

STEARNS BANK

General FAQ's

What's happening?

Your bank is becoming part of Stearns Bank. This allows us to continue serving you with the same accounts, with added capabilities over time.

Will my branch in Holdingford remain open?

Yes. The Holdingford branch location will continue operating as part of Stearns Bank.

Can I bank at other Stearns Bank locations:

Yes. After conversion on June 29th, 2026 you can bank at any Stearns Bank location.

Will my routing number change?

Yes. The routing number will change to 091910455 however, existing checks and automatic transfers and payments will continue to clear without issue. We ask that you begin updating any automatic transfers/payments to this number after conversion and new check orders should be placed with the new routing number.

Will my loan repayment process change?

No. You can continue to make payments by using the same process as you have been using.

Access + timing:

- **Will I still be able to access my account?**

Yes. There will be a short pause in online banking from June 26th at 5pm CST through the weekend. Access resumes June 29th after 8am CST.

Online banking:

- **Do I need to do anything?**

Yes. You'll need to re-enroll in online banking and Bill Pay starting June 29th at stearnsbank.com.

- **Will my past statements and Bill Pay transfer?**

No. Please download or save your statements and Bill Pay information before June 26th. You'll need to re-enter Bill Pay details after enrolling.

Accounts + money:

- **Will my account number change?**

No. Your account numbers will remain the same.

- **Will my direct deposit or automatic payments be affected?**

No. These will continue as usual.

- **Do I need new checks?**

No. Your current checks will continue to work.

Cards:

- **Will my debit card still work?**

No. Your current VersaBank USA card will continue to work until 8:00 am CST on June 29th, 2026.

A new Stearns Bank debit card will be mailed within the next few weeks. Upon receipt, please keep the new Stearns Bank debit card in a secure location until the acquisition is completed on June 29th, 2026. ***Your new Stearns Bank debit card can be activated on or after 8:00 am CST June 29th, 2026.***

Loans + safety:

- **Will my loan terms change?**

No. Your loan terms remain the same.

- **Is my money still insured?**

Yes. Your deposits remain FDIC insured.

Statements:

- **When will I receive my next statement?**

As part of the conversion, statements will be issued on June 26th from VersaBank USA and June 30th from Stearns Bank. Going forward, they will be generated on the last business day of each month