

Important information about  
upcoming technology upgrades,  
enhancements and account access.





## A Message from the President and CEO

I am happy to share some exciting developments happening at Northstar Bank. In February 2018, we will undergo multiple technology upgrades to enhance your banking experience online, by phone and in-person.

These upgrades will ensure maximum security for your financial resources while improving the efficiency and speed of your banking experience.

Please take a moment to review this booklet containing important information regarding access to your account(s) as we transition to our new, upgraded system and note the dates and times of the transition related to your account access.

Northstar Bank remains committed to providing you with secure, convenient and personalized services. We look forward to enhancing your banking experience with technology upgrades and thank you for choosing Northstar Bank.

Sincerely,

A handwritten signature in blue ink that reads "Debbie Cunningham". The signature is fluid and cursive, with the first name "Debbie" and last name "Cunningham" clearly distinguishable.

Debbie Cunningham  
President and CEO



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## General Information

### Q. WHY IS NORTHSTAR BANK UPGRADING AND ENHANCING ITS SERVICES?

- A. Over the past few years, the way people access their accounts has changed. Our upgrades will allow you more flexibility and convenience than in the past. Of course, you can still visit our locations and get the same great service you've always received. As we will be upgrading to a new internal operating system, which will provide quicker and more efficient service, your patience and understanding is appreciated.

### Q. IS THERE ANYTHING I NEED TO DO RIGHT NOW?

- A. Yes. Please review this booklet for information regarding your account and the changes that will occur. Other than that, continue to bank with us as usual. Your accounts will automatically be upgraded to our new, enhanced system.

### Q. WHEN WILL MY ACCOUNTS BE AFFECTED?

- A. Your account access will primarily be affected from Friday, February 9, 2018 to Monday, February 12, 2018. **Please note important dates listed on page 9 of this booklet.**

### Q. IF I HAVE A QUESTION, WHO CAN I CONTACT AT NORTHSTAR BANK?

- A. Any Northstar Bank employee will be able to assist you. Please contact your local branch with any questions you may have! You can also stay up to date by visiting our website at [www.northstarathome.com](http://www.northstarathome.com).

### Q. IS MY PERSONAL DATA SAFE AND SECURE?

- A. Yes, your personal data and account information are safe and secure as always.

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# Checking, Savings and Money Market Accounts

**Q. WHEN I WANT TO ORDER CHECKS OR DEPOSIT SLIPS, DO I ORDER THEM THE SAME WAY I HAVE ORDERED THEM IN THE PAST?**

A. If you have ordered checks from Northstar Bank in the past, please continue to do so. If you have ordered from another provider, please contact your local branch for assistance prior to placing your next order.

**Q. WILL I RECEIVE MY ACCOUNT STATEMENT AT THE SAME TIME OF THE MONTH AS I HAVE IN THE PAST?**

A. No, you will receive a statement as of Friday, February 9, 2018 and then will continue on your regular statement cycle.

**Q. WILL MY STATEMENT LOOK DIFFERENT?**

A. Yes. With our account enhancements, your statement will be easier to read.

**Q. WILL I RECEIVE INTEREST ON MY ACCOUNT FOR THE ENTIRE MONTH OF FEBRUARY?**

A. Yes. You will receive interest on your account as of Friday, February 9, 2018 and then again on your regular statement cycle.

**Q. WILL I BE ASSESSED MY MONTHLY SERVICE CHARGE ON BOTH STATEMENTS?**

A. No. If your account normally incurs a monthly service charge, it will be charged at the regular statement cycle.

**Q. WILL I NEED TO CHANGE MY DIRECT DEPOSIT OR AUTOMATIC PAYMENTS?**

A. No. Since your routing and account numbers will not change, there is no need to contact your direct deposit or automatic payment companies. These transactions will automatically transfer to the new, upgraded system.

**Q. WILL I BE ABLE TO GET AN ACCOUNT BALANCE DURING THE TRANSITION PERIOD?**

A. While we transition to our new and upgraded system, you may continue to make transactions at branches on Friday, February 9, 2018. You can also view balance information, as of 3 pm EST on Friday, February 9, 2018, through our Online Banking or StarTel Telephone Banking.

**Q. ARE MY FUNDS SAFE AND SECURE?**

A. Yes, your funds remain secure. All accounts will continue to be insured by Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 per individual account holder. Refer to [fdic.gov](http://fdic.gov) for more information.



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# eBanking

## Q. WILL ONLINE BANKING CHANGE?

- A. Yes. We will have a new Online Banking platform offering more features to manage your accounts. The look and style will be modern and customizable to you!

## Q. WILL MY ONLINE BANKING PASSWORD CHANGE?

- A. Yes, your password and security questions will be reset. However, your login ID will remain the same. When you login on or after Monday, February 12, 2018, your temporary password will be the last four digits of your Social Security number. You will be prompted to change your password, establish security questions and select a multifactorial authentication (MFA) image at this time. You will also need to accept the new Online Banking terms and conditions.

## Q. WILL I HAVE ONLINE ACCESS TO MY ACCOUNTS?

- A. Beginning Friday, February 9, 2018 at 3 pm EST, your Online Banking access will be in view only mode with no access to transfers. Online Banking will not reflect the most recent balance and transactions until Monday, February 12, 2018. Once you login into the new system on or after the morning of Monday, February 12, 2018, your access will be fully functional.

## Q. WILL MY ONLINE BANKING SCHEDULED TRANSFERS REMAIN THE SAME?

- A. Yes. Scheduled transfers between your Northstar Bank accounts will remain in place. Please review and confirm that your scheduled transfers are correct any time after Monday, February 12, 2018.

## Q. WILL MY TRANSACTION HISTORY BE VIEWABLE?

- A. Yes. The most recent 6 months of transaction history will automatically move to the upgraded system.

## Q. WILL I BE ABLE TO ACCESS CHECK AND DEPOSIT TICKET IMAGES ON THE NEW SYSTEM?

- A. Yes. However, beginning Friday, February 9, 2018 at 3 pm EST, images will be temporarily unavailable. Image access will be restored on Monday, February 12, 2018. You will then be able to view images that have cleared in the last 6 months.



**Q. WILL MY ALERTS, PREFERENCES AND NICKNAMES I SET UP IN ONLINE BANKING TRANSFER?**

- A. Alerts, preferences and account nicknames will not transfer over to the new system. You will be able to set up these options in the new Online Banking with more available options to choose from. Accounts that are view only or deposit only will not transfer over, please contact your local branch for available options.

**Q. WHAT WILL HAPPEN WITH BILL PAY?**

- A. Payees and scheduled payments will continue to work as usual. We will move 6 months of bill payment history to our new system. However, eBills will not move to the new system. You will need to re-enroll in any eBills. Also, if you have any bill payments set to automatically pay the amount due on an eBill, you will need to re-enter those transactions. Once our upgrade is complete, we recommend you login and verify any payments that should be scheduled.

**Q. CAN I USE BILL PAY DURING THE TRANSITION?**

- A. The last day to login and schedule a bill payment on the current system is Sunday, February 4, 2018. Although you will not have access to Bill Pay between February 5 - 12, we will continue to process your payments as scheduled. Your access to Bill Pay will be restored Monday, February 12, 2018.

**Q. HOW IS BILL PAY PROCESSING GOING TO CHANGE?**

- A. You will now schedule bill payments by selecting the "processing date." By selecting the "processing date," your due date will be automatically calculated based on the bill payment type. Bill payments will process as either electronic or paper check, depending on the payee. The daily cutoff for bill payments will be 3 pm EST. Check payments will be deducted from your account when the payee deposits or cashes the check. Electronic payments will be deducted from your account on the processing date. If funds are not available on the processing date, the payment will retry for an additional 3 business days.

**Q. WILL I BE ABLE TO ACCESS MY ESTATEMENTS?**

- A. There will be a delay of 4 to 6 weeks from Monday, February 12, 2018 while eStatements are transferred to the new Online Banking system. Historical eStatements should be printed or saved before Friday, February 9, 2018 at 3 pm EST. Any eStatement issued after Monday, February 12, 2018 will be available through Online Banking. You will still continue to receive eMail notifications when your eStatement is available.

**Q. WHAT IF I UTILIZE AN INTUIT PRODUCT SUCH AS QUICKEN OR QUICKBOOKS?**

- A. You will need to complete a final download of your transactions by Friday, February 9, 2018 at 3 pm EST. After the transition is completed on Monday, February 12, 2018, there will be a few quick steps on your part to ensure your software is communicating with our system. Please refer to our website at [www.northstarathome.com/intuit](http://www.northstarathome.com/intuit) after Monday, February 12, 2018.

**Q. WHAT WILL HAPPEN WITH MOBILE BANKING?**

- A. Mobile Banking will be upgraded with a new look and offer more benefits and features to help you manage your accounts. Mobile Banking and Mobile Deposit will be available until end of day, Wednesday, February 7, 2018. Please delete the current app on Thursday, February 8, 2018. \*Beginning on or after Monday, February 12, 2018, login to Online Banking. Your Online Banking username and new password will be the same for our new Mobile Banking app. After your initial login to Online Banking, locate and download the new Northstar Bank Mobile Banking app from your app store. You will then set up a passcode or touch ID for future logins. [\*Revised 2/1/18]

**Q. CAN I WITHDRAW FUNDS FROM AN ATM OR USE MY DEBIT CARD DURING THE TRANSITION?**

- A. Yes, you can withdraw from an ATM and use your debit card as normal throughout the transition. Although we do not anticipate there being any issue with you being able to access your funds, we always recommend that you carry an alternative form of payment.

**Q. CAN I USE STARTEL TELEPHONE BANKING DURING THE TRANSITION?**

- A. StarTel Telephone Banking will be in stand-in mode from Friday, February 9, 2018 at 3 pm EST until Monday, February 12, 2018. You may check your balances, but all other banking activity will be unavailable. The first time you access StarTel Telephone Banking on or after Monday, February 12, 2018, you will need to establish a PIN as existing PINs will not transition over.

**Q. IS THE STARTEL TELEPHONE BANKING PHONE NUMBER CHANGING?**

- A. The StarTel Telephone Banking phone number will remain (866) 394-7827.



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## Business Services

**Q. I USE A NORTHSTAR BANK SCANNER TO MAKE DEPOSITS AT MY OFFICE. WILL I NEED TO MAKE ANY CHANGES?**

A. No. You will be able to make deposits as normal.

**Q. I USE THE CASH MANAGEMENT SYSTEM TO UPLOAD ACH FILES. WHAT IS CHANGING?**

A. You will be receiving a separate mailing regarding the changes.

**Q. I USE POSITIVE PAY. WHAT WILL BE CHANGING?**

A. The Positive Pay system will be upgraded. You will be receiving a separate mailing regarding the changes. The last day to upload a file on the current system is Thursday, February 8, 2018. Please hold and upload any other files until Monday, February 12, 2018 on the new system.

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## Loans

**Q. WILL I NEED A NEW COUPON BOOK FOR LOAN PAYMENTS?**

A. No. Please continue to use your existing coupon book for loan payments.

**Q. WILL I CONTINUE TO SEND LOAN PAYMENTS TO THE SAME ADDRESS?**

A. Yes, please continue to send your loan payments to:  
833 S. Van Dyke Rd.  
Bad Axe, MI 48413

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## Other Changes

**Q. CAN I EXPECT ANY ADDITIONAL CHANGES?**

A. Yes. We will be offering many new features. Going forward you'll enjoy 18 months of eStatement history, gift check, person-to-person payments, mobile fingerprint authentication, external transfers, text alerts and more!

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## Thank You

We appreciate your patience during this upgrade process. Our goal is to make it as seamless as possible for our customers. Please visit our website at [www.northstarathome.com](http://www.northstarathome.com) to stay up to date as information, dates and times are tentative and subject to change.

# Important Dates

Date	Time	Details
Sunday, February 4, 2018	End of Day	Last opportunity to log in to current Bill Pay to schedule payments, export history and view eBills
Monday, February 5, 2018	8 am EST	Access to current Bill Pay ends
Wednesday, February 7, 2018	End of Day	Last opportunity to log in to current Mobile Banking app or make a mobile deposit
Thursday, February 8, 2018	11 am EST	Last opportunity to upload Positive Pay files
Friday, February 9, 2018	2 pm EST	Last opportunity to upload an ACH file through current Cash Management
	3 pm EST	Online Banking/Cash Management view only mode begins
		StarTel Telephone Banking in stand-in mode
		Export/Save eStatements
	End of Day	Last statement processing on current system for all accounts
Monday, February 12, 2018	8:30 am EST	<p>Our transition to the new system is complete and balances are up to date</p> <p>Online Banking and Bill Pay are live on the new system</p> <p>Cash Management is live on the new system</p> <p>May now upload Positive Pay files</p> <p>StarTel Telephone Banking is live</p> <p>Change your Online Banking password and set up MFA</p> <p>Review your Online Banking transfers, scheduled bill payments, reset eBills, set alerts and preferences</p> <p>*Download new Mobile Banking app from app store, login with Online Banking username and new password and then set up a passcode or touch ID for future logins [*Revised 2/1/18]</p>
Approximately 4 - 6 weeks	8 am EST	Historical eStatements restored

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# Northstar Bank Branch Information

## AKRON

3559 N. Main St.  
Akron, MI 48701  
(989) 691-5161  
Lobby & Drive-Thru  
Mon - Thurs: 9 am - 4 pm  
Fri: 9 am - 5 pm

## ALGONAC

900 Pte. Tremble Rd.  
Algonac, MI 48001  
(810) 794-1000  
Lobby  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 5:30 pm  
Drive-Thru  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 6 pm

## ANN ARBOR

2800 S. State St., Ste. 110  
Ann Arbor, MI 48104  
(734) 527-4110  
Lobby  
Mon - Fri: 9 am - 4 pm

## BAD AXE

833 S. Van Dyke Rd.  
Bad Axe, MI 48413  
(989) 269-8077  
Lobby  
Mon - Thurs: 8:30 am - 4 pm  
Fri: 8:30 am - 5 pm  
Drive-Thru  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 6 pm

## CARO

1100 E. Caro Rd.  
Caro, MI 48723  
(989) 673-1100  
Lobby  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 5 pm  
Drive-Thru  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 6 pm

## LENOX/RICHMOND

66550 Gratiot Ave.  
Lenox Twp., MI 48050  
(586) 727-9511  
Lobby  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 5:30 pm  
Drive-Thru  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 6 pm

## PIGEON

7611 W. Pigeon Rd.  
Pigeon, MI 48755  
(989) 453-3999  
Lobby & Drive-Thru  
Mon - Thurs: 8:30 am - 4 pm  
Fri: 8:30 am - 5 pm

## PORT HURON

503 Andrew Murphy Ave.  
Port Huron, MI 48060  
(810) 488-8105  
Lobby  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 5 pm

## SANDUSKY

665 S. Sandusky Rd., Ste. 3  
Sandusky, MI 48471  
(810) 583-3200  
Lobby  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 5 pm

## ST. CLAIR

1960 Fred Moore Hwy.  
St. Clair, MI 48079  
(810) 329-9500  
Lobby  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 5:30 pm  
Drive-Thru  
Mon - Thurs: 8:30 am - 4:30 pm  
Fri: 8:30 am - 6 pm

## UBLY

4495 Garfield St.  
Ubly, MI 48475  
(989) 658-2210  
Lobby & Drive-Thru  
Mon - Thurs: 8:30 am - 4 pm  
Fri: 8:30 am - 5 pm



GUIDING THE WAY  
NORTHSTARATHOME.COM

AKRON ♦ ALGONAC ♦ ANN ARBOR ♦ BAD AXE  
CARO ♦ LENOX/RICHMOND ♦ PIGEON  
PORT HURON ♦ SANDUSKY ♦ ST. CLAIR ♦ UBLY