



BENEFITS BANKING

FOR YOU

**Starion.**
BANK



WELCOME TO STARION BANK!

Because your company banks with us, this unique workplace financial wellness program is exclusively for you!

We hope you take advantage of these special benefits to help make your financial life easy. You'll have access to special offers, dedicated bankers, financial tools, and cash incentives when you open a Starion Bank checking account.

CHECKING ACCOUNTS YOU WANT

OPEN AN ACCOUNT ONLINE IN UNDER 4 MINUTES!

SMART

Smart technology and no monthly service charge with eStatements!¹

\$0

Monthly service charge with eStatements.

SMART PLUS

Earn interest on all balances and enjoy no monthly service charges when you maintain a \$1,500 minimum balance and enroll in eStatements.²

%

Earn interest and grow your balance.

ESSENTIAL

Great for those with past credit issues. No monthly service charge when you enroll in eStatements.¹

- Includes standard features such as a debit card and access to Online and Mobile Banking.
- This account is not eligible for paper checks, overdraft privilege, ready credit, bill payment, or Zelle.

FRESH START

Everything you need in a checking account.

Smart and Smart Plus put you in control with features that matter most!



Digital Wallet or wearable device for easy account access



32,000+ free MoneyPass® ATMs available



Real-time account alerts



Send and receive money with Zelle®, TransferNow®, Bill Payment



Free fraud debit card monitoring with Zero Liability Protection³

¹ If choosing paper statements, it is \$3 per month.

² If balance drops below \$1,500 any day of the statement cycle, the monthly service charge will be \$5.95; if choosing paper statements, \$3 will be added to the monthly service charge.

³ See www.mastercard.us/zero-liability for details.



What You Need to Bank Your Way

Want to bank while you're on the road? Or, at 2 a.m. in your living room? No problem. We have the tools you need to bank whenever and wherever you want to.

- Online Banking
- Mobile Banking
- Zelle® Payments
- Online Bill Pay
- Live Chat with Extended Hours
- Account Alerts
- TransferNow®
- Digital Wallet



EARN \$100 WHEN YOU OPEN ANY STARION CHECKING ACCOUNT⁴

⁴ The \$100 bonus offer applies to non-Starion Bank checking customers who open a new Starion personal checking with a minimum of \$100 in new money (not currently on deposit with Starion Bank). The \$100 bonus will be deposited into the new checking account within 30 days of account opening if the account has been in good standing during that time. If the account is closed prior to the crediting of the bonus, the bonus will be forfeited. The Smart Plus account earns 0.23% Annual Percentage Yield (APY) on balances up to and including \$25,000; balances \$25,000+ earn 0.24% APY. APY is accurate as of 05/24/2023 and subject to change without notice. Fees may reduce earnings. Limit one \$100 bonus per household. Subject to account approval and 1099 reporting. Limited-time offer.



ACCESS TO ALL YOU NEED

Additional Money-Saving Benefits

- Auto loan rate discount of 0.25% APR^{1,2}
- Reduced fees on Home Equity Loans or Lines of Credit^{1,3}
- \$300 off mortgage origination charges^{1,4}
- Starion Bank Debit Mastercard® with Priceless™ Cities and Zero Liability Protection⁵
- Free insurance quote online in minutes⁶
- Access to special financial tools to help with various financial questions

¹ Subject to credit approval.

² Auto loan rate discount not available with any other special rate offer.

³ Includes flood search, title search and mortgage recording fees. Customer will be responsible for appraisal fee and MN mortgage registration tax, if applicable.

⁴ Offer available for first lien on the primary residence only.

⁵ See www.mastercard.us/zero-liability for details.

⁶ Insurance products are not deposits, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, and may lose value.

One-on-One Guidance

- Special phone number
- Schedule a one-on-one personal or virtual appointment
- Chat with a banker

Financial Wellness Seminars

- First-Time Home Buyers
- Health Savings Accounts (HSA)
- Rebuilding Credit
- Investment Strategies
- Banking Security
- Innovative Banking Technology

Videos to Support your Financial Goals

- Home Financing
- Personal Financing
- Retirement Planning
- Investment Portfolio Tools
- Online Security video tours
- Online and Mobile Banking video tours



NORTH DAKOTA

Bismarck
Bottineau
Dunseith
Ellendale
Fargo
Mandan
Oakes
Rolla

WISCONSIN

Middleton
Monona
Sun Prairie

CUSTOMER SERVICE

888.258.6050



starionbank.com/Benefits-Banking/Employee



EQUAL HOUSING LENDER NMLS: 419261 | Member FDIC

05/2023