




# Preparing for Conversion Weekend

Midland States Bank will be transferring/converting HomeStar Bank accounts over the October 18 weekend. After the close of business on Friday, October 18, your accounts held at HomeStar Bank will be integrated into Midland States Bank. The Welcome Guide will provide answers to questions you have about your accounts. This process is called a "conversion" and the weekend beginning October 18, ending October 20, is called "Conversion Weekend." During conversion weekend branches will be closed.

Branches will be closed on Saturday, October 19 and Sunday, October 20. Former HomeStar Bank branches will open as Midland States Bank on Monday, October 21.

During the conversion weekend, you will be able to access your bank accounts through ATMs, writing checks and using your debit card. Your transactions, including deposits and withdrawals, will continue to be processed like normal.

## Legend

-  Look for this symbol for new enhancements to the way you bank.
-  Please pay special attention to this symbol which indicates changes that could affect you.
-  This symbol informs you of the few services that will no longer be offered.


## Questions?

Should you have questions concerning the information in this guide, we invite you to speak with one of our knowledgeable bank representatives.

Through 5:00 pm on Friday, October 18, please contact HomeStar Bank at 1-815-468-2265.

8:00 am - 5:00 pm, Monday-Friday  
8:30 am - 12:00 pm, Saturday  
Closed Sunday and federal banking holidays.

## Customer Care Center at Midland

-  Starting at 5:00 pm on Friday, October 18, please call our toll-free Customer Care Center number at 1-855-696-4352.

## Customer Care Center Hours:


7:00 am - 9:00 pm, Monday-Friday  
9:00 am - 5:00 pm, Saturday  
Closed Sunday and federal banking holidays.

## Customer Information Web Page


A special web page is available to assist you with information concerning this conversion. Go to [www.midlandsb.com/Homestar](http://www.midlandsb.com/Homestar) to learn more.

# Important Dates and Information


## Balances During Conversion Weekend

-  October 19 - October 20 - Balances will not reflect the items posting to your account throughout the conversion weekend. Your transactions, including debit cards, deposits and withdrawals, will continue to be processed like normal, but will not be added to or withdrawn from your account balance until the conversion is complete. Your account balances should reflect weekend transactions by Tuesday, October 22.

## Account Number Changes

-  Unless you receive a separate letter about an account number change, your account number will remain the same on deposit and loan accounts.

## Account Holder Verification Process


-  When you contact a Midland representative, a series of verification questions will be requested prior to disclosing account details.

Verification will include:

- Name, and
- Either a full account number or full Social Security Number, and
- Two forms of identification, such as date of birth, address or amount of last deposit.

This adheres to the Patriot Act requirements and protects your privacy.

## Checks


-  For your convenience, you may continue using your HomeStar Bank checks. You can order new checks from our website, [www.midlandsb.com](http://www.midlandsb.com). If you place your next order through another company, you will need to provide that company with the Midland States Bank routing transit number **(081204540)** and your account number.

## Check Authentication Services at Retailers

Midland has contacted the primary agencies that validate checks concerning this conversion and the change of bank information. We wanted you to be aware that some merchants accepting checks drawn off of converted/acquired bank accounts might experience a mismatched routing and/or account number. If this occurs, your check payment might be declined and you will most likely receive instructions to correct the issue at the register. Agencies provide you with customer service numbers so that this can be resolved.

We recommend that you bring alternative payment methods, such as your Midland Debit Card or credit card. By using a card as a payment, you will not be subjected to the risk of check authentication processes.

## Social Security Direct Deposit

-  There should be no interruption or issues with receiving your government direct deposit, including Social Security. Upon receipt of your direct deposit, we notify all entities concerning

the new routing number and account information to ensure you are not impacted by the change. However, sometimes the Government may experience a delay in changing the routing number, or they require you (the benefactor of the deposit) to visit a Social Security office and personally request a change.

We do recommend you contact the Social Security Administration and provide them with our routing number so that automated deposits continue without interruption.

Provide the following information:

- The new bank name: Midland States Bank
- Your Account Number
- Midland States Bank's Routing Number: 081204540

If you need help, we (HomeStar and/or Midland representatives) will be happy to help you through the process by assisting you with calls to the Social Security Administration.

### Two Signatures Required

- ✘ October 21 - Beginning Monday, October 21, Midland will not support a two-signature required check. As long as an authorized signature is present, the check will be processed.

### New Debit Cards

- ❗ October 16 - If you currently have a HomeStar Bank Debit Card (including an HSA card), your card will be replaced with a new Midland Debit MasterCard®. This card will arrive in the mail no later than October 16. You can activate your new Midland card beginning October 21.

October 18 - October 20 - You may continue using your current HomeStar Bank debit card through midnight on Sunday, October 20.

October 21 - You may activate your new Midland debit card beginning Monday, October 21. Activation details will be included with your new card.

October 21 - If you currently authorize companies to use your HomeStar Bank debit card as a payment source, you will need to provide them your new debit card number prior to payments due on or after October 21.

### Digital Wallet

- ❗ October 21 - Digital Wallet services will be available. Please load your new Midland Debit Card into Mobile Wallet on or after October 21.

### Card Valet

- ❗ October 18 - Card Valet will be disabled October 18. You can replace this app by downloading the "MyCardRules" app from your favorite app store. Functionality includes the ability to turn your debit card on/off, view recent debit card transactions and activity, set alerts and notifications, control spending limits and more.

### Bank by Phone (Telephone Banking)

- ✘ October 18 - October 20 - Bank by Phone will not be available during conversion weekend.

- ❗ October 21 - You can begin accessing Midland's Bank by Phone system. We have developed a special process which provides expedited first-time access.

Access instructions - You may access your accounts by using the last four digits of your Social Security Number (SSN)/ Employer Identification Number (EIN).

1. Call 1-855-696-4352
2. Press "1" to access the Bank by Phone system
3. Select your language preference
4. Follow the prompts and enter the last four digits of your SSN/EIN
5. Establish your PIN as prompted
6. Select from the menu

If you have not used Bank by Phone within 30 days after the conversion, you will be prompted to enroll through our standard enrollment process.

### Consumer Online Banking and Bill Pay

After this conversion, you will have access to your new Midland Online Banking and Bill Pay service at [www.midlandsb.com](http://www.midlandsb.com).

### Consumer Online Banking Schedule

- ❗ Prior to Thursday, October 17 - We recommend you download or record your account history, statements, recurring transfer schedules prior to the conversion. Up to 60 days of transaction history will convert.

Check images will not be available within transaction history for checks clearing your account on or prior to October 18, 2019. You will be able to see these checks within your online or paper statements.

- ✘ October 18 at 4:00 pm - HomeStar Bank's Online Banking access will be disabled and will not be available.

October 21 - You can begin accessing your accounts through [www.midlandsb.com](http://www.midlandsb.com) on Monday, October 21 by logging into online banking through the "Login" link, located in the upper right corner.

- ❗ **Using Consumer Online Banking for the First Time**

You will be able to continue to use your current user ID (user name). To login the first time:

- Use your current User ID (user name)
- Use the last 4 digits of your social security number as your password
- Follow the prompts
- Accept the terms.

You can access your online account through a computer, tablet or smart phone.

October 21 - Your previous 12 months of HomeStar Bank online statements will be available. These statements will not include the HomeStar Bank formatting. Notices and Tax Documents will not convert. If you need copies of your Statements, Notices, or Tax Documents as presented by HomeStar Bank, you can request these at no charge for the first two months after conversion. We recommend you print or download your Statements, Notices and Tax Documents history prior to conversion.

October 22 - Transactions performed over the conversion weekend will be available for viewing through Online Banking. Check images processed after October 18 will also be available online.

### ❗ **Online Banking and Scheduled Recurring Transfers**

October 21 - Automated and future dated account-to-account transfers will not be available to view within Online Banking. Transfers will continue to occur and once complete, the transaction will be available within the transaction history of the accounts associated with the transfer. For more information about viewing scheduled transfers, contact a Midland representative on or after October 21.

### **Online Bill Pay Schedule**

- ❗ Thursday, October 10 - We recommend you download or record your payees and payment history prior to the conversion. If you have accounts at both Midland and HomeStar Bank and use Online Bill Pay at both banks, only one bill pay instance will remain. Please let us know prior to conversion which Bill Pay information you would like to retain. Contact us at: 1-855-696-4352. At least six (6) months of bill pay transaction history will convert.
- ✘ Friday, October 11 at 8:00 am - Your ability to schedule or pay bills online at HomeStar Bank will be turned off in order to bring your bill pay and payee information over to Midland.
- ❗ October 21 after 6:00 am - You can begin accessing your Online Bill Pay account through [www.midlandsb.com](http://www.midlandsb.com). We recommend you check your payees (including all payee details) and your scheduled payments to make sure your information converted correctly.
- ❗ October 21 - Your payment date method will be a "deliver by" method. We pay based on when your payment is due. Midland will calculate when the payment should be sent based on whether it is to go by check or electronic methods, according to the "deliver by" date you have entered. Keep in mind some payees may hold your payment for an extra day or more before crediting your account with them. Therefore, select a "deliver by" date which will allow extra days before your payment is due to avoid late fees.
- ✔ October 21 - Set up to receive bills to be presented for payment within Online Banking. This is called e-bills. You will be notified by email when your bill arrives.

Pre-scheduled Bill Payments - Your pre-scheduled online bill payments will continue even though access will not be available during conversion weekend.

### **Consumer Mobile, Text and SmartWatch Banking**

October 18 at 4:00 pm - Mobile and Text Banking will be disabled to begin converting information. You can uninstall the HomeStar Bank app after 4:00 pm.

- ✔ October 21 after 6:00 am - For our consumer Online Banking users, you can begin accessing your accounts through our Mobile App, Smartwatch Banking and Text Banking services beginning on Monday, October 21. Go to your favorite app store and download our Midland States Bank app.

- ✔ October 21 - Online Banking users can begin making mobile deposits through our Mobile App beginning October 21.

- ❗ October 21 - When endorsing a check for Mobile Deposit, please endorse as follows: "For Mobile Deposit Only", with Midland States Bank's name under it, then your signature under Midland States Bank's name.

October 21 - Standard Mobile Deposit limits are \$5,000 per check and a total of \$10,000 per day.

### **Consumer External Transfers - P2P**

- ✘ Prior to October 10 - We recommend you download or record your external transfer activity and settings. Your HomeStar Bank settings, including account set-up, will not convert. Once the conversion is complete, you will be able to reestablish them using Midland's Online Banking service and clicking on the "Move Money" tab. Popmoney P2P payments initiated within Bill Pay will not convert. Sending payments to people by email, phone, and text is not part of bill pay at Midland. It's a standalone function through the popular Popmoney® brand. To get started click on "Move Money" tab and follow the prompts.
- ❗ October 11 at 8:00 am - Your ability to schedule External Transfers or P2P transfers will be turned off. Transfers scheduled to occur between October 11 and October 18 will continue to deliver. Transfers scheduled to deliver after October 18 will not be processed due to the conversion. An alternate way to send money is via Wire Transfer. Please contact HomeStar Bank's Customer Service team for more information about wire transfers.
- ❗ October 21 - Access to set up contacts, accounts and payments is available on Monday, October 21.
- ❗ October 21 - Your ability to set up person-to-person payments via the "Move Money" tab, selecting External Transfers and then Popmoney is available. Popmoney is a person-to-person payments service available through Midland's Consumer Online Banking.

### **Consumer Online Statements and Notices**

- ❗ October 21 - You can register to receive Online Statements when you sign into Online Banking. Once you register for Online Statements, online notices will also present within the same area. You can "turn on" or "turn off" electronic statements and notices by account.

Note: You may need to register for Online Statements (E-statements). We are doing everything possible to transfer your current preference to receive E-statements. You may be required to accept new terms to continue this service.

### **Consumer Online Banking Debit Rewards**

- ✔ October 21 - You can click on available offers to activate and shop using your Midland Debit Card to redeem offers. More information is available about Debit Rewards within your Midland online banking account.

## Money Management

- ✓ October 21 - Money Management can display all of your external and Midland accounts in one place. It helps you understand your full financial picture with budget and debt payoff recommendations. This is a new service that will load once you accept the terms and conditions to use the service.

## Business Online Banking

Information about Business Online Banking services will be sent within a separate communication.

## Checking, Savings, Money Market, Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)

- ! Account Details are within your Welcome Guide.

## Loans

Personal Loans, Credit Cards, Home Equity Loans and Mortgages. The terms and conditions of your loans will not change. Automatic payments will continue.

## New Loan Payment Address

Beginning October 19, send loan payments to: Midland States Bank, Attn: Loan Servicing, PO Box 5458, Carol Stream, IL, 60197-5458.

Loan coupons are not required at Midland and coupons will not be replaced. You will receive a monthly statement for payments due, as well as loan payment details.

- ! Home Equity Lines of Credit. You will receive additional information in a separate mailing as the terms and conditions of your loan will change. A Home Equity Discover® Card is available for more convenient access to your line of credit.

Business Loans. The terms and conditions of your loans will not change. Automatic payments will continue.

## Health Savings Accounts (HSAs)

- ✓ October 21 - Midland's Health Savings Account provides account owners the option to use checks and HSA debit cards to pay for qualified medical transactions. You may order Midland HSA checks or debit cards beginning Monday, October 21. You will receive your Midland HSA debit card no later than October 16, if you currently have a HomeStar HSA debit card.

## Savings Account Transfers

October 21 - Service Fees associated with Savings Account Transfers for overdraft purposes will post to your account receiving the transferred funds beginning Monday, October 21.

## Statements

- ! After October 18 - You will receive a final HomeStar Bank statement reflecting your account activity and balance through October 18.
- ! Personal, Money Market and Business Accounts - You will receive your Midland statement within 30 days after this conversion. Your statement will then cycle on the same day each month thereafter.

- ! Home Equity Lines of Credit - Your statement date will change, and your payment due date may change. Please check your first Midland Home Equity statement carefully to understand your next due date.

- ✗ After October 21 - If you have combined multiple accounts onto one statement, this will not convert. If you would like to combine multiple account information onto one statement, please contact our Customer Care Center after October 21.

- ! October 21 - In order to uphold regulatory requirements, Midland will mail all statements, notices and correspondence to the mailing address on file. Branches will not hold mail for pickup. Please contact our Customer Care Center after October 21 if you wish to change your mailing address.

## Safe Deposit Box

- ! The terms and conditions of your safe deposit box will not change with the exception of the annual fee. The new annual fee will be effective your next renewal date after Monday, October 21. Please refer to details in the Welcome Guide.

- ✗ October 21 - Any promotional pricing will be discontinued at conversion.

## Incoming Wire Transfers

- ! October 18 - You will need to communicate new Midland wire transfer instructions to parties sending wire transfers to your account.

Bank Name:

Midland States Bank  
1201 Network Centre Drive  
Effingham, IL 62401  
ABA 081204540

Credit to:

Customer Name  
Account Number

Swift Code for Foreign Transfers:  
ALRUUS44

## Automatic Funds Transfers

- ! Beginning October 21, 2019 automatic funds transfers scheduled to occur on a non-business day (weekend or federal holiday) will be processed and collected on the business day **prior** to the scheduled due date. For example, if your loan payment due date falls on a Federal Holiday, and you have elected to have your payment automatically transferred from a deposit account to make the payment, Midland will process and collect your payment on the business day prior to the Federal Holiday.

# Interest Tiers

**I** The interest rate and Annual Percentage Yield (“APY”) will vary depending upon the tier within which your daily account balance falls. The interest rate and APY for all tiers may change at any time at Midland’s discretion. To obtain the current interest rate and APY that applies to your new account, commencing October 21, you may contact your local branch or call Customer Care at 1-855-696-4352.

Interest Rates and APYs listed as of September 23, 2019.

## Personal Interest Bearing Accounts

### Liv Unlimited Checking Account

Tiers	Interest Rate	APY
\$0.01 - \$49,999.99	0.07%	0.07%
\$50,000 - \$99,999.99	0.10%	0.10%
\$100,000 - \$249,999.99	0.20%	0.20%
\$250,000 +	0.35%	0.35%

### Midland Money Market Account

Tiers	Interest Rate	APY
\$0.01 - \$24,999.99	0.07%	0.07%
\$25,000 - \$249,999.99	0.23%	0.23%
\$250,000 - \$999,999.99	0.35%	0.35%
\$1,000,000 - \$4,999,999.99	0.45%	0.45%
\$5,000,000 +	0.55%	0.55%

### FlexSaver Savings Account

Tiers	Interest Rate	APY
\$0.01 - \$24,999.99	0.10%	0.10%
\$25,000 - \$99,999.99	0.25%	0.25%
\$100,000 - \$249,999.99	0.35%	0.35%
\$250,000 - \$999,999.99	0.55%	0.55%
\$1,000,000 +	0.67%	0.67%

### YouthSaver Savings Account

Tiers	Interest Rate	APY
\$0.01 - \$24,999.99	0.10%	0.10%
\$25,000 - \$99,999.99	0.25%	0.25%
\$100,000 - \$249,999.99	0.35%	0.35%
\$250,000 - \$999,999.99	0.55%	0.55%
\$1,000,000 +	0.67%	0.67%

### Health Savings Account

Tiers	Interest Rate	APY
\$0.01 - \$499.99	0.04%	0.04%
\$500 - \$4,999.99	0.10%	0.10%
\$5,000 - \$14,999.99	0.15%	0.15%
\$15,000 +	0.42%	0.42%

## Business Interest Bearing Accounts

### Pro Connect Earnings Credit

Tiers	Interest Rate	APY
\$0.01 - \$500,000	0.60%	0.60%
\$500,000.01 - \$1,000,000	0.70%	0.70%
\$1,000,000.01 - \$3,000,000	0.80%	0.80%
\$3,000,000.01 - \$6,000,000	1.00%	1.00%
\$6,000,000.01 +	1.15%	1.15%

### Pro Interest Checking Account

Tiers	Interest Rate	APY
\$1 - \$9,999.99	0.03%	0.03%
\$10,000 - \$49,999.99	0.10%	0.10%
\$50,000 - \$99,999.99	0.20%	0.20%
\$100,000 - \$249,999.99	0.27%	0.27%
\$250,000 +	0.40%	0.40%

### Lawyers Trust Account

Tiers	Interest Rate	APY
\$1 - \$9,999.99	0.03%	0.03%
\$10,000 - \$49,999.99	0.10%	0.10%
\$50,000 - \$99,999.99	0.20%	0.20%
\$100,000 - \$249,999.99	0.27%	0.27%
\$250,000 +	0.40%	0.40%

### Business FlexSaver Savings Account

Tiers	Interest Rate	APY
\$0.01 - \$24,999.99	0.05%	0.05%
\$25,000 - \$99,999.99	0.25%	0.25%
\$100,000 - \$249,999.99	0.35%	0.35%
\$250,000 - \$999,999.99	0.55%	0.55%
\$1,000,000 +	0.70%	0.70%

### Business Money Market Account

Tiers	Interest Rate	APY
\$0.01 - \$24,999.99	0.05%	0.05%
\$25,000 - \$249,999.99	0.25%	0.25%
\$250,000 - \$999,999.99	0.30%	0.30%
\$1,000,000 - \$4,999,999.99	0.45%	0.45%
\$5,000,000 +	0.55%	0.55%

## Public Funds Interest Bearing Accounts

### Public Funds Interest Account

Tiers	Interest Rate	APY
\$0.01 - \$499,999.99	0.15%	0.15%
\$500,000 - \$999,999.99	0.30%	0.30%
\$1,000,000 - \$2,999,999.99	0.45%	0.45%
\$3,000,000 - \$5,999,999.99	0.60%	0.60%
\$6,000,000 +	0.80%	0.80%

### Public Funds Connect Account

Tiers	Interest Rate	APY
\$0.01 - \$500,000	0.35%	0.35%
\$500,000.01 - \$1,000,000	0.55%	0.55%
\$1,000,000.01 - \$3,000,000	0.65%	0.65%
\$3,000,000.01 + - \$6,000,000	0.80%	0.80%
\$6,000,000.01 +	1.00%	1.00%

### Treasury First Money Market Account

Tiers	Interest Rate	APY
\$0.01 - \$24,999.99	0.08%	0.08%
\$25,000 - \$249,999.99	0.15%	0.15%
\$250,000 - \$999,999.99	0.30%	0.30%
\$1,000,000 - \$4,999,999.99	0.61%	0.61%
\$5,000,000 +	0.75%	0.75%

## Sweep Repurchase Agreements

### Government Backed Sweep Account

Tiers	Interest Rate	APY
\$0 - \$24,999.99	0.05%	0.05%
\$25,000 - \$49,999.99	0.09%	0.09%
\$50,000 - \$99,999.99	0.12%	0.12%
\$100,000 +	0.40%	0.40%

### Pro Sweep Account

Tiers	Interest Rate	APY
\$0 - \$24,999.99	0.07%	0.07%
\$2,500 - \$49,999.99	0.12%	0.12%
\$50,000 - \$99,999.99	0.20%	0.20%
\$100,000 +	0.60%	0.60%



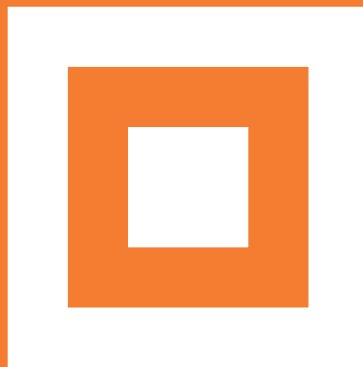


3 Diversatech Dr.  
Manteno, IL 60950

[midlandsb.com](http://midlandsb.com)

RETURN SERVICE REQUESTED

 **HomeStar Bank** Important information enclosed.  
& Financial Services



A few friendly reminders.