



Sterling Federal Bank's Technology Upgrade – Important Information

All Sterling Federal Bank locations will be closed on Saturday, April 3rd to allow our staff to complete this upgrade. Our Contact Center will be open on Saturday, April 3rd from 8:00 am until 12:00 pm to assist you via telephone at 815-626-0614. To ensure we are meeting your needs, we WILL NOT close early on Friday, April 2nd as we normally do to observe Good Friday. We will resume normal lobby business hours the morning of Monday, April 5th at 9:00 am. Our Contact Center will have extended hours Monday, April 5th through Friday, April 9th from 7:00 am until 6:00 pm to answer any questions that may arise following this upgrade.

➤ **Account Numbers**

Your account numbers you use today for your Sterling Federal Bank accounts will stay the same!

➤ **Statements**

You will receive a statement for your deposit account activity through Friday, April 2nd. Then, all future statements will be sent on your normal cycle date.

We will continue to offer eStatements through our Online Banking system. If you are enrolled in eStatements today, you will continue to receive them after the upgrade. **If you only have eStatements today but no Online Banking, you will need to enroll in Online Banking any time prior to Friday, April 2nd to continue receiving eStatements.** When you enroll in eStatements you will have access to 18 months of statements at your fingertips!

➤ **Direct Deposits and Automatic Withdrawals**

During this upgrade, your direct deposits, and automatic withdrawals, including loan payments, will continue just as they do today with no disruptions.

➤ **Debit Cards**

Your current Sterling Federal Bank Visa debit card will continue to work just as it does today, and your PIN will stay the same!

➤ **Website**

Our website address will stay the same: www.sterlingfederal.com, but beginning Thursday, April 1st you will see an updated, modernized look when visiting our site!

➤ **ATM's**

Sterling Federal Bank ATM's will be available during this upgrade. On Monday, April 5th our technicians will begin to update our ATM's located at our branches. During that time, the Sterling Federal Bank ATM at your location may be out of service temporarily. Not all Sterling Federal Bank ATM's will be out of service at the same time.

Sterling Federal Bank is a proud member of the Allpoint ATM network, providing access to over 55,000 surcharge-free ATM's across the country and internationally. Visit our website at www.sterlingfederal.com/locations to find an Allpoint ATM near you. If it is necessary that you use another ATM during this conversion, simply bring us your receipt and we will refund your ATM fee.

➤ **InfoXpress (Phone Banking)**

InfoXpress will be unavailable beginning at 5:00 pm on Friday, April 2nd through 8:00 am Monday, April 5th. During your first call to the new system, you will be prompted to validate your information and establish new credentials. The InfoXpress phone number will not change (815-626-8888 or 800-353-0888).



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➤ **Online Banking**

Beginning Friday, April 2nd at 5:00 pm, our current Online Banking system will be limited to view only. You will be able to see your balances and all transaction history for activity through Friday, April 2nd. You will not be able to conduct any Online Banking transactions until our system is available on Monday, April 5th at 8:00 am. You will be able to access our new Online Banking system right from our website, just as you do today. For more information on our new system, please visit our website at www.sterlingfederal.com and click the Technology Upgrade link to view our Online Banking User Guide.

During your first login to our new system, you will use your current Online Banking username and password. You will then be prompted to validate your information and establish a new password.

If you have Online Banking Alerts set up today, you will need to re-create them in the new system. For more information about Account and Security Alerts, please refer to the user guide on our website.

NEW! Manage Your Debit Card

The "My Cards" feature available in our new Online Banking system will allow you to enable or disable debit cards associated with your accounts. You can also manage merchant categories, transaction categories, limits, and travel and location controls.

NEW! RoboSave

The RoboSave feature will analyze your checking account activity and help you create a personalized savings plan that works for you! This will be provided at no cost if you choose to enroll.

➤ **Mobile Banking**

Beginning Friday, April 2nd at 5:00 pm, our current Mobile Banking system will be limited to view only. You will be able to see your balances and all transaction history for activity through Friday, April 2nd. You will not be able to conduct any Mobile Banking transactions until our system is available on Monday, April 5th at 8:00 am.

On Monday, April 5th, you will need to download our new Mobile Banking app from your app store.

Unlimited Mobile Deposits with No Fee! Beginning Monday, April 5th all Mobile Deposit transactions will be free with a Rewards Checking, Money Manager Checking, Super Money Market Checking, Ultra Bright Savings or Everest Money Market account!

➤ **Bill Pay**

Our current online Bill Pay system will be unavailable beginning at 8:00 am on Monday, March 29th. Our new online Bill Pay system will be available at 8:00 am on Monday, April 5th.

Your payees in the current Bill Pay system will be available in the new system. **For each payee, we recommend you verify the payee address prior to sending your first payment.** All payments scheduled on the current Bill Pay system by 8:00 am on Monday, March 29th will be processed, even if the payment date is after Monday, April 5th. **If you have eBills set up today, they will need to be re-established in the new Bill Pay system along with any autopay options.**

Unlimited Bill Pay Transactions with No Fee! Beginning Monday, April 5th you will be able to make unlimited standard Bill Pay transactions with no fee!

If you use our PopMoney or external transfer features today, you will need to re-establish your contacts, accounts, and recurring transactions in the new Online Banking system.

