

# Transition Guide

Your guide to the transition from the former First National Bank to Firststar Bank



# Transition Dates

## **Saturday, Aug. 17**

The drive-in at the Stigler location will be temporarily closed.

## **Thursday, Aug. 15 at 4 p.m. - Monday, Aug. 19 at 8 a.m.**

Many services such as Bill Pay, Online, and Mobile Banking will be unavailable as we transition to Firststar Bank's system.

## **Monday, Aug. 19**

First National Bank of Stigler's core operating system transition to Firststar Bank's operating system will be complete.

## **For Assistance**

### **Online Info Center**

To learn more about the changes that will take place, please visit the Stigler Transition Info Center on our website at [www.firststar.bank/stigler](http://www.firststar.bank/stigler). You'll find a copy of this booklet and answers to many questions.

### **Customer Support**

To help you with any needs you may have during the upgrade, we have bank employees expressly dedicated to answering your questions about the changes taking place. Please call 918-967-4665 or 918-967-2880 for assistance.

### **Business Customers**

If you need assistance related to commercial services such as Online Banking, ACH, or recurring wires, please call (918) 298-2632 or email [TMSupport@firststar.bank](mailto:TMSupport@firststar.bank).

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# Hours & Locations

*Beginning on Monday, August 19,  
the Stigler branch will have extended hours.*

## **Lobby Hours**

Weekdays 8:30 a.m. to 5:00 p.m.  
Saturday Closed

## **Drive-In Hours**

Weekdays 7:30 a.m. to 6:00 p.m.  
Saturday 8:00 a.m. to Noon

## **Website**

[www.firststar.bank](http://www.firststar.bank)

## **Phone Banking**

Toll-Free (866) 681-1650

## **Lost or Stolen Debit Card**

Toll-Free (800) 500-1044

## **Routing (ABA) Number**

103101262

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## **Oklahoma Locations**

**Coweta** (918) 887-8280  
28664 E. 141st Street South

**Fort Gibson** (918) 478-2437  
200 S. Lee Street \*

**Muskogee** (918) 681-1650  
510 N. Main Street \*  
2215 Chandler Road

**Roland** (918) 427-7474  
103 E. Ray Fine Boulevard \*

**Sallisaw** (918) 775-9136  
1720 E. Cherokee Avenue \*  
209 N. Kerr Boulevard \*

**Stigler** (918) 967-4665  
300 E. Main Street \*

**Tulsa** (918) 298-7232  
9696 E. 101st Street \*

## **Arkansas Locations**

**Fayetteville** (479) 332-3885  
262 W. Van Asche Loop, Suite 20

**Fort Smith** (479) 551-2600  
6200 Massard Road \*

**Van Buren** (479) 485-0815  
510 Webster Street \*

\* - ATM on site



# Questions & Answers

**Q: When does this change take place?**

**A:** Over the weekend of Aug. 17-18, Firststar Stigler's computer system will be merged with Firststar Bank's core system. On Monday, August 19, we will fully operate on Firststar Bank's computer system.

**Q: Why is First National Bank merging with Firststar Bank?**

**A:** There are many benefits that come with added resources. You are gaining more branch and ATM locations, more customer service personnel, and more products and services such as Phone Banking and identity theft monitoring.

**Q: Will the Stigler branch hours change?**

**A:** Beginning, Monday, August 19, the Stigler branch will have extended hours.

**Q: Who is Firststar Bank?**

**A:** Firststar is a locally-managed community bank with 12 locations in Oklahoma and Arkansas. Named one of the Highest-Performing Community Banks in America, the bank offers traditional as well as advanced financial services. Leading the way in providing first-class customer service, Firststar has been named 'Best Bank' and 'Best Place to Work' numerous times over the years.

**Q: Will my funds continue to be FDIC-insured?**

**A:** Yes. There will not be any changes to FDIC insurance which provides \$250,000 of coverage per depositor. In many cases, accounts can be insured for even more.

**Q: Will I keep my existing account number?**

**A:** Most likely, yes. There are only a few account numbers that will change. We will be in touch with those affected well in advance and we will bear any costs involved with needed changes.

**Q: Will my account features remain the same?**

**A:** There will be minor changes to the accounts we offer. Because Firststar is in larger markets, services are priced very competitively which may mean a savings for you.

**Q: Will I use the same debit card?**

**A:** Your existing debit card will continue to work. When your existing card expires or if you request a new debit card, you will be provided a Firststar Bank branded card.

**Q: Will I be able to use the checks I have?**

**A:** Yes. You can continue using your First National Bank of Stigler checks indefinitely. When you reorder through the bank, your new checks will automatically be printed with the Firststar Bank name and logo.

**Q: If I have direct deposits to my account, will they continue without interruption?**

**A:** Yes. Your direct deposits will not be affected.

**Q: Will my loan or deposit rates remain the same?**

**A:** Interest rates on fixed-rate CDs and loans will remain the same until maturity. Our deposit rates will continue to be determined by local market conditions as they have in the past.

# Accounts & Statements

## Account Numbers & Checks

Unless we contact you, your account numbers will not change. You may continue using your current checks and deposit slips indefinitely. The next time you order checks or deposit slips through us, they will automatically be printed with the Firststar Bank name and routing number.

## Automated Transfers

If you have automatic transfers set up between your accounts, these transfers will continue after the transition.

## Statement Format

Statements will be slightly different with a summary at the beginning. Account activity will be grouped by type.

## Extra Cut-Off

You may receive two statements in the month of August. Regular statements will be sent as usual, but statements will also be printed and mailed as of Aug. 16, when the transition takes place. Interest will be paid and credited as accrued for both statement cycles.

## Check Images

*Basic Checking account holders only*

It is optional to receive check images with a Basic Checking account. If you would like to receive your check images, please notify us. You will incur a fee of \$2 per month. As an alternative, check images are available within Online and Mobile Banking at no cost.


account  
summary

deposits  
and credits

checks  
and debits

daily  
balances

## Sample Statement

 **FIRSTSTAR BANK**

JANE M CUSTOMER  
JOHN Q. CUSTOMER  
1234 MAIN STREET  
STIGLER OK 74462

Account Number \*\*\*\*5555  
Date 08/16/2024

ADVANTAGE CHECKINGAcct: \*\*\*\*5555

**Summary of Activity Since Your Last Statement**

Beginning Balance	07/17/24	3,145.12
Deposits / Misc Credits	4	2,412.78
Withdrawals / Misc Debits	6	1,102.94
Ending Balance	08/16/24	4,454.96
Service Charge		.00
Interest Paid Thru 08/16/24		3.53
Interest Paid Year To Date		24.19

**Deposits and Other Credits**

7/16	500.00	Internet Transfer from 8888
7/28	988.78	Federal Benefit Payment
8/03	920.47	Payroll Deposit
8/16	3.53	Interest Paid

**Checks**

7/30	6082	472.00	08/03	6088	105.00
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**Other Debits and Withdrawals**

7/13	33.68	OG&E ONLINE PAY
08/16	246.70	AARP HEALTH CARE PREMIUM

**ATM /POS Transactions**

07/28	200.00	ATM WITHDRAWAL
08/03	45.56	POS Purchase Non-PIN CABLE CO

**Daily Balance Summary**

7/13	3,111.44	7/28	4,400.22	8/03	4,698.13
7/16	3,611.44	7/30	3928.22	8/16	4,454.96

# Personal Checking

On August 19, your accounts will convert to the Firststar account type that most closely matches. If you believe a different type of account would better meet your needs, please contact us.

Your Existing Account	Your New Account	Account Features	Account Highlights
First Club Checking  First Club 55 Checking  First Priority Checking	Advantage Checking *	<ul style="list-style-type: none"> <li>• Monthly maintenance charge - \$8</li> <li>• Monthly maintenance charge waived with an average balance of \$5,000 or more</li> <li>• Tiered interest rates \$1,000-\$4,999 \$5,000-\$49,999 \$50,000+</li> <li>• Unlimited ATM fee rebates automatically rebated no matter which ATM you use</li> <li>• Unlimited free basic wallet or duplicate checks</li> <li>• Discounted designer checks</li> <li>• Free debit card</li> <li>• Free online, mobile, and phone banking</li> <li>• Free monthly statement and check images</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Financial Benefits</b> <ul style="list-style-type: none"> <li>◦ Free online bill pay</li> <li>◦ CD &amp; IRA rate bonus</li> <li>◦ Personal loan rate discounts</li> <li>◦ Mortgage closing cost discount</li> <li>◦ 4 free cashier's checks per month</li> </ul> </li> <li>• <b>IDProtect®*</b> <ul style="list-style-type: none"> <li>◦ Credit File Monitoring</li> <li>◦ Identity Monitoring</li> <li>◦ Identity Theft Resolution Service</li> <li>◦ Identity Theft Expense Reimbursement Coverage</li> </ul> </li> <li>• <b>Travel &amp; Leisure Discount Membership*</b> <ul style="list-style-type: none"> <li>◦ Money-savings discounts from local and national businesses</li> </ul> </li> <li>• <b>Health Discounts*</b> <ul style="list-style-type: none"> <li>◦ Enjoy savings on prescription, vision and dental services. This is NOT insurance.</li> </ul> </li> <li>• <b>\$hopping Rewards™*</b> <ul style="list-style-type: none"> <li>◦ Exclusive offers and discounts at thousands of leading online retailers</li> </ul> </li> <li>• <b>Accidental Death &amp; Dismemberment Insurance*</b> <ul style="list-style-type: none"> <li>◦ Up to \$10,000 of coverage</li> </ul> </li> </ul>
E-Checking  Regular Checking  <i>55 Freedom Checking</i>	Basic Checking	<ul style="list-style-type: none"> <li>• Monthly maintenance charge with paper statements - \$2</li> <li>• Monthly maintenance charge with paperless statements - \$0</li> <li>• ATM fee rebates per month - 4</li> <li>• Paper check images per month - \$2 (optional)</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited check writing</li> <li>• Free debit card</li> <li>• Free online, mobile, and phone banking</li> <li>• Enroll in paperless statements and avoid monthly fee</li> <li>• <i>55 Freedom Checking</i> customers will continue to receive paper statements and check images for \$0.</li> </ul>

\* If your account converts to Advantage Checking, you will receive a separate Benefit Guide. Some benefits require registration/activation. The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions.

Interest will be paid based on your minimum daily balance. The interest rate and annual percentage yield for your renewed account have not yet been determined. Please call 918-681-1650 on or after 8/19/2024 to learn the new rate and yield for the account. At our discretion, we may change the interest rate on your account at any time. Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest. **We use the daily balance method to calculate interest on your account.** This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks.)

# Personal Checking

On August 19, your accounts will convert to the Firststar account type that most closely matches. If you believe a different type of account would better meet your needs, please contact us.

Your Existing Account	Your New Account	Account Features	Account Highlights
NOW Checking	Investment Checking	<ul style="list-style-type: none"> <li>Monthly maintenance charge - \$10</li> <li>Monthly maintenance charge waived with an average balance of \$1,000 or more</li> <li>Tiered interest rates <ul style="list-style-type: none"> <li>- \$0-\$999</li> <li>- \$1,000-\$4,999</li> <li>- \$5,000-\$9,999</li> <li>- \$10,000-\$99,999</li> <li>- \$100,000-\$249,999</li> <li>- \$250,000-\$499,999</li> <li>- \$500,000-\$999,999</li> <li>- \$1,000,000-\$2,999,999</li> <li>- \$3,000,000+</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Rewarding those with substantial balances</li> <li>Variable interest rate increases with amount on deposit</li> </ul>
55 Freedom Plus Checking	Heritage Checking	<ul style="list-style-type: none"> <li>Available to those age 60 or better (<i>Note: Existing 55 Freedom Plus account holders will continue to participate regardless of age.</i>)</li> <li>No monthly maintenance charge</li> <li>Tiered interest rates <ul style="list-style-type: none"> <li>- \$1,000-\$4,999</li> <li>- \$5,000-\$49,999</li> <li>- \$50,000+</li> </ul> </li> <li>ATM fee rebates per month - 4</li> <li>No charge on one order of basic wallet checks per year</li> </ul>	<ul style="list-style-type: none"> <li>Smart and affordable for those in or nearing retirement</li> <li>Provides a monthly statement for those who prefer paper recordkeeping</li> </ul>

Interest will be paid based on your minimum daily balance. The interest rate and annual percentage yield for your renewed account have not yet been determined. Please call 918-681-1650 on or after 8/19/2024 to learn the new rate and yield for the account. At our discretion, we may change the interest rate on your account at any time. Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest. **We use the daily balance method to calculate interest on your account.** This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks.)



# Personal Savings

On August 19, your accounts will convert to the Firststar account type that most closely matches. If you believe a different type of account would better meet your needs, please contact us.

Your Existing Account	Your New Account	Account Features	Account Highlights
Personal Money Market Savings	Money Market Savings	<ul style="list-style-type: none"> <li>Monthly maintenance charge - \$5</li> <li>Monthly maintenance charge waived with an average balance of \$500 or more</li> <li>Tiered interest rates <ul style="list-style-type: none"> <li>-\$100-\$999</li> <li>-\$1,000-\$4,999</li> <li>-\$5,000-\$9,999</li> <li>-\$10,000-\$99,999</li> <li>-\$100,000-\$249,999</li> <li>-\$250,000-\$499,999</li> <li>-\$500,000-\$999,999</li> <li>-\$1,000,000-\$2,999,999</li> <li>-\$3,000,000+</li> </ul> </li> <li>Transaction limits apply</li> <li>Excessive transactions - \$5 each</li> </ul>	<ul style="list-style-type: none"> <li>Extensive rate tiers allow you to earn more as your balance grows</li> <li>Offers multiple ways to transfer funds to your checking account</li> </ul>
Regular Savings	Regular Savings	<ul style="list-style-type: none"> <li>Monthly maintenance charge - \$2</li> <li>Monthly maintenance charge waived with an average balance of \$100 or more</li> <li>Tiered interest rates <ul style="list-style-type: none"> <li>-\$0-\$99</li> <li>-\$100-\$999</li> <li>-\$1,000-\$4,999</li> <li>-\$5,000-\$9,999</li> <li>-\$10,000-\$49,999</li> <li>-\$50,000-\$99,999</li> <li>-\$100,000+</li> </ul> </li> <li>Transaction limits apply</li> <li>Excessive transactions - \$5 each</li> </ul>	<ul style="list-style-type: none"> <li>A basic account to help you save for unplanned expenses and special purchases</li> </ul>

Interest will be paid based on your minimum daily balance. The interest rate and annual percentage yield for your renewed account have not yet been determined. Please call 918-681-1650 on or after 8/19/2024 to learn the new rate and yield for the account. At our discretion, we may change the interest rate on your account at any time. Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will receive the accrued interest. **We use the daily balance method to calculate interest on your account.** This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks.)

Federal regulations limit the number of withdrawals through the use of preauthorized transfers or payments to third parties to 6 per monthly statement cycle. You may only make 6 pre-authorized transfers from your account each statement period. All business-purpose accounts currently in a personal account type will be moved to the most appropriate business account.

# Business Checking

On August 19, your accounts will convert to the Firststar account type that most closely matches. If you believe a different type of account would better meet your needs, please contact us.

Your Existing Account	Your New Account	Account Features	Account Highlights										
Business Checking  Commercial Checking	Commercial Checking	<ul style="list-style-type: none"><li>Monthly maintenance charge - \$8</li><li>Credits - no charge</li><li>Debits - \$0.15 each</li><li>Deposited items - \$0.075 each</li><li>ATM fee rebates per month - 4</li><li>Earnings credit given</li></ul>	<ul style="list-style-type: none"><li>A competitive earnings credit helps offset activity charges</li></ul>										
Small Business Checking	Business Sense Checking	<ul style="list-style-type: none"><li>Monthly maintenance charge - \$0</li><li>Credits - no charge</li><li>Free debits per month - 25</li><li>Free deposited items per month - 75</li><li>Charge per excess item - \$0.30</li><li>ATM fee rebates per month - 4</li></ul>	<ul style="list-style-type: none"><li>A simple-to-use account with sensible value</li><li>Designed for small businesses with minimal activity</li></ul>										
NOW Checking	Commercial Interest Checking	<ul style="list-style-type: none"><li>Monthly maintenance charge - \$8</li><li>Credits - no charge</li><li>Free debits per month - 25</li><li>Free deposited items per month - 75</li><li>Charge per excess item - \$0.30</li><li>ATM fee rebates per month - 4</li><li>Tiered interest rates: <table><tr><td>\$0-\$999</td><td>\$250,000-\$499,999</td></tr><tr><td>\$1,000-\$4,999</td><td>\$500,000-\$999,999</td></tr><tr><td>\$5,000-\$9,999</td><td>\$1,000,000-\$2,999,999</td></tr><tr><td>\$10,000-\$99,999</td><td>\$3,000,000+</td></tr><tr><td>\$100,000-\$249,999</td><td></td></tr></table></li></ul>	\$0-\$999	\$250,000-\$499,999	\$1,000-\$4,999	\$500,000-\$999,999	\$5,000-\$9,999	\$1,000,000-\$2,999,999	\$10,000-\$99,999	\$3,000,000+	\$100,000-\$249,999		<ul style="list-style-type: none"><li>Designed for sole proprietors, certain non-profit organizations, governmental entities, and trusts</li></ul>
\$0-\$999	\$250,000-\$499,999												
\$1,000-\$4,999	\$500,000-\$999,999												
\$5,000-\$9,999	\$1,000,000-\$2,999,999												
\$10,000-\$99,999	\$3,000,000+												
\$100,000-\$249,999													
Attorney Trust Checking	IOLTA Checking	<ul style="list-style-type: none"><li>Monthly maintenance charge - \$0</li><li>Tiered interest rates <table><tr><td>\$0- \$999</td><td>\$100,000-\$249,999</td></tr><tr><td>\$1,000-\$4,999</td><td>\$250,000-\$499,999</td></tr><tr><td>\$5,000-\$9,999</td><td>\$500,000-\$999,999</td></tr><tr><td>\$10,000-\$99,999</td><td>\$1,000,000-\$2,999,999</td></tr><tr><td></td><td>\$3,000,000+</td></tr></table></li></ul>	\$0- \$999	\$100,000-\$249,999	\$1,000-\$4,999	\$250,000-\$499,999	\$5,000-\$9,999	\$500,000-\$999,999	\$10,000-\$99,999	\$1,000,000-\$2,999,999		\$3,000,000+	<ul style="list-style-type: none"><li>Specialized accounts exclusively for attorneys and their title agents</li><li>An interest-bearing account with earnings automatically sent to the state bar foundation</li></ul>
\$0- \$999	\$100,000-\$249,999												
\$1,000-\$4,999	\$250,000-\$499,999												
\$5,000-\$9,999	\$500,000-\$999,999												
\$10,000-\$99,999	\$1,000,000-\$2,999,999												
	\$3,000,000+												

All business-purpose accounts currently in a personal account type will be moved to the most appropriate business account. Interest will be paid on your minimum daily balance. Federal regulations limit the number of withdrawals through the use of preauthorized transfers or payments to third parties to 6 per monthly statement cycle. Commercial accounts may be subject to a reserve requirement and uncollected funds charge.

# Business Savings

On August 19, your accounts will convert to the Firststar account type that most closely matches. If you believe a different type of account would better meet your needs, please contact us.

Your Existing Account	Your New Account	Account Features	Account Highlights
Business Money Market Account	Business Money Market Savings	<ul style="list-style-type: none"> <li>Monthly maintenance charge - \$10</li> <li>Monthly maintenance charge waived with an average balance of \$1,000 or more</li> <li>Tiered interest rates <ul style="list-style-type: none"> <li>- \$1,000-\$4,999</li> <li>- \$5,000-\$9,999</li> <li>- \$10,000-\$99,999</li> <li>- \$100,000-\$249,999</li> <li>- \$250,000-\$499,999</li> <li>- \$500,000-999,999</li> <li>- \$1,000,000-\$2,999,999</li> <li>- \$3,000,000+</li> </ul> </li> <li>Transaction limits apply</li> <li>Excessive transactions - \$5 each</li> </ul>	<ul style="list-style-type: none"> <li>Help your reserve funds grow with tiered savings rates</li> </ul>
Savings	Business Savings	<ul style="list-style-type: none"> <li>Monthly maintenance charge - \$5</li> <li>Monthly maintenance charge waived with an average balance of \$500 or more</li> <li>Tiered interest rates <ul style="list-style-type: none"> <li>- \$0-\$999</li> <li>- \$1,000-\$4,999</li> <li>- \$5,000-\$9,999</li> <li>- \$10,000-\$49,999</li> <li>- \$50,000-\$99,999</li> <li>- \$100,000+</li> </ul> </li> <li>Transaction limits apply</li> <li>Excessive transactions - \$5 each</li> </ul>	<ul style="list-style-type: none"> <li>A basic account to help your business save for unplanned expenses and special purchases</li> </ul>

All business-purpose accounts currently in a personal account type will be moved to the most appropriate business account. Interest will be paid on your minimum daily balance. Federal regulations limit the number of withdrawals through the use of preauthorized transfers or payments to third parties to 6 per monthly statement cycle. You may only make 6 pre-authorized transfers from your account each statement period. Additional business account and cash management fees may apply and are subject to change without notice. Commercial accounts may be subject to a reserve requirement and uncollected funds charge.

# Online Banking

## Online Banking will be unavailable

Friday, Aug. 16 at 4 p.m. until Monday, Aug. 19 at 8 a.m.

Beginning on Monday, Aug. 19, you can access your accounts by logging in to Firststar Bank's Online Banking service. To log in, go to [www.firststar.bank](http://www.firststar.bank) and click on the blue **Online Banking** button on the homepage.

### User Name

If you are currently an active, registered Online Banking user with Firststar Bank Stigler, your User Name will be the same after the transition.

### Password

The first time you log in, you will use a temporary password which is your 5-digit zip code plus the last 4 digits of the Social Security or Tax ID Number listed first on your account.

Example: 744625555

You will be prompted to select a permanent password for future use. Your password is case-sensitive and must be a minimum of 8 characters in length. Your password must include: 1) a number, 2) an uppercase letter, and 3) a lowercase letter.

### Security Data

The first time you log in, your identity will be verified through a text or phone call. It is critical that your current phone numbers are on file with the bank. Please call us at 918-967-4665 if you need to update your contact information.

### Check Images & Statements

Your check images and bank statements from the past year will be added over the next few months. Our goal is to have these items added by the end of the year. If your past year images are temporarily unavailable during this transition, you may request them directly from the Stigler branch by calling 918-967-4665 or 918-967-2880.

### Scheduled Transfers

If you previously scheduled transfers within Online Banking, we anticipate that these will carry over to Firststar's system. Please confirm your scheduled transfers by clicking on the "Move Money" tab.

### Scheduled Loan Payments

If you previously scheduled loan payments within Online Banking, we anticipate that these will carry over to Firststar's system. Please confirm your scheduled loan payments by clicking on the "Move Money" tab.

### Want to Enroll?

If you are not currently enrolled in Online Banking, it is easy to enroll. Go to [www.firststar.bank](http://www.firststar.bank) and click on the blue Online Banking button on the top right of the home page.

If you are a business customer, please contact Treasury Management Support to enroll in Online Banking: (918) 298-2632 or (866) 681-1650.

# Mobile Banking & Bill Pay

## Mobile Banking will be unavailable

Friday, Aug. 16 at 4 p.m. - Monday, Aug. 19 at 5 p.m.

### Mobile Banking

After the transition on August 19, you will no longer use the Firststar Bank Stigler app. Please delete the Firststar Bank Stigler app from your device.

All users must re-enroll:

#### Option 1

- Log in to Online Banking
- Click on the tab labeled “Self Service” then select “Self Administration.”
- Click on “Mobile Banking” then select “Go to Mobile Banking.”
- Follow the steps to obtain your activation code.

#### Option 2

- Download the Firststar Bank app from your mobile app store. Look for the app with the white background.



## Bill Pay will be unavailable

Thursday, Aug. 15 at 4 p.m. - Monday, Aug. 19 at 8 a.m.

### Bill Pay

**What Will Convert** - Your payees, your payment history, scheduled payments, and recurring payments

**What Will Not Convert** - eBill presentment, multiple recurring payments for the same payee, single or recurring payment dates greater than 2 years, and external funding accounts

### After the Transition

Beginning Monday, August 19, you will access Bill Pay by going to [www.firststar.bank](http://www.firststar.bank) and logging in to Online Banking. After logging in, click on Move Money and Bill Pay. Going forward, funds will be debited from your account when the payment is processed.

Please do not use the old system to submit any transactions.

### Funding Account

After the conversion, please verify your default funding account. The default funding account is the account from which new bill payments will be debited.

All previously scheduled transactions will be debited from the funding account that you selected when the payment was initiated.



# Phone Banking

## 24-Hour Account Information by Phone

Enjoy free, 24-hour access to check your account balance, make loan payments, transfer funds, and more.

To use Firststar Bank's Phone Banking service for the first time, follow these steps:

- Call our phone banking number, 918-681-0600.
- When prompted, enter your Social Security Number or Tax ID Number.
- Enter your temporary Phone Banking P.I.N. which is the last four digits of your Social Security Number or Tax ID Number.
- Change your temporary P.I.N. to a new, permanent 4-digit P.I.N. of your choice.

# School Spirit & Personal Photo Debit Cards

## School Spirit Card

Help the home team! Each time you select credit to make a purchase with your card, we'll make a contribution to the school district activity fund.



## Personal Photo Card

Celebrate the people and places you love every time you make a purchase! Put a favorite photo on your debit card.



# Miscellaneous Services

## **ATM**

The ATM located at the Stigler branch will be upgraded to the new system on or around Wednesday, August 14. The ATM will continue to work for cash withdrawals, however, balance inquiries will be temporarily unavailable when the system begins upgrading until Monday, August 19.

## **Debit Cards**

Your debit card will continue to function over the weekend of August 17-18.

## **eStatements**

If you currently have eStatements, you will continue to have them. But if not, it's easy to enroll.

## **Enrollment**

Online Banking

- Log in and click on the Self Service tab.
- Select Paperless Statements then Statement Preferences.

*Note: You must be enrolled in Firststar Bank's Online Banking service prior to enrolling in eStatements.*

## **CDs & IRAs**

Very few account numbers will change. You will be notified well in advance if you are affected.

Interest rates on fixed-rate CDs will remain the same until maturity.

## **Loans**

Interest rates on fixed-rate loans will remain the same until maturity.

Very few loan account numbers will change. We will be in touch with those affected well in advance.

For customers who use a coupon book, you may continue to use your existing coupons to make payments.

After the upgrade, payment due notices will be mailed 15 days prior to the due date.

## **Safe Deposit Boxes**

Your safe deposit box annual payment due date will not change.

# Schedule of Miscellaneous Fees & Charges

## Changes Indicated in Bold Typeface

### General Services

Account Closure (within 90 days of opening the account)	<b>\$25.00</b>
Account Reconciliation (per hour, minimum one-half hour)	\$30.00
Account Research (per hour, minimum one-half hour)	\$30.00
Cashier's Checks - Customer (each)	<b>\$4.00</b>
Cashier's Checks - Non-Customer (each)	<b>\$6.00</b>
Check Cashing - Non-Customer (each)	The greater of \$10 or 2% of the total
Deposit Correction Fee	Free
Deposited Item Returned - Recleared or Charged Back (each)	\$5.00
Dormant Account (checking accounts under \$100, per month)	\$10.00
Fax Transmissions (per cover page, each additional page \$1)	\$5.00
Mobile Deposit (per check in excess of 10 per month)	<b>\$1.00</b>
Notary Service - Customers Only	Free
Stop Payment Request - Manual (each; via Customer Service)	<b>\$25.00</b>
Stop Payment Request - Online (each; via Online Banking)	<b>\$10.00</b>
Transfer - Manual (each; via customer service)	<b>\$5.00</b>
Transfer - Online (via Online, Mobile, and Phone Banking)	Free

### Debit Cards

Card Replacement (each)	<b>\$5.00</b>
Card Replacement - Expedited	varies
Personal Photo Debit Card - New Issue (each)	Free
School Spirit Debit Card - New Issue (each)	Free
Standard Debit Card - New Issue (each)	Free
Transactions at Non-Firststar ATMs (each)	<b>\$2.00</b>
Transactions, purchases, ATM withdrawals outside U.S.	1% of transaction amount

### Checks

Printed Checks	varies
Temporary Checks (3 checks)	<b>\$1.00</b>

### Coin and Currency

Coin Counting - Customer	Free
Coin Counting - Non-Customer	Not available
Coin Roll (each)	\$0.10
Currency Strap (each)	\$0.40
Deposit Bag - Locking (each)	<b>\$26.00</b>
Deposit Bag - Large Zippered (each)	<b>\$10.00</b>
Deposit Bag - Medium Zippered (each)	\$6.00
Deposit Bag - Mini Zippered (each)	\$2.00
Deposits Verified (in or out, per \$100)	\$0.075
Gift Envelopes (4 free per year; each thereafter)	\$0.25

### Collection Items

Domestic - Customer (each)	<b>\$12.00</b>
Domestic - Non-Customer (each)	\$15.00
International (each)	\$45.00

### Depository Services

Auto Loan Advance/Paydown (per month)	<b>\$100.00</b>
Bank Confirmations (each)	<b>\$25.00</b>
Medallion Signature Guarantee - Customers Only	Free

### Legal Processing\*

Initial Charge (each)	<b>\$125.00</b>
Transaction Processing (each)	<b>\$15.00</b>

### Online Bill Pay

Service Charge (per month)	<b>Free</b>
Transactions (per item in excess of 20 per month)	<b>\$1.00</b>
Expedited Payment - Electronic (each)	\$10.00
Expedited Payment - Check (each)	\$25.00

### Overdraft Items (Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.)

Paid Items (each)	\$30.00
Returned Items (each)	\$30.00
Overdrawn Balance Daily Fee (after 4 consecutive days)	\$1.00
Automatic Transfer to Cover an NSF Item (each)	<b>\$6.00</b>

### Safe Deposit Boxes

Box Rental - 3 x 5 (per year)	<b>\$20.00</b>
Box Rental - 5 x 5 (per year)	<b>\$25.00</b>
Box Rental - 3 x 10 (per year)	<b>\$30.00</b>
Box Rental - 4 x 10 (per year)	<b>\$40.00</b>
Box Rental - 5 x 10 (per year)	<b>\$50.00</b>
Box Rental - 6 x 10 (per year)	<b>\$50.00</b>
Box Rental - 10 x 10 (per year)	<b>\$100.00</b>
Box Rental - 15 x 10 (per year)	<b>\$125.00</b>
Box Rental - 30 x 10 (per year)	<b>\$150.00</b>
Replacement Key Fee (if one key is lost)	<b>\$10.00</b>
Drill Fee (if both keys are lost)	<b>\$150.00</b>
Late Payment (per month)	<b>\$5.00</b>

### Statements

Check Images (Basic & Student Checking only, per month)	\$2.00
Current Transaction Listing (each)	<b>Free</b>
Paid Check Copy (per check in excess of 4 per year)	\$4.00
Paper Statement (Basic & Student Checking only, per month)	\$2.00
Statement Reprint (each)	\$4.00

### Wire Transfer Requests

Domestic - Customer (incoming)	<b>\$12.00</b>
Domestic - Customer (outgoing)	<b>\$12.00</b>
Domestic - Rejected Return	<b>\$10.00</b>
International - Customer (incoming)	<b>\$40.00</b>
International - Customer (outgoing)	<b>\$45.00</b>
International - Rejected Return	<b>\$20.00</b>

\* Legal Processing - If your account is made subject to garnishment, execution, levy, or any similar legal process or if your account is made subject to any legal proceeding in which the Bank is required to respond, appear, or provide records; the Bank may charge for each such garnishment, execution, levy, or proceeding a fee of up to \$125.00. This fee is in addition to any cost and expenses, including account research and reasonable attorney fees, which the Bank may incur in connection with any of the foregoing items.

# Overdraft Privilege Participant Agreement

It is Firstar Bank's ("we, us, or our") policy to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards. A non-sufficient funds (overdraft/negative balance) may result from: a) the payment of checks, electronic funds, transfers, or other withdrawal requests you initiate; b) payments authorized by you, c) the return, unpaid, of items deposited by you; d) charging your account for our applicable service charges and fees; or e) the deposit of items to your account which, according to our Funds Availability Policy are treated as not yet "available" or "finally paid." We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds.

Rather than automatically returning, unpaid, any overdraft items that you may have, if you maintain your account in good standing, which includes at least: (a) continuing to make deposits consistent with your past practices; (b) you are not in default on any loan obligation to us; (c) your account is not the subject of any legal or administration order or levy, such as bankruptcy or a tax lien, we will consider, without obligation on our part, approving your reasonable overdrafts up to your assigned Overdraft Privilege limit. This discretionary service will generally be limited to a \$1,000 overdraft (negative) balance for eligible personal checking accounts and \$1,500 overdraft (negative) balance for eligible business checking accounts. Our normal fees and charges including our overdraft item fee (currently \$30 per item as set forth in our fee schedule) will be included in these limits and will be charged for each transaction presented for payment against non-sufficient funds. We will charge our normal fees whether we approve the item for payment or not; however, consumer-purpose accounts will only be charged for a maximum of 5 items per day. In addition, we charge \$1.00 per day after the 4th day that your account remains in an overdraft position.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. We typically do not pay overdrafts if your account is not in good standing or if you are not making regular deposits. You will be notified by mail of any overdraft items, paid or returned, that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts including fees that you owe us shall be due and payable immediately. If there is an overdraft paid by us on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for such overdrafts including our fees.

**Optional Overdraft Protection Services:** We offer additional overdraft protection services that you may apply for: a) Transfer of funds from another account of yours with us. b) Online banking balance notification to your e-mail or mobile device. If you apply for these services, you may save money on the total fees you pay us for overdraft services.

**Ineligible Accounts and Limitations:** Overdraft Privilege is available only for eligible checking accounts maintained in good standing as defined above. Opportunity Checking, savings accounts, money market accounts, public fund/charitable organization accounts, certain trust accounts, student accounts, and any other accounts of minors not of legal age are not eligible for this service. We may, in our sole option and discretion, limit the number of accounts eligible for the ODP service to one account per household and/or one account per taxpayer identification number.

**Eligible Account Types:** All checking accounts other than those listed above or prohibited by law are eligible for Overdraft Privilege.

**Eligible Transaction Types:** Insufficient funds transactions initiated for payment against your checking account may be approved/paid by us using, and up to, your assigned Overdraft Privilege limit, including our fees. The eligible transaction types will include without limitation: checks, ACH, ATM, POS, online banking, bill payment, online transfers, and telephone payments and transfers. On consumer checking accounts, we will generally not authorize and pay overdrafts for the following types of transactions unless you ask us to: ATM & everyday debit card transactions. If you want us to authorize and pay overdrafts on ATM & everyday debit card transactions, you must opt in. To opt in, please visit one of our locations or call us toll-free, (866) 681-1650.

**You May Always Opt Out:** You may choose at any time to not participate in Overdraft Privilege by notifying one of our Personal Bankers who will explain what opting out means and the potential consequences for you.

**If You Need Help:** Of course overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact one of our Personal Bankers.

**ALWAYS A DISCRETIONARY SERVICE:** Overdraft Privilege does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of or by us. This service represents a purely discretionary courtesy or privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause. The terms of this agreement may change from time to time. At any time, you may ask a Personal Banker for a current Participant Agreement.

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# ATM/Debit Overdraft Enrollment

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We offer overdraft protection plans, such as a link to your savings account, which may be less expensive than our standard overdraft practices.

To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

### What are the standard overdraft practices that come with my account?

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees will I be charged if the bank pays my overdrafts?

Under our standard overdraft practices:

- We will charge a fee of up to \$30 each time we pay an overdraft.
- If your account is overdrawn for 4 or more consecutive days, we will charge an additional \$1 per day.
- Consumer-purpose accounts will be charged a maximum of 5 items per day.

### What if I want Firststar Bank to pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you can:

- Notify any bank employee by calling 866-681-1650
- Complete the form below and present it at any branch
- Complete the form below and mail it to 300 E. Main, Stigler OK 74462

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## ATM/Debit Overdraft Enrollment Form

\_\_\_\_ No, I do not want Firststar Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_ Yes, I want Firststar Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name \_\_\_\_\_ Date \_\_\_\_\_

Account Number(s) \_\_\_\_\_

*(List all personal checking accounts you wish to opt in.)*







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*This booklet is not designed as a substitute for full account disclosure as defined by the Truth in Savings Act. If you would like full disclosure for any product described herein, please contact us.*

