



BENEFITS BANKING

EXCLUSIVE BENEFITS FOR YOU
AND YOUR EMPLOYEES

**Starion.**
BANK



WELCOME TO BENEFITS BANKING!

This unique workplace financial wellness program is exclusively for you and your employees.

FOR YOU

Your employees work hard for their money. Now it's time to make it work for them.

The Starion Bank Benefits Banking program can give your employees access to various products and money management tools, rewards for certain eligible products and services, and the power of a dedicated banker to help guide them on their financial journey.

Employer Benefits

You too have access to all of these benefits! You and your executives may also qualify for Private Banking. Private Banking clients receive the full expertise and expanded resources of Starion Bank. You'll have access to a wide array of exclusive benefits and services tailored to your specific financial needs and objectives.

To learn more about Private Banking and see if you qualify, call 888.258.6050 or schedule a meeting with a private banker today.

Easy Implementation

A Starion Bank team will collaborate with you to share information with your employees supported by simple, yet customized marketing material to build awareness and direct them to a special Benefits Banking website.

We also supply flyers, brochures and email communication to help you explain the benefits of the program to your employees.

4 OUT OF **5** 

employers report that their employees' personal **financial issues are impacting job performance** resulting in increased stress, inability to focus, and absenteeism and tardiness.

Source: Financial Education for Today's Workforce, 2016



FOR YOUR EMPLOYEES

Money-Saving Benefits

- **Earn \$100 when you open any Starion checking account¹**
- Auto loan rate discount of 0.25% APR^{2,3}
- \$300 off mortgage origination charges^{2,4}
- Reduced fees on Home Equity Loans or Lines of Credit^{2,5}
- Starion Bank Debit Mastercard[®] with Priceless[™] Cities and Zero Liability Protection⁶
- Free insurance quote online in minutes⁷

¹The \$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.

²Subject to credit approval.

³Auto loan rate discount not available with any other special rate offer.

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

⁵Includes flood search, title search and mortgage recording fees. Customer will be responsible for appraisal fee and MN mortgage registration tax, if applicable.

⁶See www.mastercard.us/zero-liability for details.

⁷Insurance products are not deposits, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, and may lose value.

Financial Wellness Seminars and Online Videos

Experienced Benefits Banking and Private Banking specialists will host internal and online events, select employee presentations and company benefits at no charge to you or your employees.

These seminars will help increase employees' financial wellness and employee engagement through multiple seminar topics like; First-Time Home Buyers, Health Savings Accounts (HSA), Rebuilding Credit, Investment Strategies, Banking Security, and Technology.

Financial Tools

Your employees will have access to special financial tools and videos to guide them through various financial questions and solutions. They will also be able to start a conversation with a dedicated banker by scheduling a virtual meeting or private appointment.

Employee Engagement at All Life Stages

You have employees at every stage of their careers – from those entering the workforce with early financial questions, to senior executives looking for individual guidance. The Benefits Banking and Private Banking professionals will design a unique path to fit your financial goals.



NORTH DAKOTA

Bismarck
Bottineau
Dunseith
Ellendale
Fargo
Mandan
Oakes
Rolla

WISCONSIN

Middleton
Monona
Sun Prairie

CUSTOMER SERVICE

888.258.6050



starionbank.com/Benefits-Banking/Employer



EQUAL HOUSING LENDER NMLS: 419261 | Member FDIC

05/2023