



Welcome.

Questions? Contact your Stearns Bank representative, visit a local branch or affiliate location, or call our Business Service Specialist Team at **1-800-247-1922**.



1

Congratulations on opening your new account(s)! It's simple to set up your online access to your new account through StearnsConnect with the following steps:


- a. Going to StearnsBank.com
- b. Selecting Log In at the top of the homepage
- c. Selecting Enroll in personal banking
- d. Completing form information before selecting Submit Enrollment

You will receive an activation email confirmation within one business day.

2

After online account is set up, add accounts from external institutions by:

- a. Going to StearnsBank.com and select Log In at the top of the homepage
- b. Entering your username and password
- c. Selecting transfers
- d. Selecting Add External Account
- e. Following prompted instructions


 **Tip:** Earn cash back every time you use your debit card – Use it on everything from paying bills to having fun!

You will need the account number and routing number of any linked accounts. Account control verification will be tested with a micro deposit.

Want mobile banking? Simply get the StearnsConnect app on your smartphone and follow the same steps.

3

To change direct deposits to your Stearns Bank account(s), complete **FORM 1** and submit it to your employer, your retirement plan or other depositing entities. For changes to Social Security deposits, visit GoDirect.org for specific forms.


 **Tip:** Keep security in mind. Always verify the people and entities you share your account information with.

4

Streamline your automatic payments and maximize cash back benefits of your debit card. Individually transition withdrawals or payments to be made from your Stearns Bank account(s). Remember to include automatic online payments. See **FORM 2** Automatic Payment/Direct Deposit Checklist as a guide.

5


To close any existing bank accounts, verify that all transactions have cleared, and you have changed any automatic deposits and payments before using **FORM 3**.

 **Tip:** Closing unused accounts reduces the risk of fraud.

Congratulations and welcome – we're so glad you're here!

FORM 1 | Direct Deposits

Submit it to your employer, your retirement plan administrator or other depositing entities. You may also visit GoDirect.org for detailed forms regarding your Social Security direct deposits. Processing direct deposits could take 1-2 months to be complete.

 **Tip:** You can receive alerts when funds are deposited, so you'll always be in the know.

Please start making these automatic deposits into my Stearns Bank account.

Routing Number _____

Account Number _____

Account type _____

Amount to deposit _____

Please contact me with questions regarding my request. Thank you.

Signature _____

Telephone _____

*Includes Checking and Market Savings



FORM 2 | Automatic Payment/Direct Deposit Checklist

Automatic Payment Checklist	
Payment/Deposits	Notes (Company/Provider, Payment Amount, Date of Payment, etc.)
<input type="checkbox"/> Mortgage/Rent	
<input type="checkbox"/> Insurance	
<input type="checkbox"/> Internet Provider	
<input type="checkbox"/> Cell Phone	
<input type="checkbox"/> Telephone	
<input type="checkbox"/> Cable/TV	
<input type="checkbox"/> Electric	
<input type="checkbox"/> Gas/Oil	
<input type="checkbox"/> Water	
<input type="checkbox"/> Trash Removal	
<input type="checkbox"/> Child Care	
<input type="checkbox"/> Tuition/School Expenses	
<input type="checkbox"/> Charities	
<input type="checkbox"/> Auto Loans	
<input type="checkbox"/> Health Club	
<input type="checkbox"/> Credit Card	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	
Direct Deposit Checklist	
<input type="checkbox"/> Employee Payroll	
<input type="checkbox"/> Pension(s)/Retirement Plans	
<input type="checkbox"/> Social Security	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	

FORM 3 | Close your existing account(s)

Verify that all your transactions from your existing bank have cleared and your direct deposits and automatic payments have been updated before completing **FORM 3**. Processing automatic payments and direct deposit change requests could take 1-2 months to be complete.

Please close my account.

Date _____ Bank Name _____

Company Address _____

City _____ State _____ ZIP _____

To whom it may concern:

Please close the following account number: _____

Please send a check for the remaining balance to the address below and contact me if you have any questions about this request.

Account Owner (print) _____

Signature _____

Joint Account Owner, If any (print) _____

Signature _____

Address _____

City _____ State _____ ZIP _____

Telephone _____