1. **Will my account number change?**

Sterling Bank at one time converted 11 digit account numbers to 10 digit account numbers. Siuslaw Bank will be using the 10 digit number, which will be reflected in your new check order. Contact the Oakridge Branch of Siuslaw Bank to confirm your account number.

2. **Can I use my old Sterling Bank checks?**

No. We have ordered new checks for your account to be used after our conversion date. Please come by the Oakridge Office anytime after March 1st to pick them up. Any checks you write before the conversion date will be honored. Bring any unused Sterling Bank checks with you and we will take care of their secure disposal.

3. **Can I use my old Sterling Bank debit and ATM card?**

Sterling cards will stop working after the conversion date.

4. **When will I get my new Visa Check Card and ATM cards and PINs?**

New cards for your account will be available for pick up from the Oakridge branch beginning March 1st. If you live outside of the Oakridge area, we will be contacting you to arrange delivery. PIN numbers will be assigned to the cards randomly. If you want to select a different PIN number we will have staff available at the Oakridge branch to assist you with the change. There are no fees associated with the issuance of these cards.

5. **Will my account type change?**

Yes, we are transitioning your Sterling Bank account to one that most closely matches the features and benefits at Siuslaw Bank. See the following table for personal account changes. Additional information on these accounts is available on the internet at www.siuslawbank.com. The New Accounts staff at Siuslaw Bank is happy to discuss the account you will have after the transition. Please note that a complimentary fee waiver is included in your account for the first few months to give you time to make adjustments.

Personal Accounts

Sterling Bank Account	Siuslaw Bank Account
Advantage Checking	Back-to-Basic
Consumer Interest Checking	Cache
Consumer Free Checking	Back-to-Basic
Consumer Premium Checking	Cache
Free Checking	Back-to-Basic
Opportunity Money Market	Personal Money Market
Consumer Relationship Money Market	Personal Money Market
Advantage Savings	Regular Savings
Everyday Savings	Regular Savings
Personal Certificate of Deposit-FICHE	Individual Certificate of Deposit
Personal Certificate of Deposit	Individual Certificate of Deposit

Variable Rate Certificate of Deposit-Individual Retirement Account	Variable Individual Retirement Account
Retirement Certificate of Deposit	Fixed Individual Retirement Account

For business accounts, see the following table for type changes. Additional information on these accounts is available on the internet at www.siuslawbank.com and at any of our Siuslaw Bank offices.

Business Accounts

Sterling Bank Account	Siuslaw Bank Account
Public Analyzed Checking	Public NOW
Business Free Checking	Low Activity Commercial
Business Interest Checking	Business NOW
Business Premium Checking	Commercial Analysis
Business Relationship Money Market	Business Money Market
Business Savings	Business Savings
Non-Profit Fiche	Business Certificate of Deposit
Business Certificate of Deposit Fiche	Business Certificate of Deposit
Non- Profit Certificate of Deposit	Business Certificate of Deposit
Non-Profit Fiche	Business Certificate of Deposit

If you have a Certificate of Deposit or a fixed Individual Retirement Account, Siuslaw Bank will honor your Sterling maturity date and rate. At maturity, you'll receive a letter to contact your branch to renew.

6. **What will happen with my Direct Deposits and Automatic Payments?**

To give you time to notify Originators, we will continue to process your Direct Deposit and Automatic Payments for 90 days after our conversion date: After our transition date of March 15, 2013, you will need to contact Originators with your new account routing number, which is 123202293. If you need any help with this process please contact the Oakridge branch. We would be happy to assist you in any way we can. Transactions presented with old routing numbers after 90 days will be returned.

7. **What will happen with my overdraft line of credit I have with Sterling Bank?**

Siuslaw Bank does not have an overdraft line of credit. However, we have other options available to cover your account

8. **What will happen to my Sterling Bank loan?**

Some loans are staying at Sterling Bank, while others are being moved to Siuslaw. If you have a loan, you will receive communication from the bank that has retained your loan.

9. **Do I have to re-register for Online Banking? If so, how is this done?**

Beginning March 18th, you can register for Siuslaw Online Banking. We will have computers available in the branch to help you establish your user name and password. If you wish to complete your enrollment at home you will need to contact the Oakridge branch for a security code associated with your account.

10. **Do I have to set up my Payees for Bill Pay?**

Once you are set up with Siuslaw Bank Online Banking you will have the ability to use our Bill Pay feature. Unfortunately payees from your Sterling online account will need to be set up again on your Siuslaw Bank account. The good news is the Oakridge branch will be there to help you set these up. Simply bring in your last bills (that include your account numbers, payee addresses, and phone numbers) and we will help set them up.

11. **Do you have Telephone Banking? If so, what is the number?**

Siuslaw Bank has an interactive Telephone Banking system called TeleBanc. You will always reach a live person when you call any branch or office of Siuslaw Bank during normal business hours. The automated TeleBanc line is available 24-hours a day. The system has a variety of options to help you with your banking needs. The number for TeleBanc is (541) 341-1311 or toll free at (888)592-4636 choose option 1. You will need your electronic banking password (a four-digit pin) to utilize TeleBanc. To access the PIN, contact the Oakridge Branch.

12. **Will the Bank Staff change?**

As part of the acquisition Sterling terminated the employment of the staff at their Oakridge office. Siuslaw Bank has extended employment offers to the entire Oakridge staff.

13. **Will the branch Hours change?**

Hours will remain the same. Hours are Monday through Thursday 9:00 to 5:00 and Friday 9:00 to 6:00.

14. **Will there be any extended hours during the transition for me to pick up my new account information?**

Yes. Siuslaw Bank will be open on Saturday, March 2 and Saturday, March 9 from 10:00 a.m. – 3:00 p.m. at our current location, 48246 East 1st Street. Customers are encouraged to come in and pick up checks, cards and new account packet information. We will not be open for regular banking.

15. **Where else can I do my Banking?**

In addition to the Oakridge office, you can now bank at an additional eight locations in Lane County ready to serve you. You will be able to do your banking at these locations:

Pleasant Hill Office:
35867 Highway 58, Pleasant Hill, OR 97455

Springfield Office:
707 Main Street, Springfield, OR 97477

Creswell Office:
265 East Oregon Avenue, Creswell, OR 97426 *ATM

Cottage Grove Office:
25 Gateway Blvd, Cottage Grove, OR 97424 *ATM

Eugene Office:
4780 Valley River Village Loop, Eugene, OR 97401

Veneta Office: *ATM
88312 Territorial Rd Veneta, OR 97487

Mapleton Office:
10756 Highway 126, Mapleton, OR 97453

Florence Office:
777 Highway 101, Florence, OR 97439 *ATM

*ATMs are available at these locations. Siuslaw bank is also part of the Allpoint Network of ATMs which allows you to make surcharge-free withdrawals at 50,000 ATMs worldwide. To find these locations, go to: www.siuslawbank.com.

The nearest ATMs to you in Oakridge are located at Ray's Market, Rascal's and the Dairy Queen.

16. **What is the plan for the old property?**

We're currently exploring alternatives for our previous property and are considering plans for a drive-up in the future.