

A Quick Guide to
Online Banking & Bill Pay



STEARNS *Connect*

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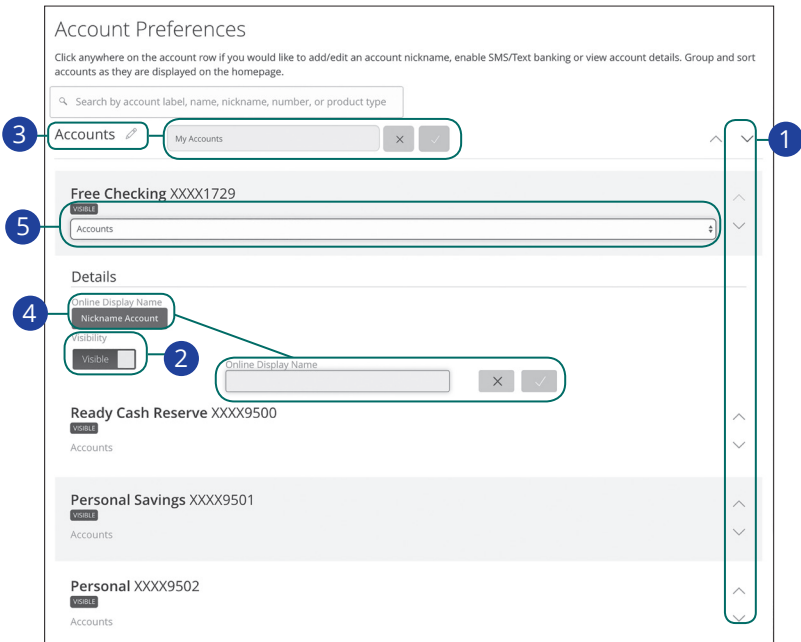
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Settings

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**.

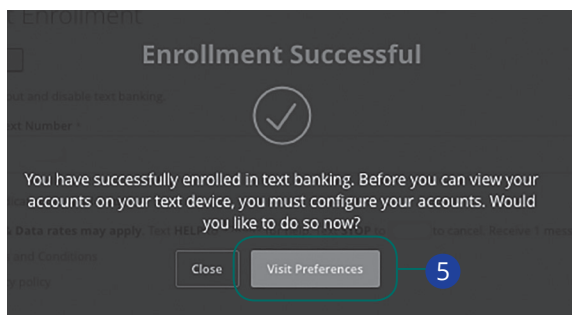
1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the check 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 for 'Text Enrollment' (callout 1), a text input field for 'SMS TEXT NUMBER' (callout 2), a checkbox for 'Agree To Terms' (callout 3), and a 'Save' button (callout 4). Below the input field, there is a note: '* - Indicates required field'. The page title is 'Text Enrollment' and there is a sub-note: '*Enable and authorize text banking on the mobile device below.'




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] 1 
Personal Savings [REDACTED]	E-Statement	[REDACTED] 

[View E-Statement Delivery Agreement](#)

Delivery Preferences


Account: Internal [REDACTED] 2

Delivery Type:

Email Address:

3 4

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.

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 gray; 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 *	Select an Account
ACCOUNT *	<div style="border: 1px solid gray; padding: 2px;"> <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		

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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
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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

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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

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

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 *	<div style="text-align: center;"> June 2017 </div> <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>							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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25	26	27	28	29	30																																												
ENDING CHECK NUMBER #12 *																																																	
START DATE																																																	
END DATE																																																	
NOTE																																																	

* - Indicates required field

Back Send Request

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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STARTING CHECK NUMBER #1																																											
ENDING CHECK NUMBER #12																																											
START DATE 6/2/2017																																											
END DATE 6/3/2017																																											
NOTE	* - Indicates required field																																										

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](#)
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PERSONAL PRODUCTS
CUSTOMER SERVICE
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.

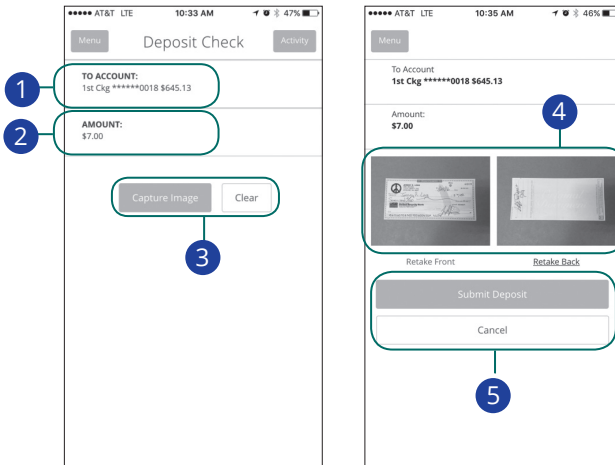


Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the Deposit Check tab.

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.

<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

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.