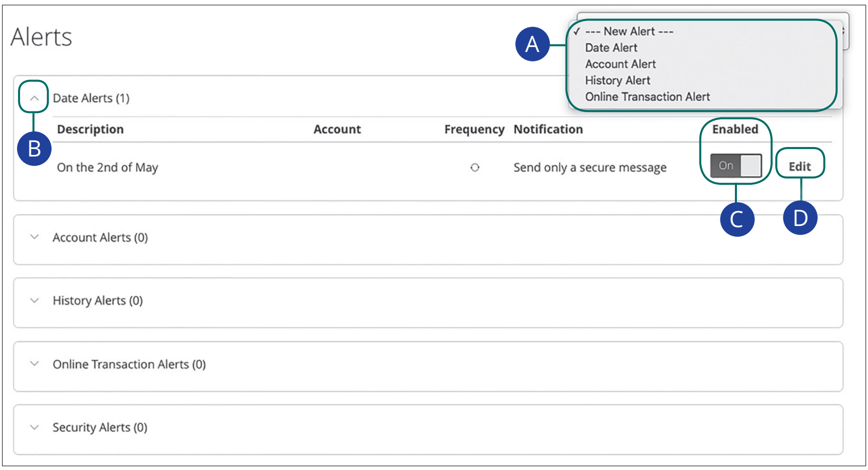
Sign in to Stearns Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

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.



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

A. The "New Alert" drop-down lets you create a date, account, history or transaction alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

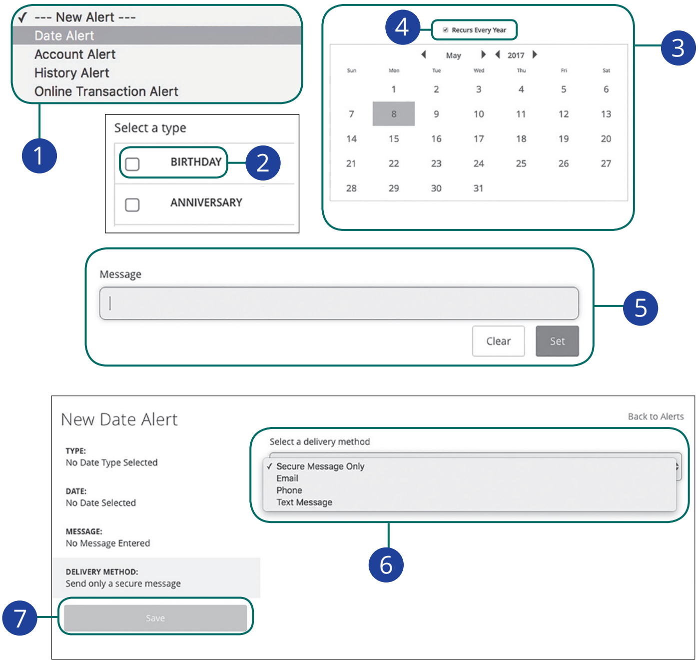
C. Toggling the "Enabled" switch turns an alert on or off without deleting it.

D. 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!

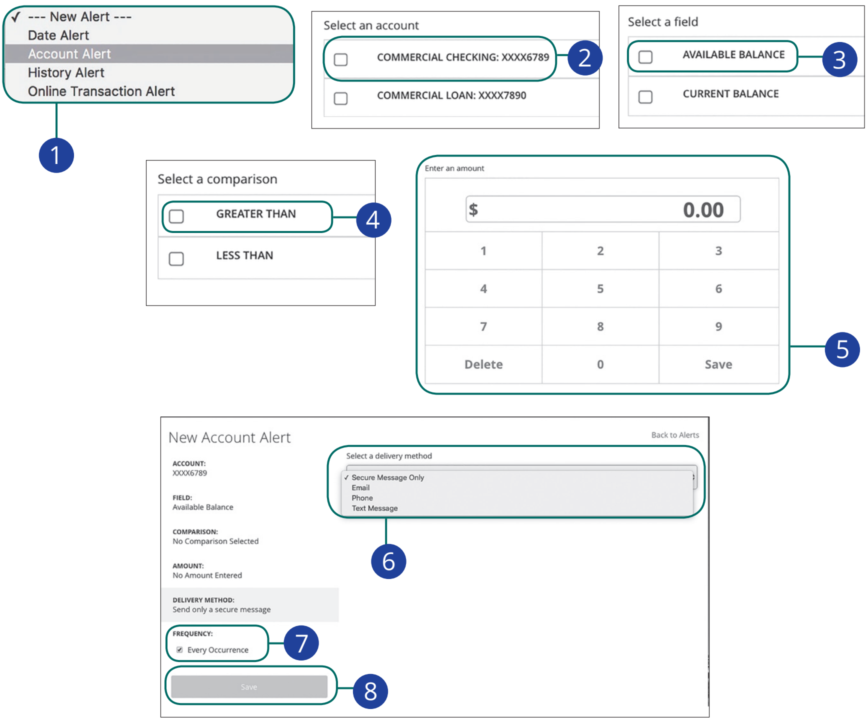


In the **Alerts** tab, click **Bank Alerts**.

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.

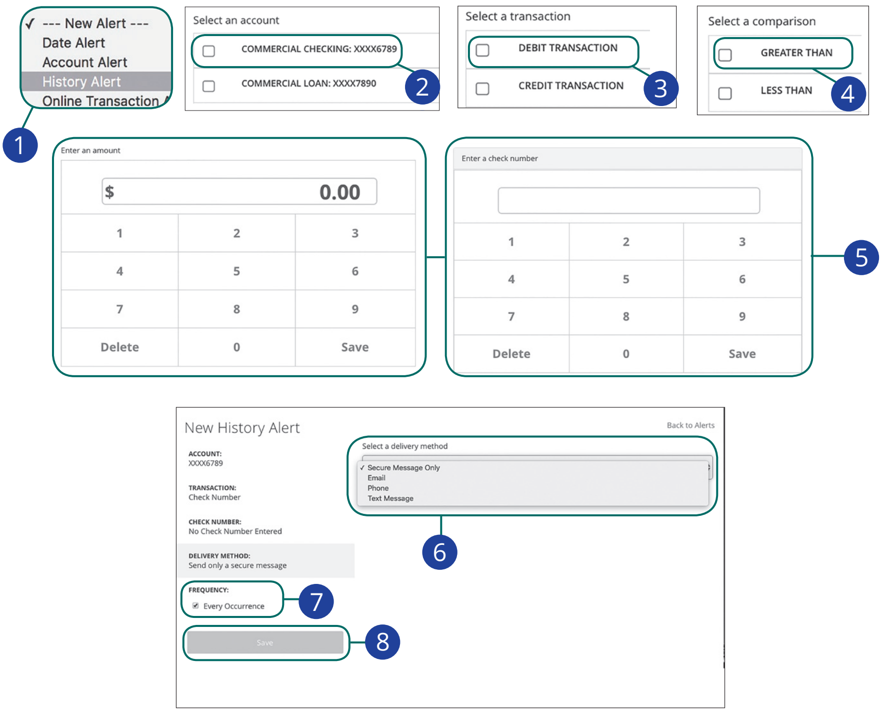


In the **Alerts** tab, click **Bank Alerts**.

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.

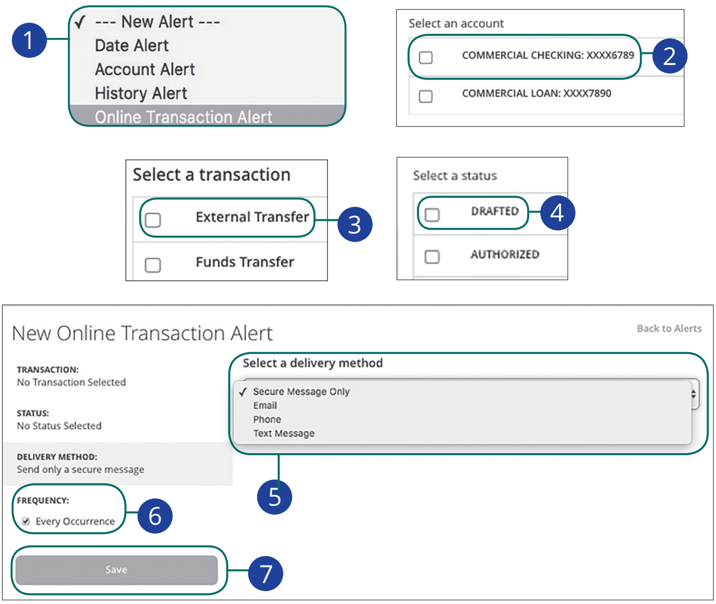


In the **Alerts** tab, click **Bank Alerts**.

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.



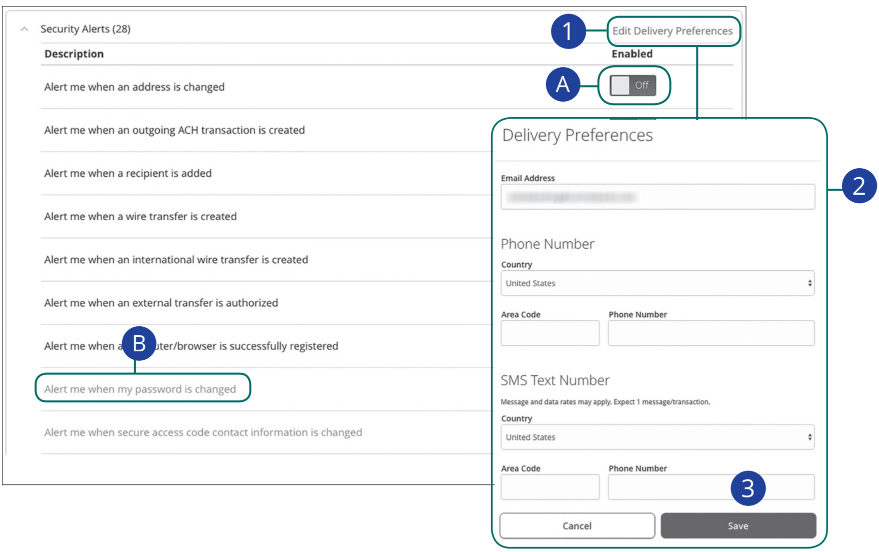
In the **Alerts** tab, click **Bank Alerts**.

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.



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.

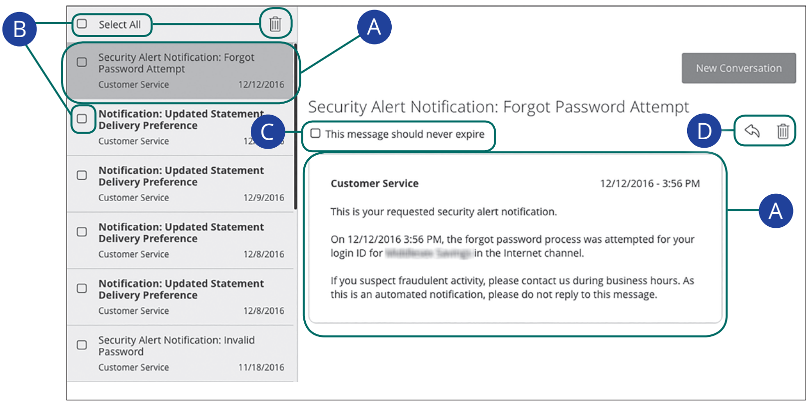
In the **Alerts** tab, click **Bank Alerts**, then **Security Alerts**.

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 icon.

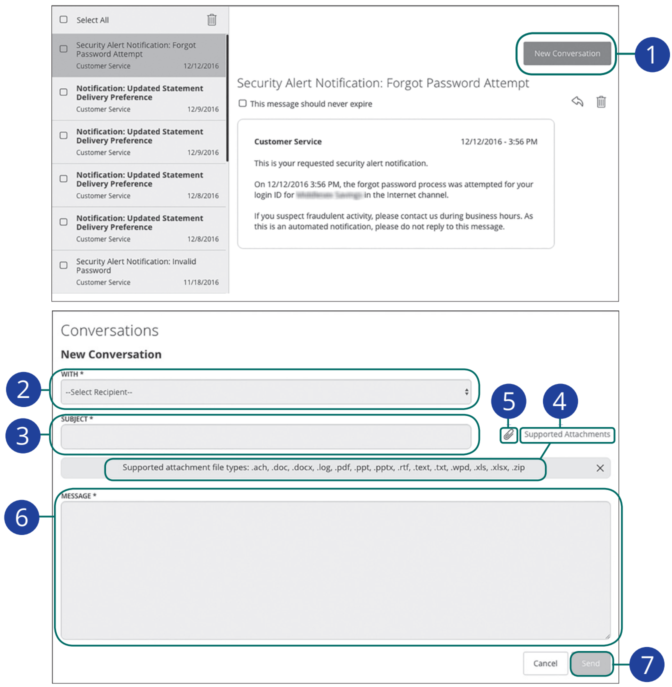
C. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

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.



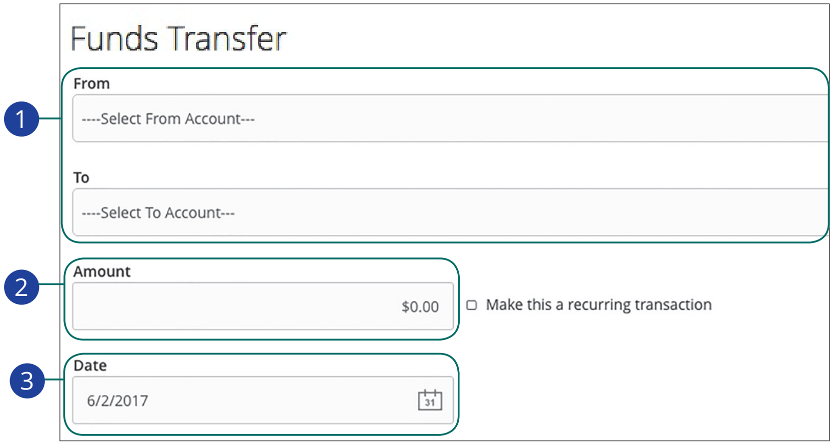
Click the **Message Center** tab.

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 📎 icon.
6. Enter your message.
7. Click the **Send** button when you are finished.

Transactions

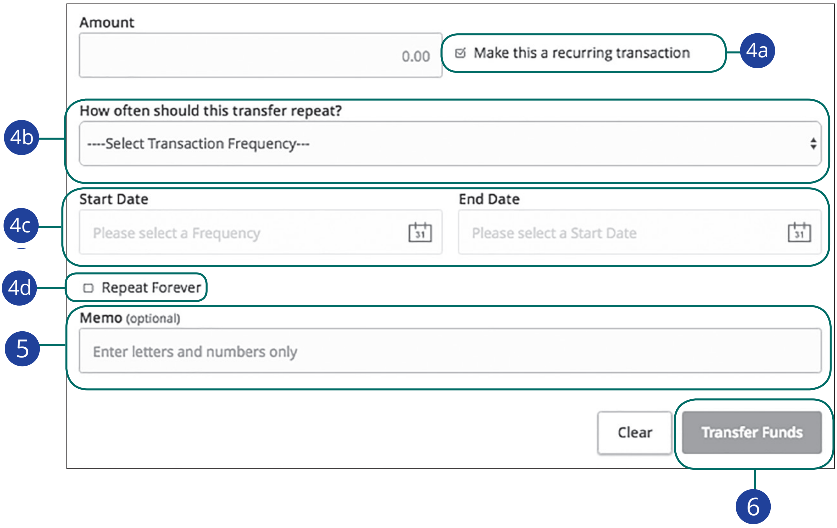
Funds Transfer

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.



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.



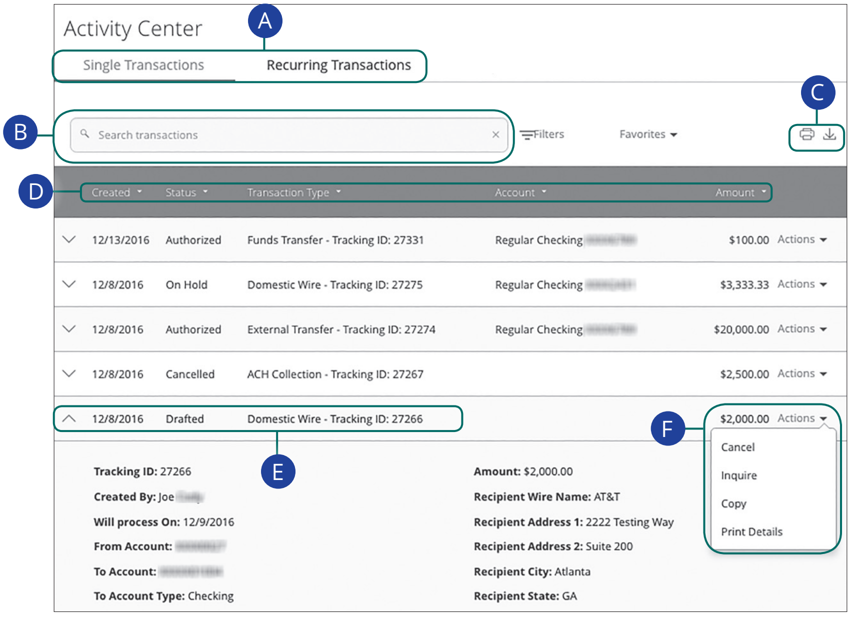
4. If you would like to set up a recurring transfer, follow the steps below.
    a. Check the box next to "Make this a recurring transaction" to repeat the transfer.
    b. Use the "How often should this transfer repeat?" drop-down to specify how often the transfer should occur.
    c. Enter a start 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.



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.

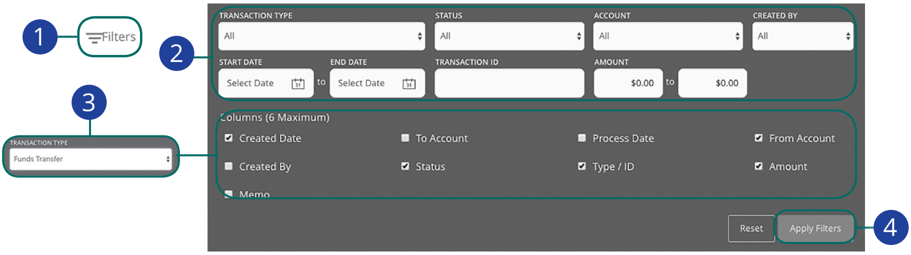
D. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

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.

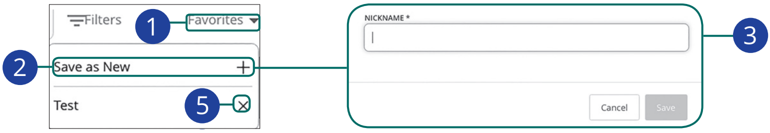


Click **Activity Center** link.

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.

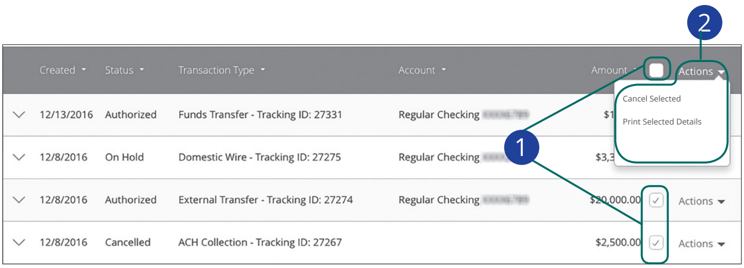


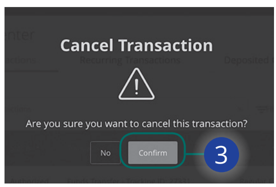
Click **Activity Center** link.

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.





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

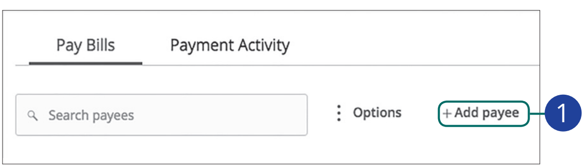
Bill Pay Overview

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.

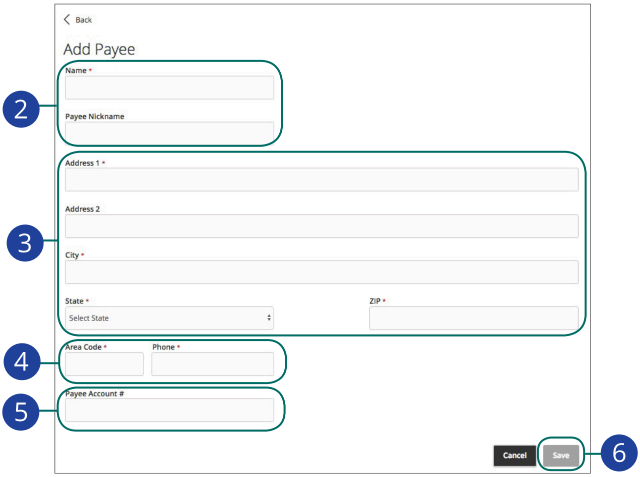
Creating a Payee

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**.

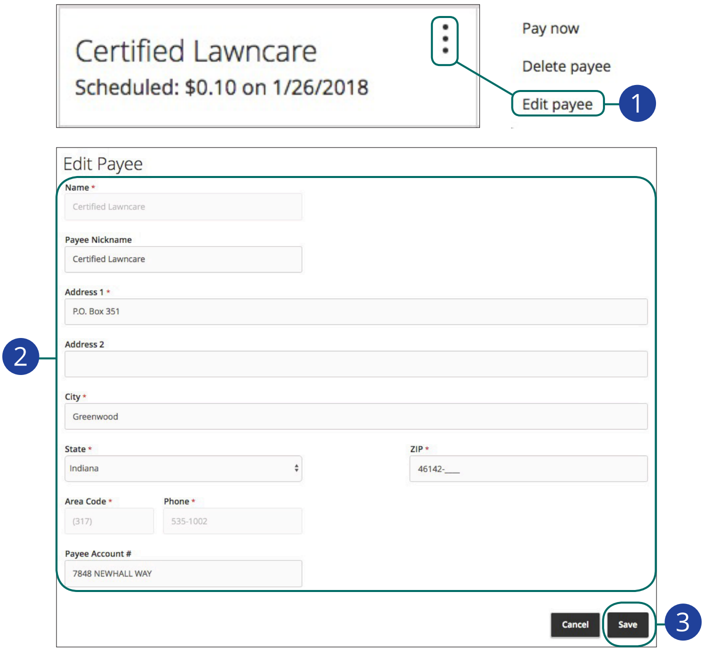
1. Click the "Add Payee" link.



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.

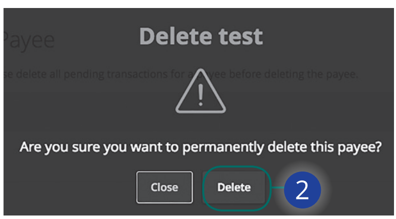


In the **Transactions** tab, click **Bill Pay**.

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.

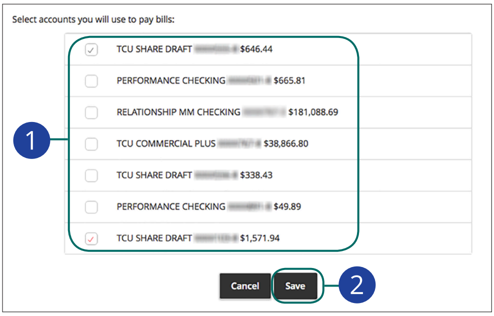


In the **Transactions** tab, click **Bill Pay**, then the ⋮ **Options** icon and select "Delete a Payee."

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.



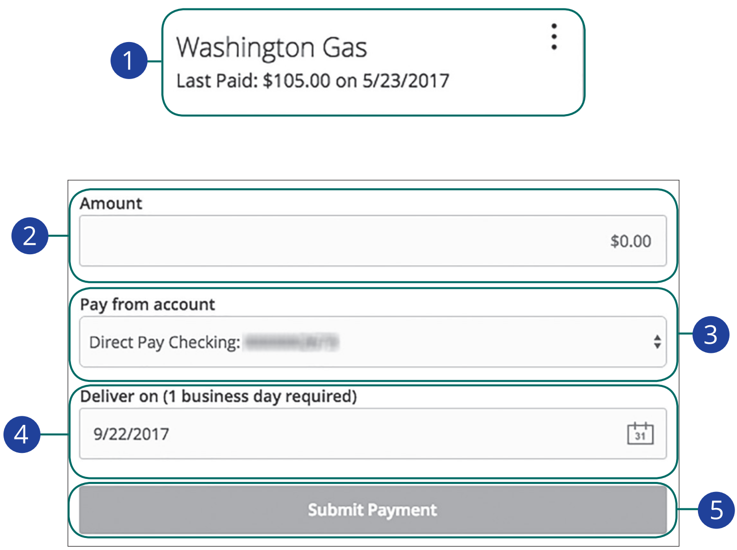
In the **Transactions** tab, click **Bill Payment**, then click the ⋮ **Options** icon and select “Edit ‘Pay from’ accounts.”

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.



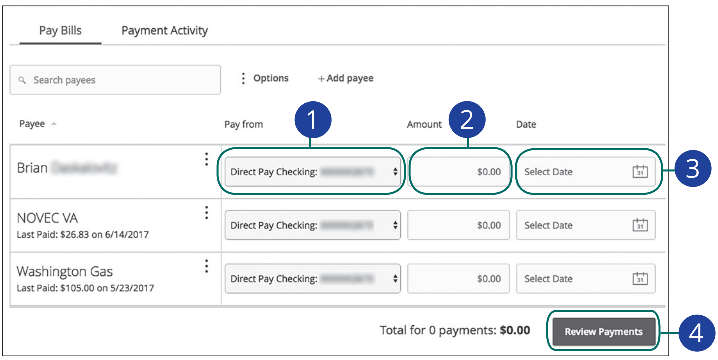
In the **Transactions** tab, click **Bill Pay**.

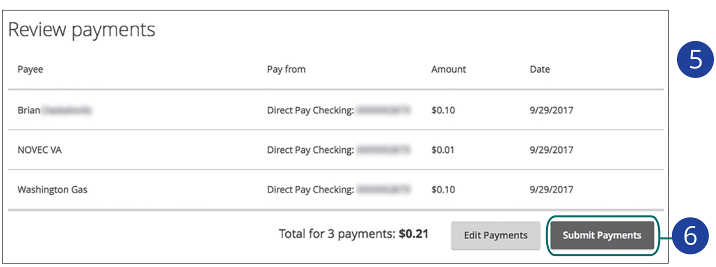
1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Select the delivery date using the calendar feature.
5. Click the **Save** button.

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!





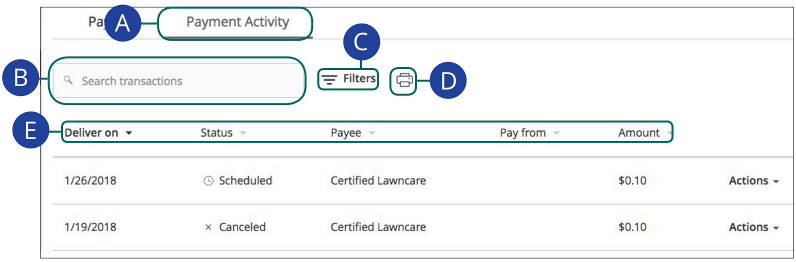
In the **Transactions** tab, click **Bill Pay**.

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.



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.

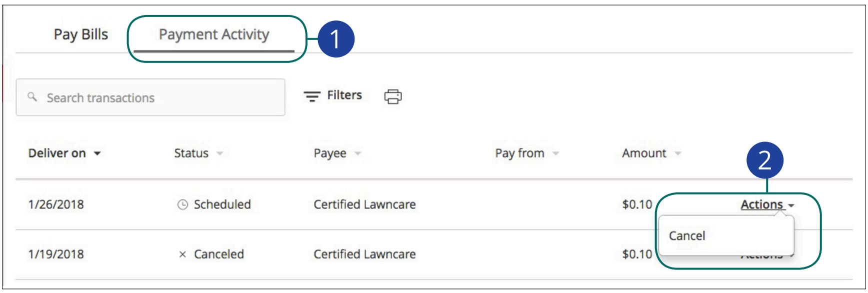
F. Click on a transaction to view more details.

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.



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

1. Click the Payment Activity tab.

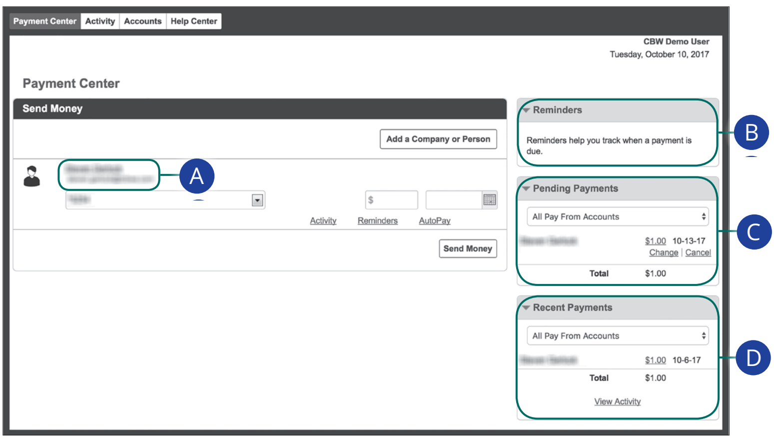
2. Click the “Actions” drop-down and select Cancel to delete a pending payment.

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."

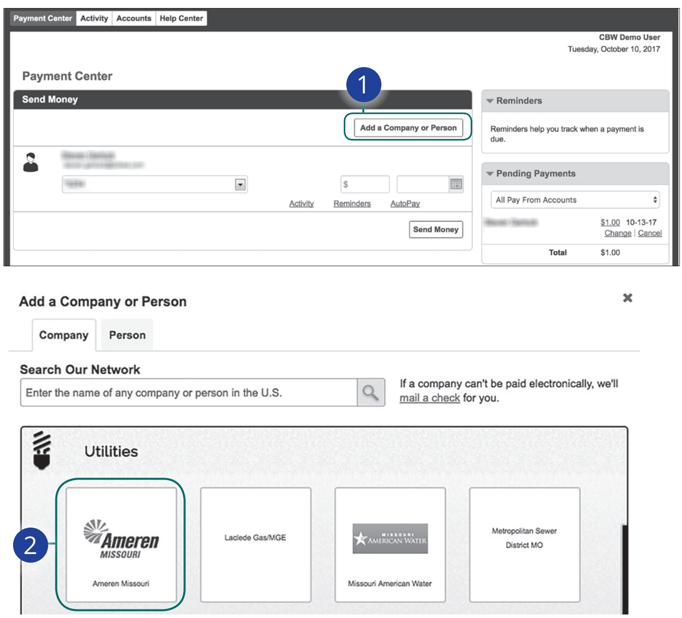
Advanced Bill Pay

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.

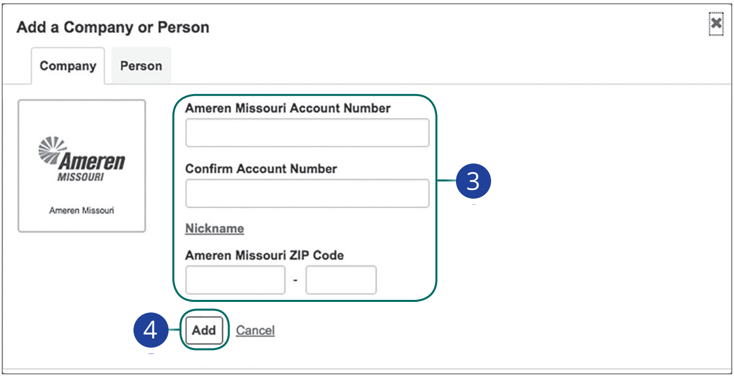
Known Company

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.



Click the **Payment Center** tab.

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

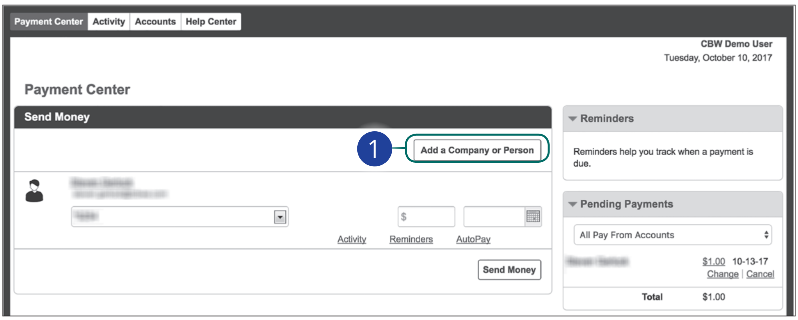


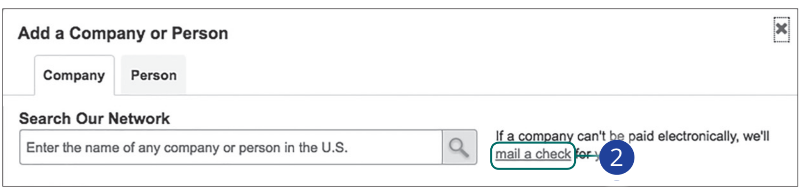
3. Enter the required information. Fields may vary depending on which company you are adding.

4. Click the **Add** button when you are finished.

Unknown Company

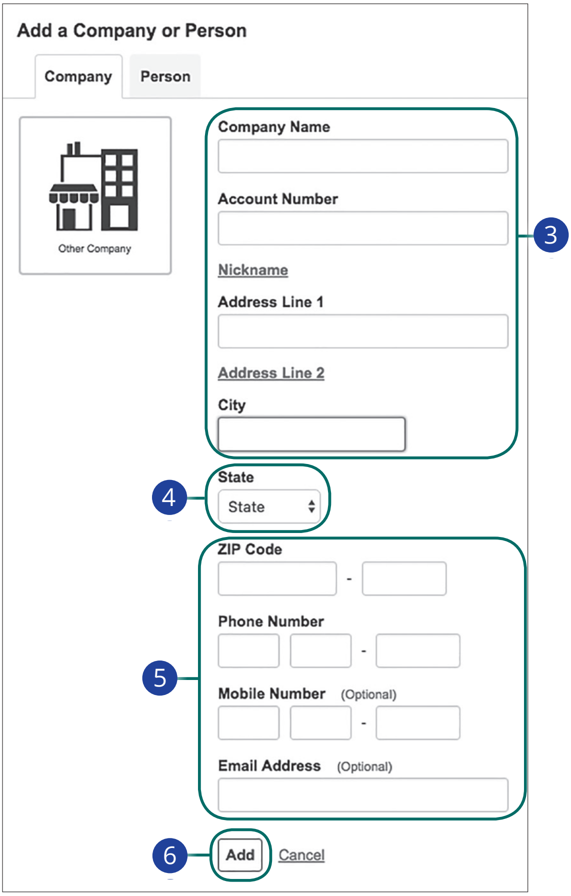
If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to sign up for eBills.





Click the **Payment Center** tab.

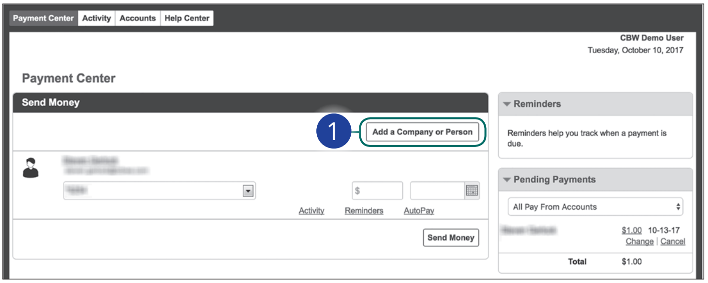
1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.

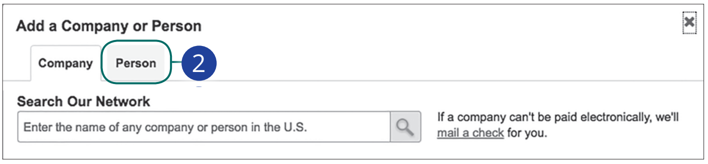


3. Enter the company name, account number, street address and city.
4. Select the state from the drop-down.
5. Enter the zip code, phone number, mobile number and email address.
6. Click the **Add** button when you are finished.

Person

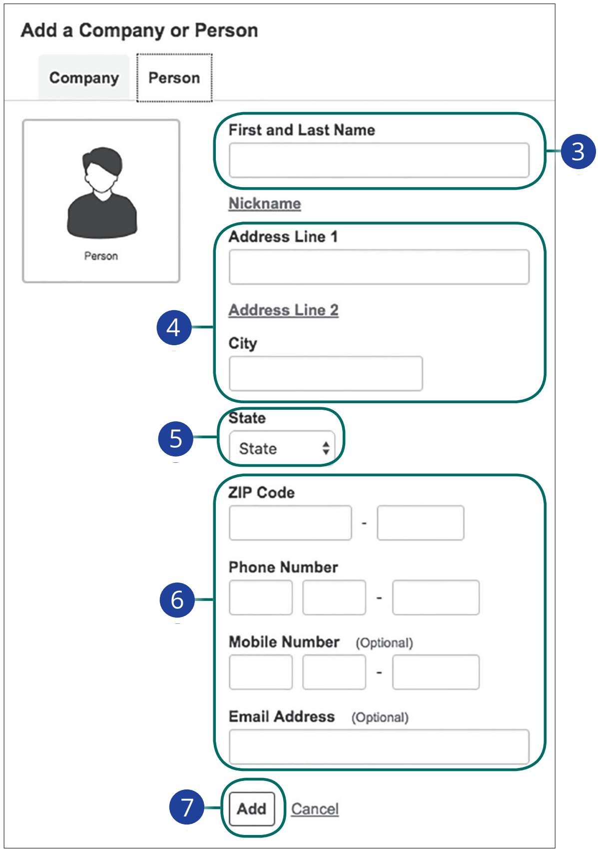
You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.





Click the **Payment Center** tab.

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

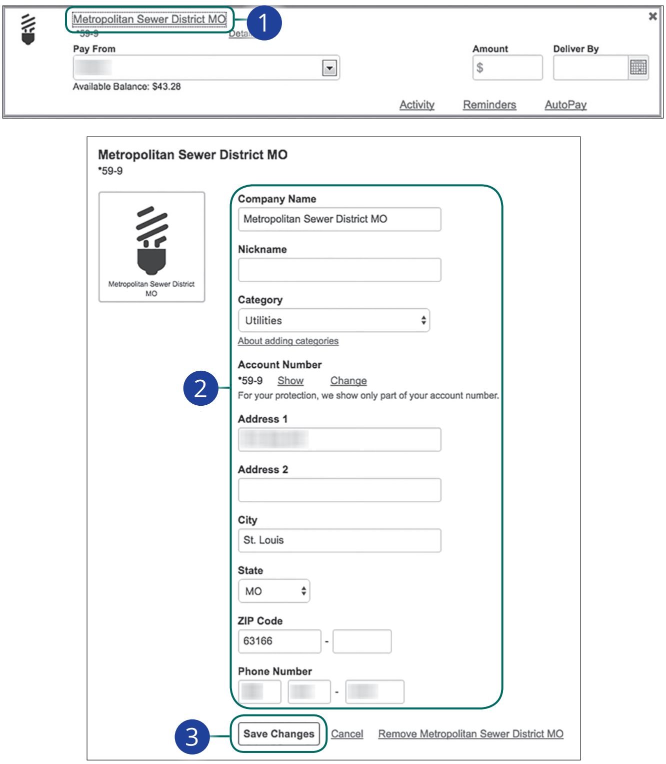


3. Enter the payee's first and last name.
4. Enter their street address and city.
5. Select the state from the drop-down.
6. Enter their zip code, phone number, mobile number and email address.
7. Click the **Add** button when you are finished.

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.



Click the **Payment Center** tab.

1. Select a payee.

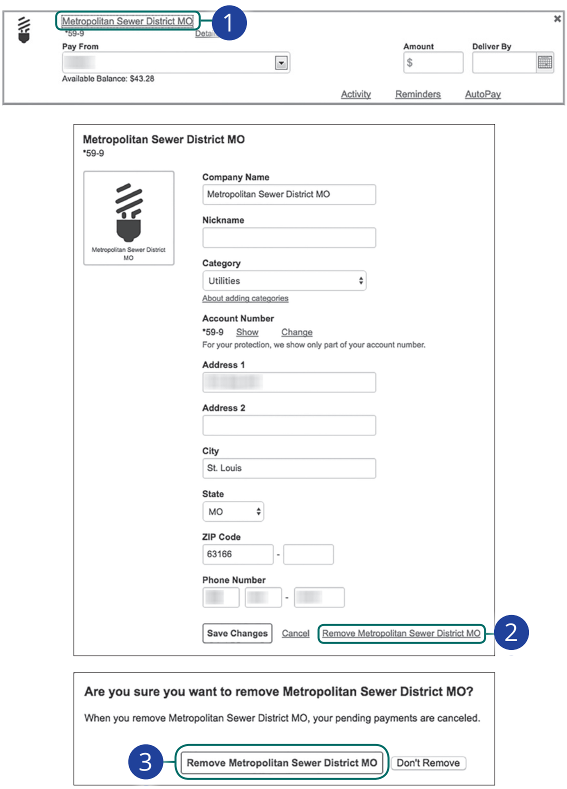
2. Make the necessary changes.

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.



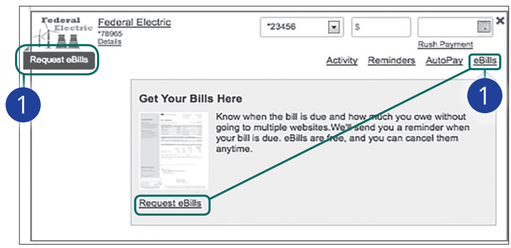
Click the **Payment Center** tab.

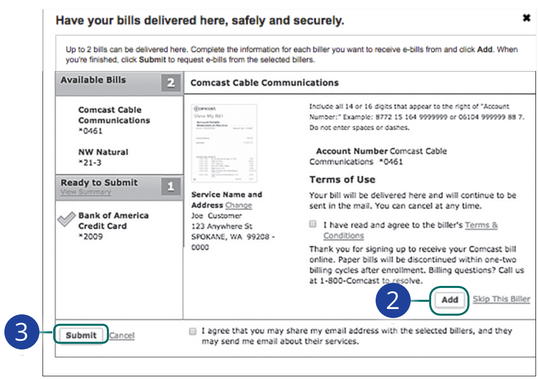
1. Select a payee.
2. Click the "Remove" link.
3. Click the **Remove** button to permanently delete your payee.

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.





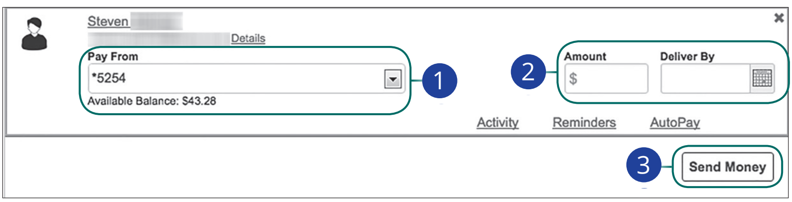
Click the **Payment Center** tab.

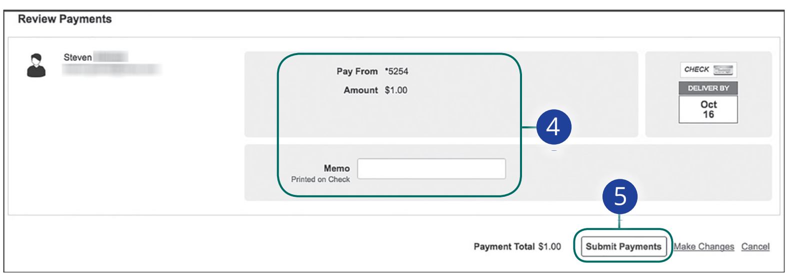
1. Click on the Request eBills icon or "eBills" link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. Click the **Submit** button when you are finished.

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.





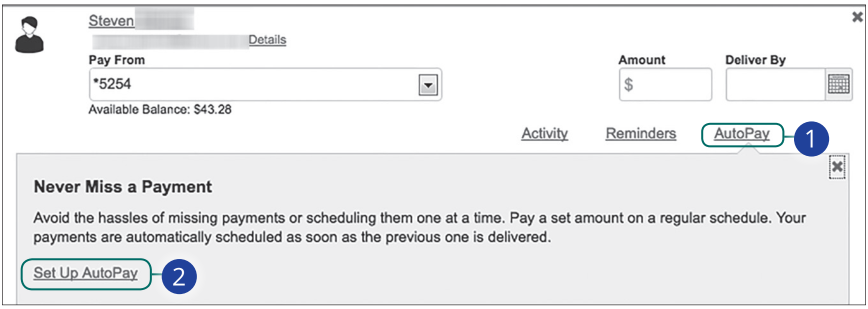
Click the **Payment Center** tab.

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

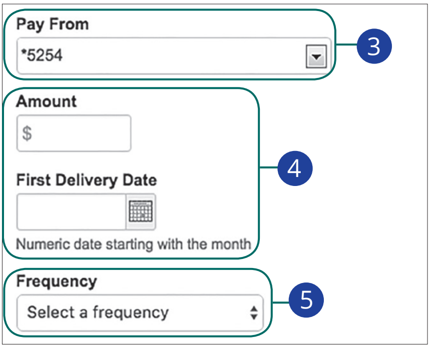
Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

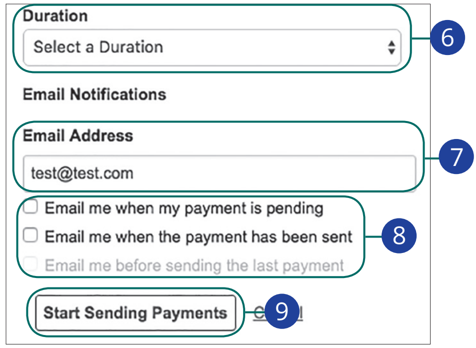


Click the **Payment Center** tab.

1. Click the “AutoPay” link

2. Click the “Set Up AutoPay” link.





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.

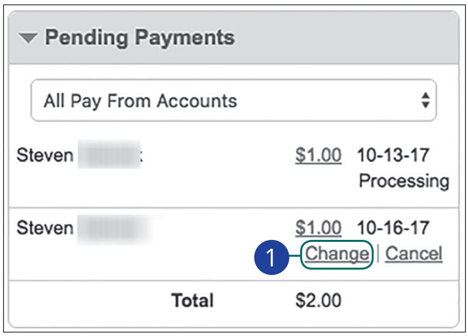
8. Check the appropriate boxes indicating when you would like to be notified.

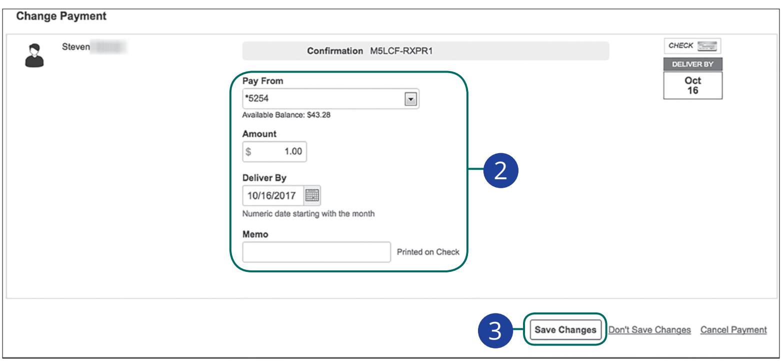
9. Click the **Start Making Payments** button when you are finished.

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.





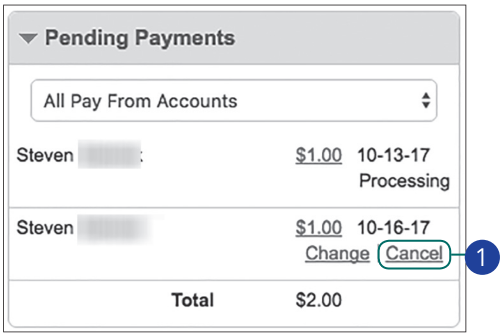
Click the **Payment Center** tab and locate the **Pending Payments** box.

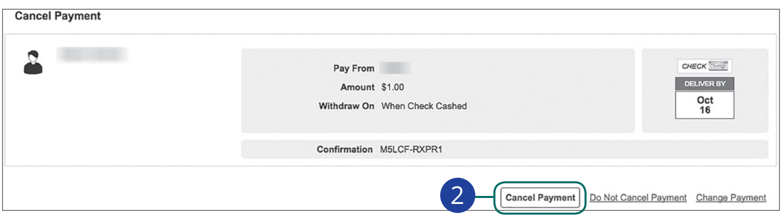
1. Click the “Change” link.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

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.





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.

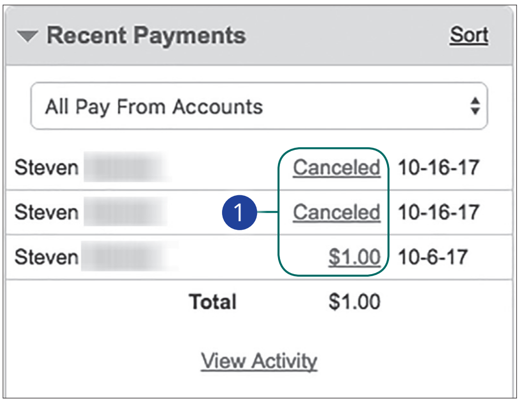
2. Click the **Cancel Payment** button to permanently delete your payment.

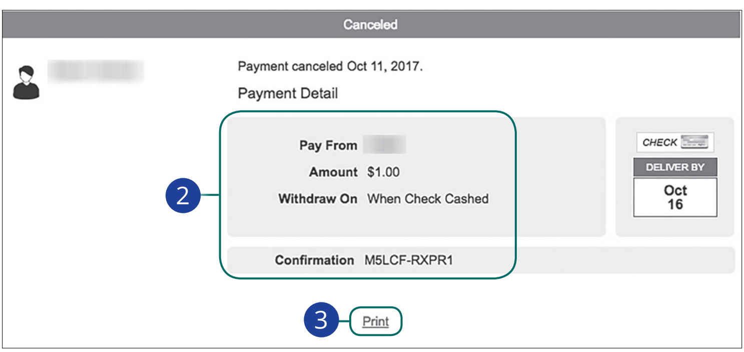
Advanced Bill Pay

Viewing Transaction Details

Single Transaction

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



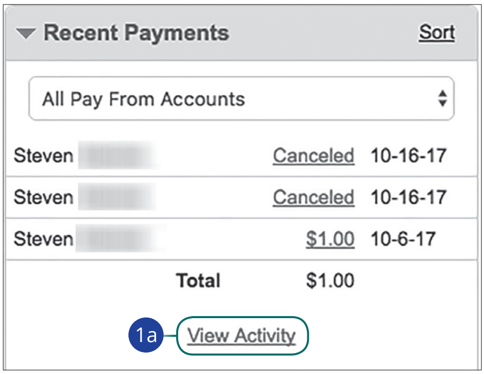


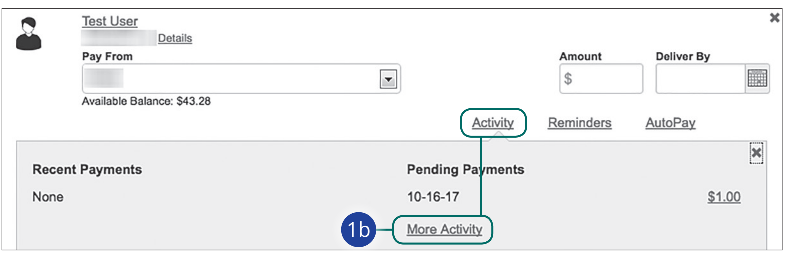
Click the **Payment Center** tab and locate the **Recent Payments** box.

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

Multiple Transactions

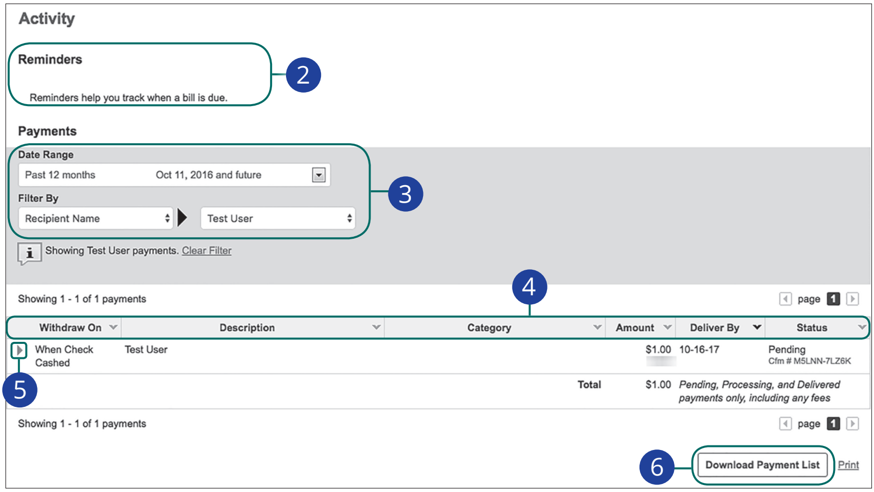
You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.





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.

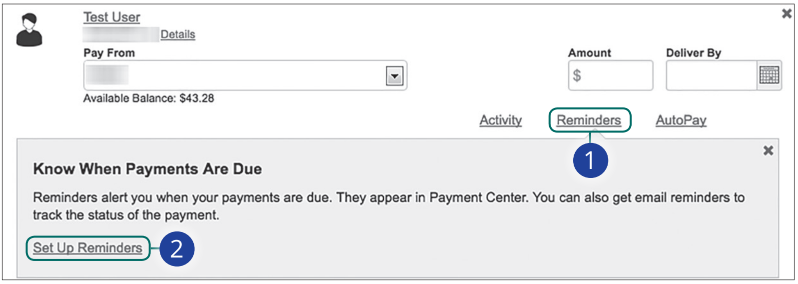


2. View your reminders set for this transaction.
3. Use the filters to help locate a specific transaction.
4. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
5. Click the icon to view details of a specific transaction.
6. Click the **Download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

Advanced Bill Pay

Creating a Reminder

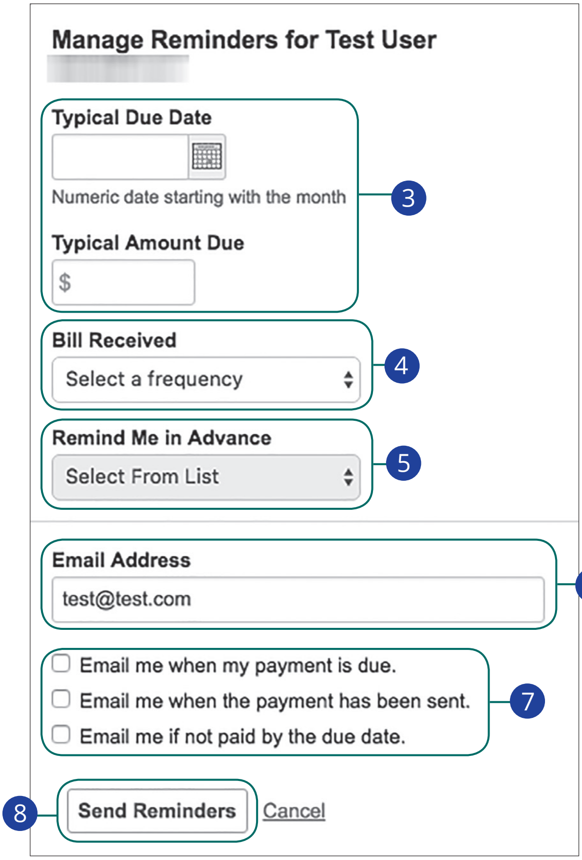
Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by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



Click the **Payment Center** tab.

1. Click the "Reminders" link.

2. Click the "Set Up Reminders" link.

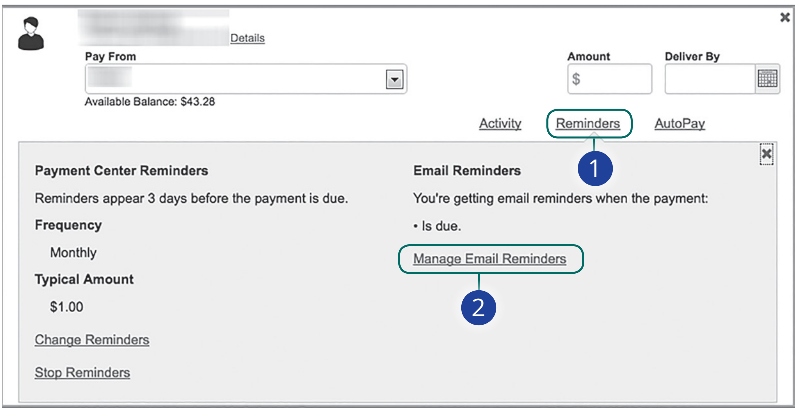


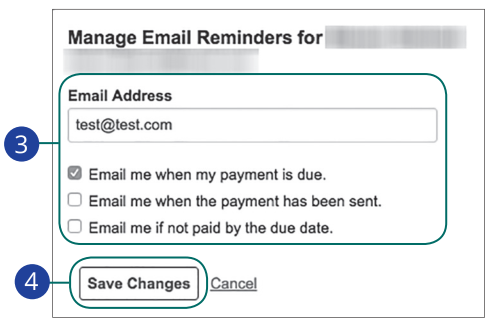
3. Use the calendar feature to select the typical due date and the amount due.
4. Use the “Bill Received” drop-down and select the frequency of the bill.
5. Use the drop-down and choose when to receive a notification.
6. Enter your email address.
7. Check the appropriate boxes indicating when you would 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.





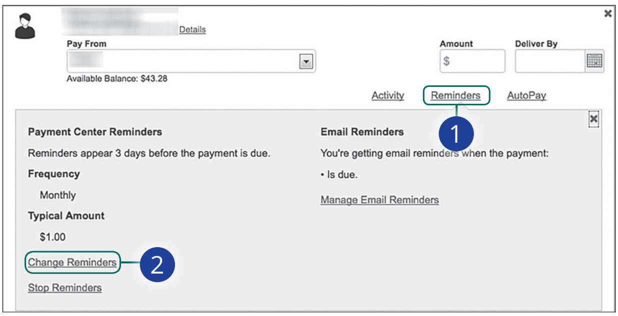
Click the **Payment Center** tab.

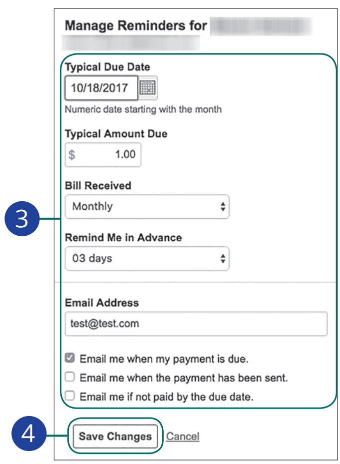
1. Click the “Reminders” link.
2. Click the “Manage Email Reminders” link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

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.





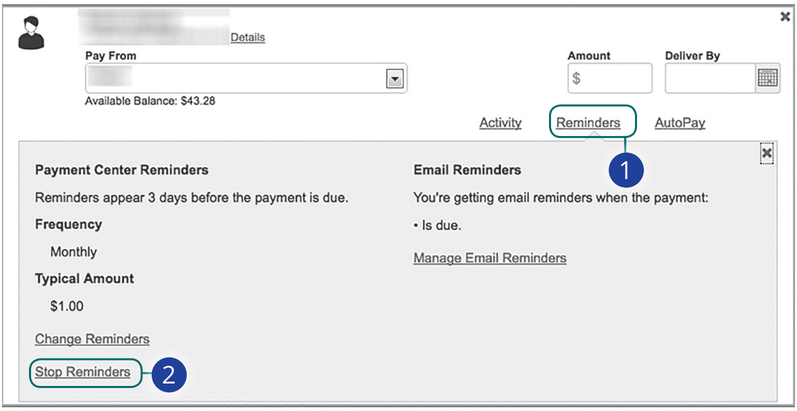
Click the **Payment Center** tab.

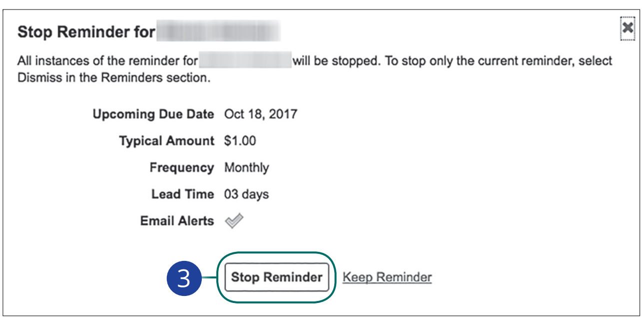
1. Click the "Reminders" link.
2. Click the "Change Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Advanced Bill Pay

Deleting Reminders

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





Click the **Payment Center** tab.

1. Click the “Reminders” link.

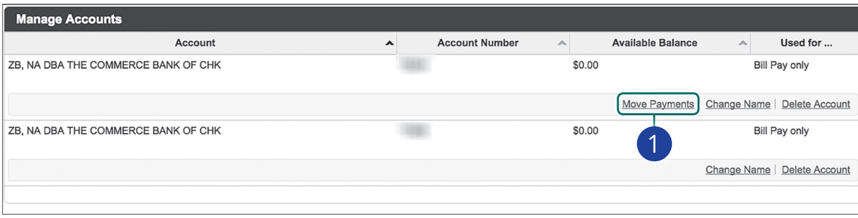
2. Click the “Stop Reminders” link.

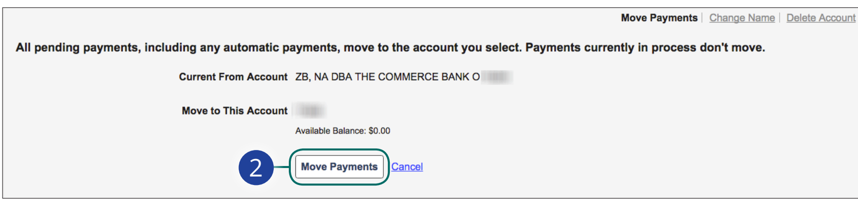
3. Click the **Stop Reminder** button when you are finished making changes.

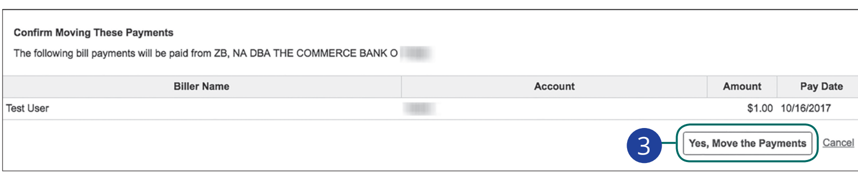
Advanced Bill Pay

Moving Payments

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







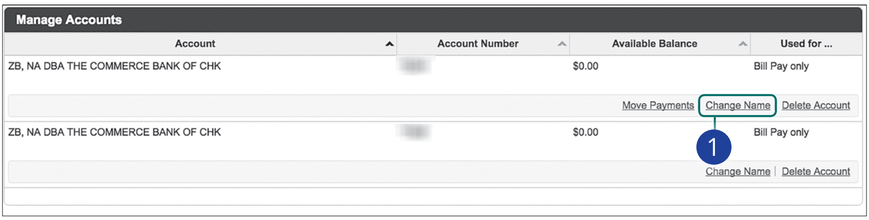
Click the **Accounts** tab.

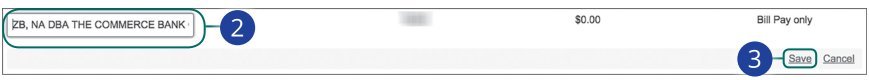
1. Click the “Move Payments” link.
2. Click the **Move Payments** button.
3. Click the **Yes, Move the Payments** button to confirm.

Advanced Bill Pay

Editing Account Name

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





Click the **Accounts** tab.

1. Click the “Change Name” link.

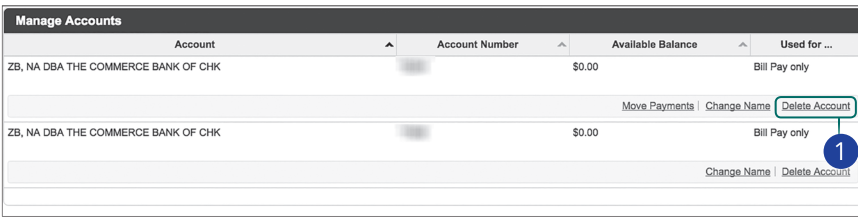
2. Make the necessary changes.

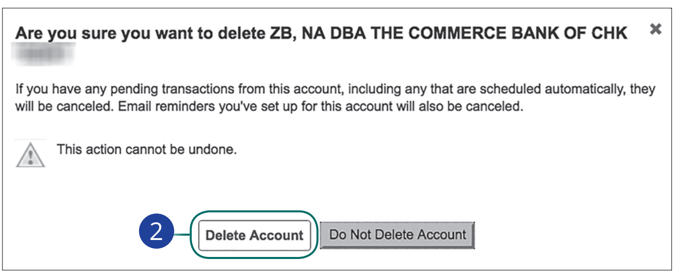
3. Click the “Save” link when you are finished making changes.

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.





Click the **Accounts** tab.

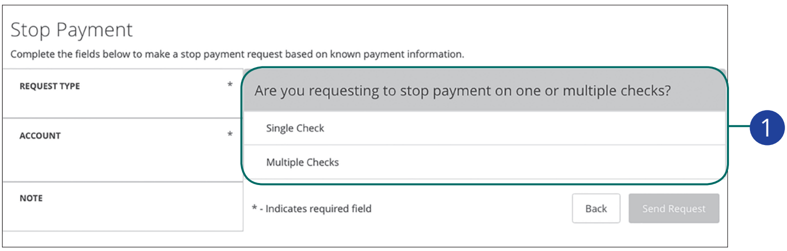
1. Click the “Delete Account” link.
2. Click the **Delete Account** button to permanently remove an account.

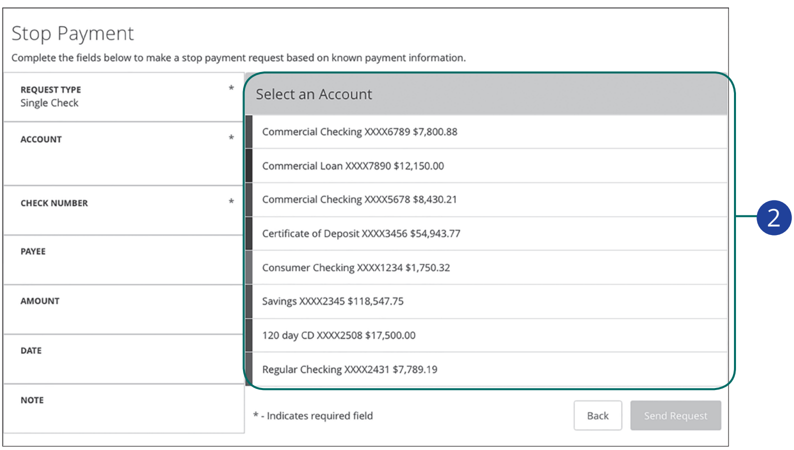
Services

Stop Payment Request

Single Check

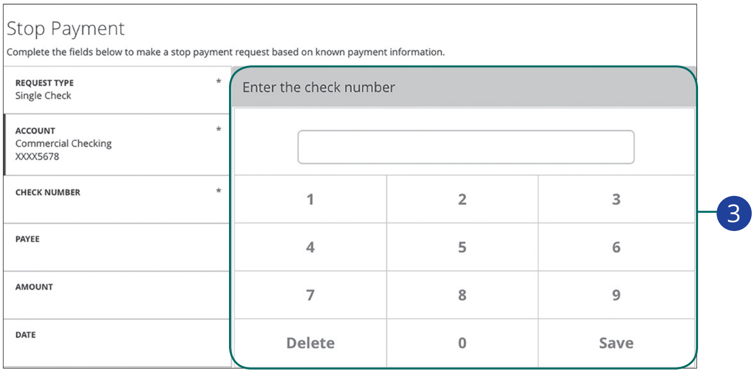
If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 888.629.8707.

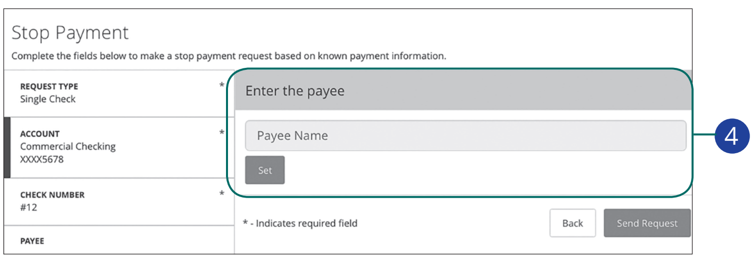


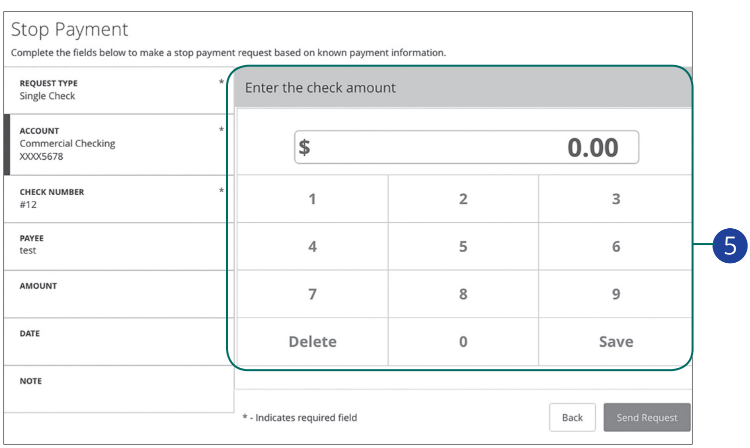


In the **Services** tab, click **Stop Payment**.

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



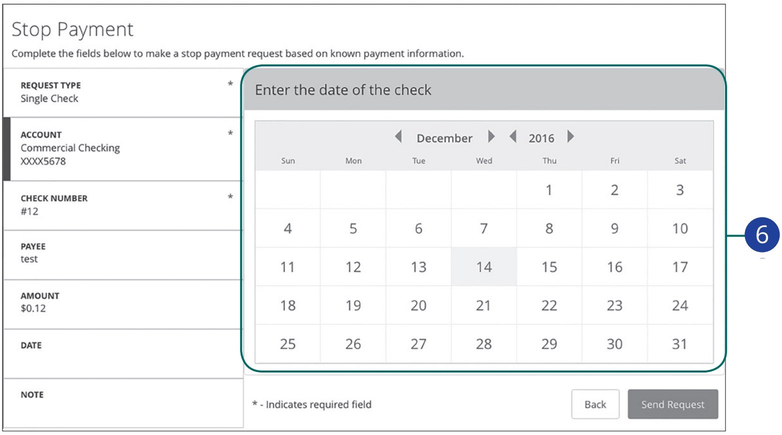


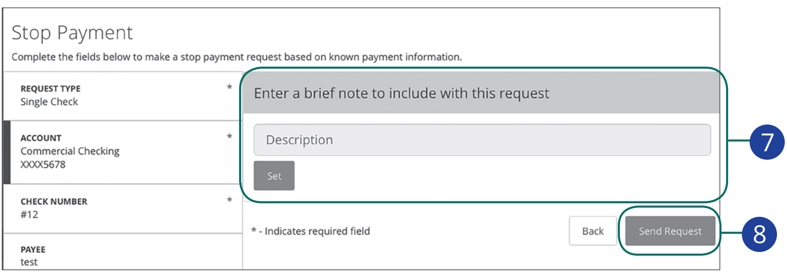


3. Enter the check number and click the **Save** button.

4. (Optional) Enter the payee and click the **Set** button.

5. (Optional) Enter the amount and click the **Save** button.





6. (Optional) Enter the date of the check using the calendar.

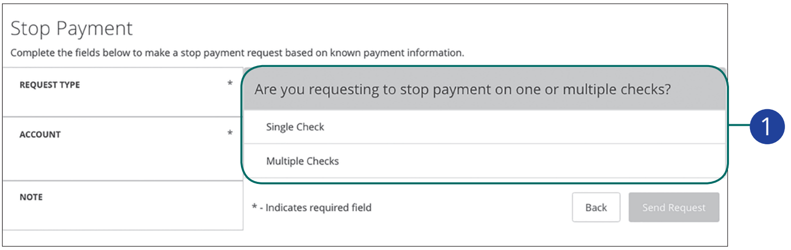
7. (Optional) Enter a description under “Note” and click the **Set** button.

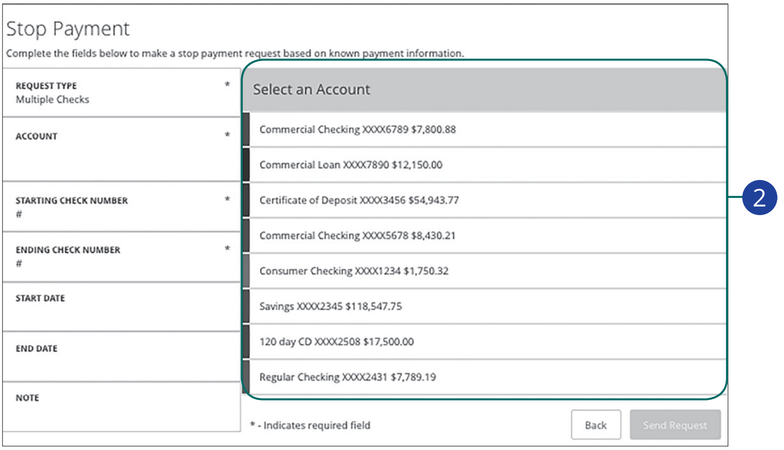
8. Click the **Send Request** button when you are finished.

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

Multiple Checks

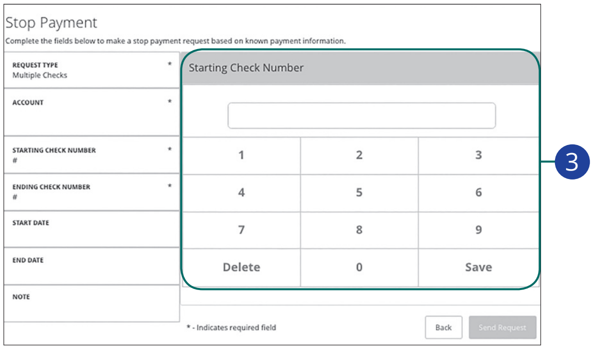
If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 888.629.8707.

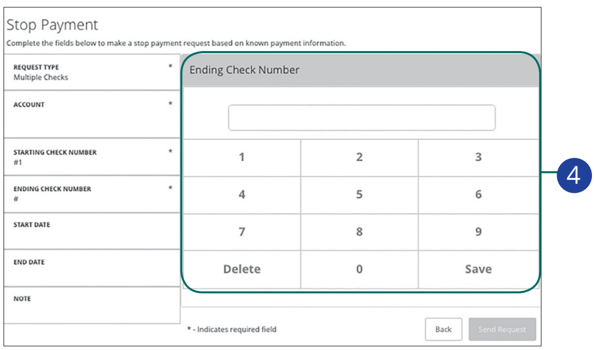


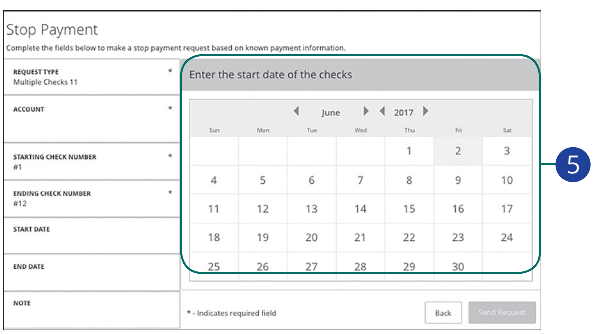


In the **Services** tab, click **Stop Payment**.

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



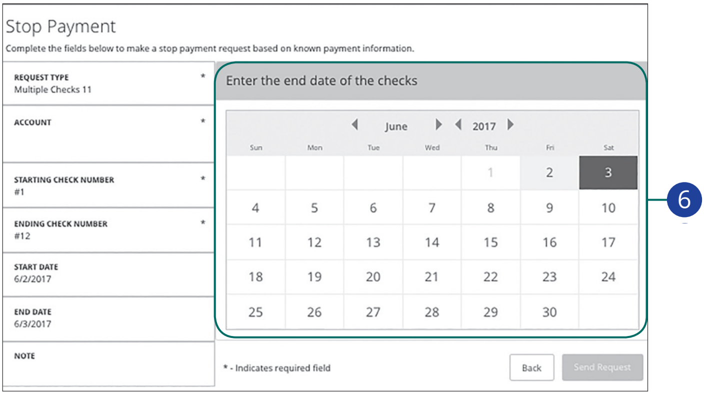


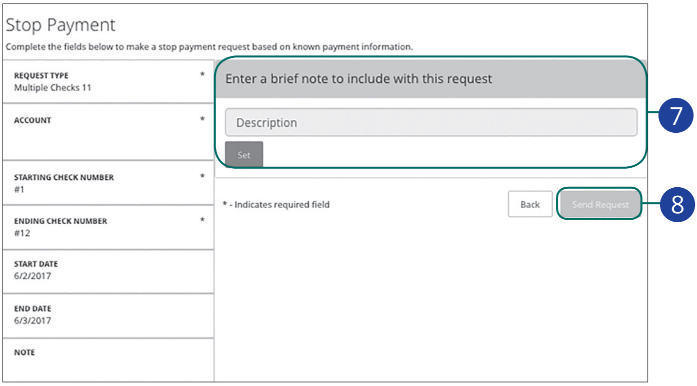


3. Enter the starting check number and click the **Save** button.

4. Enter the ending check number and click the **Save** button.

5. (Optional) Enter the start date of the checks using the calendar.





6. (Optional) Enter the end date of the checks using the calendar.

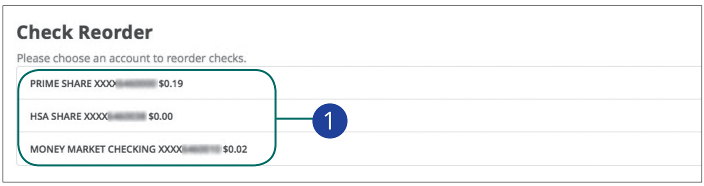
7. (Optional) Enter a description under “Note” and click the **Set** button

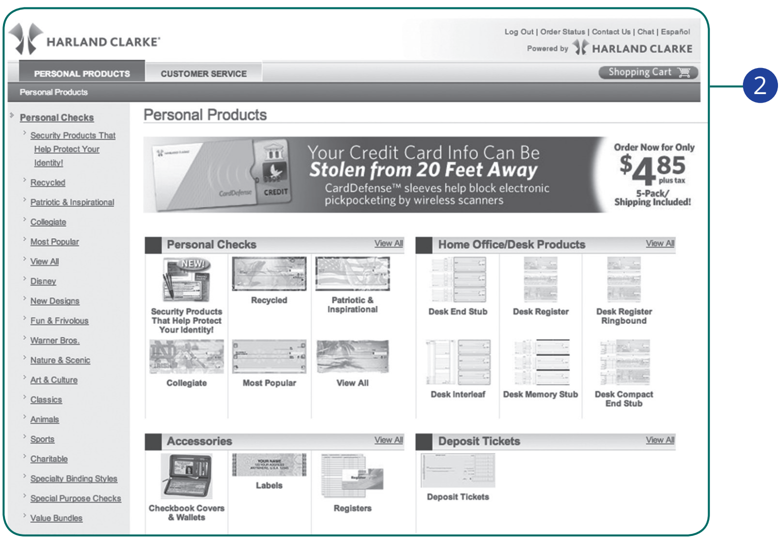
8. Click the **Send Request** button when you are finished.

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.





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

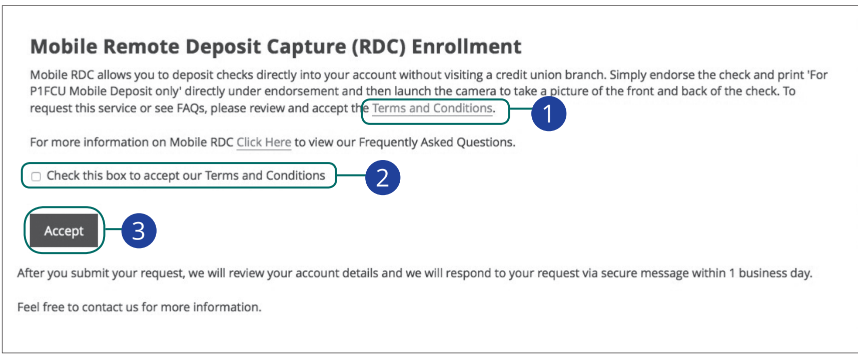
1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

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.



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

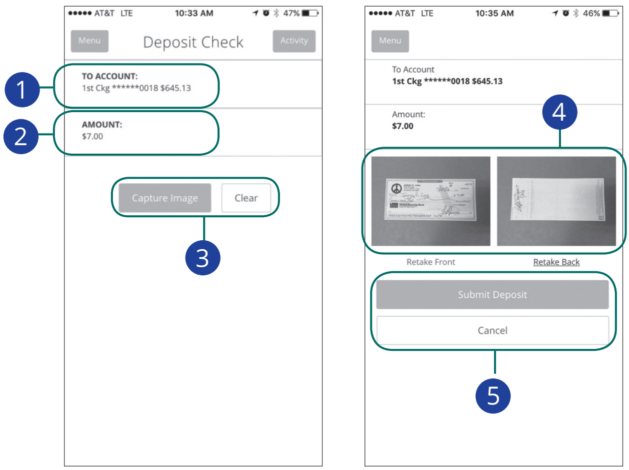
1. Click the “Terms and Conditions” link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

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.

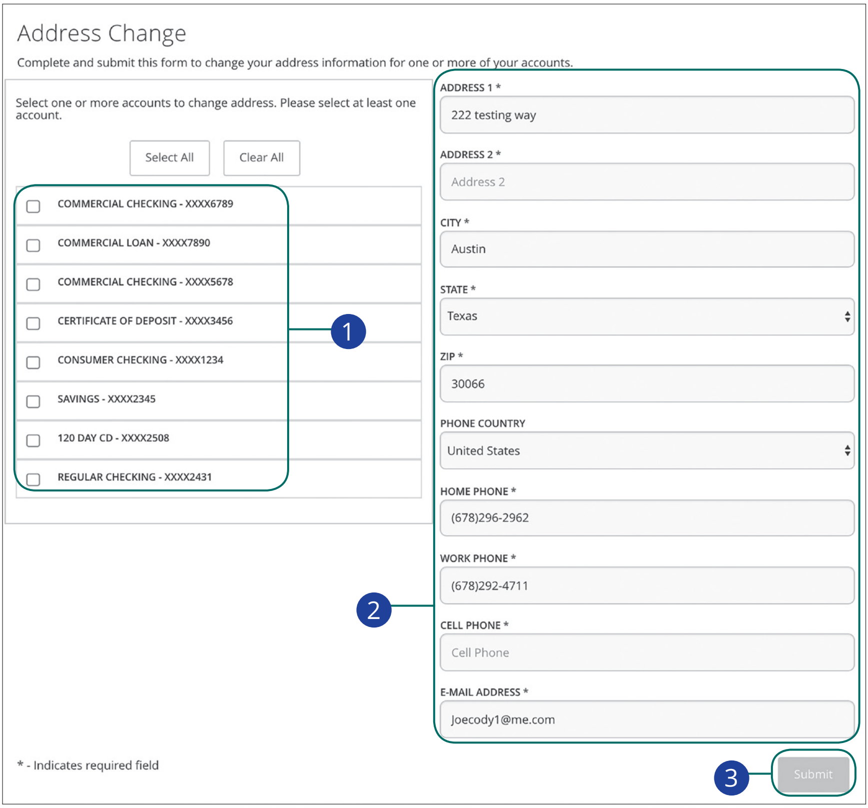
3. Sign the back of the check, then tap the **Capture Image** button to take an image of both the front and back of the check.

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.



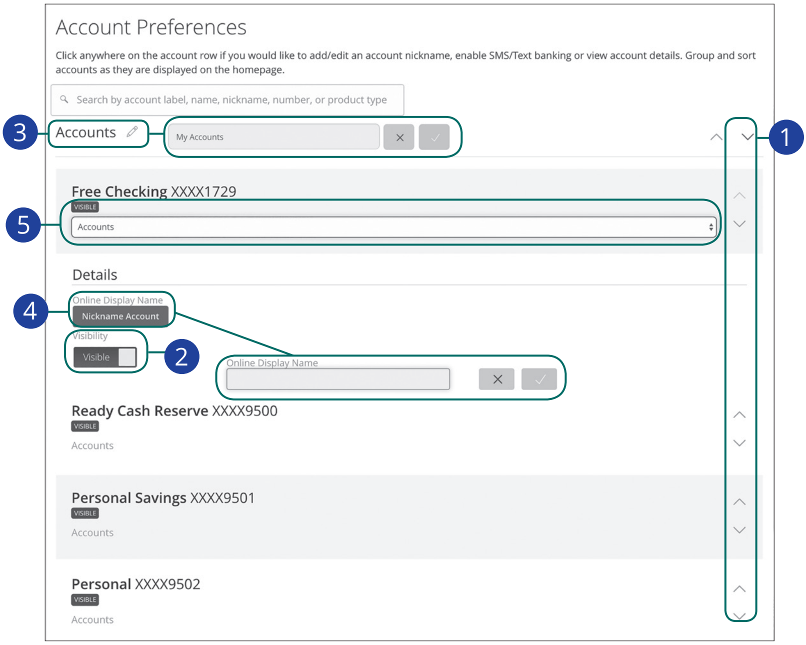
In the **Settings** tab, click **Address Change**.

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.



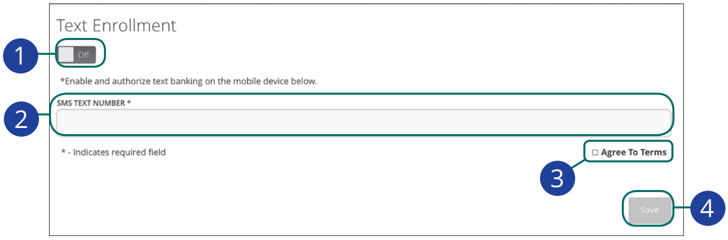
In the **Settings** tab, click **Account Settings**.

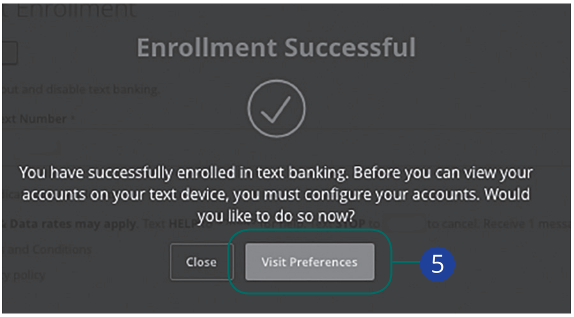
1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the check 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.

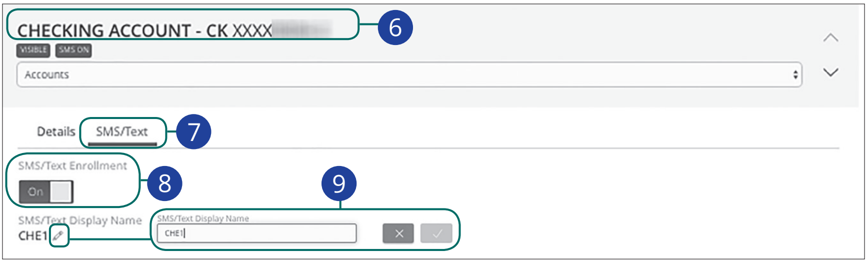




In the **Settings** tab, click **Text Enrollment**.

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.”

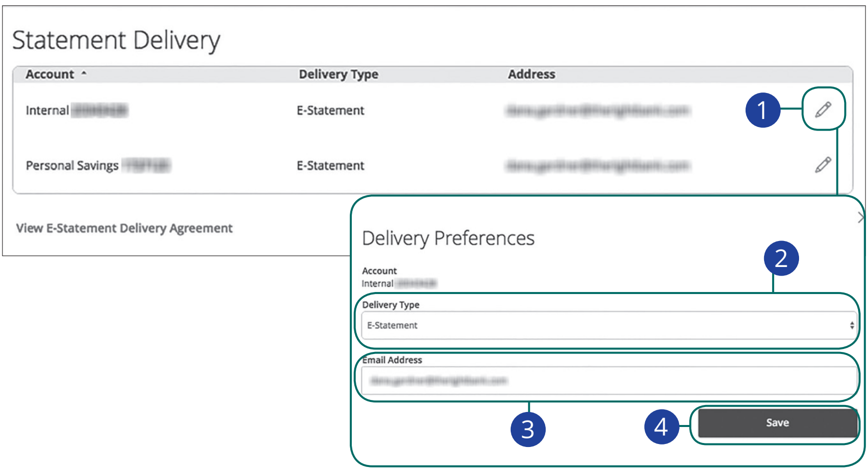
9. (Optional) Click the icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

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.



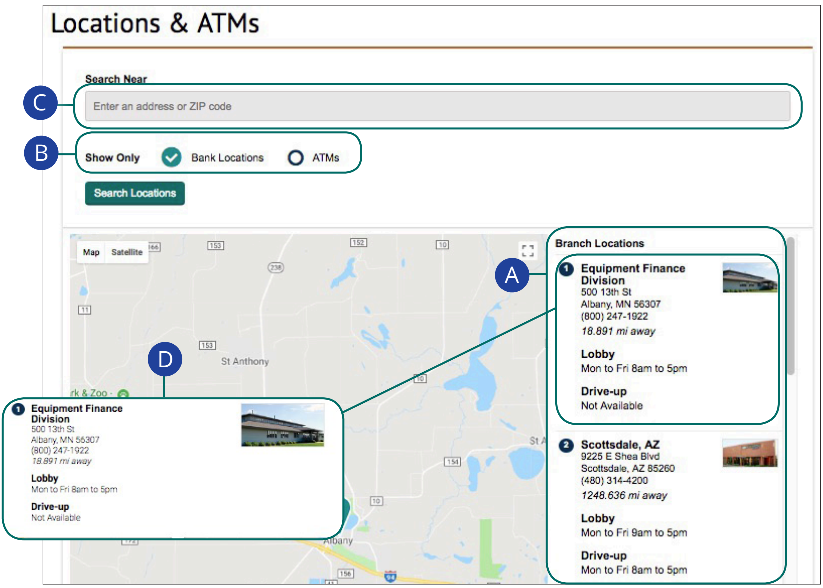
In the **Settings** tab, click **Statement Delivery**.

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 in unavailable, a general list of branches appears.



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

A. Details about branches or ATMs are displayed on the right-hand side.

B. You can locate a Stearns Bank branch or an ATM by clicking the appropriate button.

C. The search bar allows you to find specific Stearns Bank branches.

D. 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.

STEARNS BANK N.A.

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