

# INVESTING IN OUR FUTURE

“We are excited to bring customers new banking facilities that reflect the growth of our business and our optimism for the future.”

SUMMER 2023

THE

BRIGHT

SIDE

THE BRIGHT SIDE is brought to you  
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Groeters (designer). Contact us at  
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with feedback or content suggestions!

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# INVESTING IN OUR FUTURE

**Charles Hegerfeld, chief executive officer of BankStar Financial, announces plans to construct new bank buildings in Volga and Elkton.**

“We are excited to bring customers new banking facilities that reflect the growth of our business and our optimism for the future,” said Hegerfeld.



The new BankStar building in Volga will be located at 424 East Highway 14 and will feature a drive-through window to provide quick and flexible access to customers. The new ATM will also be drive-through accessible. The building includes additional office and conference space for our growing team.



The Volga project will break ground in July and is expected to be complete in June of 2024. During construction, BankStar will continue doing business from the current location at 303 Kasan Avenue. Banking services are not expected to be disrupted during the project.

BankStar Financial has also recently announced plans to build a new branch building in Elkton, SD, to replace the current historic structure. Due to damages sustained in the May 2022 derecho, BankStar made the difficult choice to demolish and then rebuild a new bank to better serve Elkton customers.

“What’s not changing is BankStar’s commitment to the Elkton community and to all the customers we serve. We’re honored to be your community bank and excited for our shared future,” said Lisa Gebhart, branch manager – vice president and chief compliance officer.

During the Elkton demolition and construction process, BankStar will relocate temporarily to 206 North Elk Street. The 206 North Elk Street location will not have a night deposit box, nor will it be drive-through accessible, but when we return to our home at 124 Elk Street, both services will resume. We do not predict any other disruptions to banking services during the temporary relocation.



To facilitate relocation, the Elkton office will be CLOSED on 7 JULY 2023. We will open for business normally at 206 North Elk Street on Monday, 10 JULY 2023. Demolition is scheduled for August 2023 and the new building is expected to be complete in June of 2024.



From a design perspective, both new bank facilities will resemble the Brookings location at 1301 6th Street in Brookings.

“Our thanks to the talented team of contractors, employees, and architects making these projects possible,” said Volga Market President John Heylens, “We are fortunate to be able to proceed with both projects at the same time and we’re excited for the positive changes these projects will produce.”

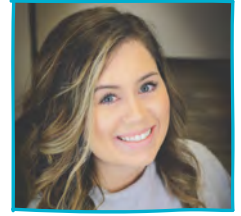


Additional construction information can be found on our website, [www.ebankstar.bank/buildingupdates](http://www.ebankstar.bank/buildingupdates). BankStar thanks the Elkton and Volga communities for their patience during this time and looks forward to serving customers in the future with our new facilities.

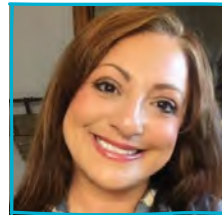
# BANKSTAR WELCOMES



**KATY HANSON**  
MORTGAGE LOAN OFFICER  
BROOKINGS



**LISA LOMMEN**  
LOAN SPECIALIST  
BROOKINGS



**JACKIE MIRAGLIA**  
RETAIL BANKING MANAGER  
VOLGA



**SAM MOONEY**  
PERSONAL BANKER  
VOLGA



**CORY HENNEBERG**  
AG BANKER  
ELKTON



**SCAN HERE**  
TO SEE OUR  
OPENINGS

## LEADERSHIP BROOKINGS

Johnny Olson, Business Banker - Assistant Vice President, recently completed the Leadership Brookings curriculum and became part of the class of 2023. Leadership Brookings is a high quality leadership program with emphasis on collaboration, community engagement, and individual skillset in response to Brookings area civic, government, business, and industry needs. Congratulations Johnny!



Johnny Olson accepting Leadership Brookings Recognition

## PROTECTING YOUR CREDIT CARD INFO FROM MAIL FRAUD

Even in a digital world where online transactions have become normal, mail fraud risks persist, and we know that criminals can exploit vulnerabilities in the postal system to intercept sensitive information. You can help safeguard your credit card information by following these tips.

1. Protect personal info: Keep credit card details confidential and share only when necessary and trusted.
2. Use secure mail services: opt for tracking and confirmation when sending sensitive documents.
3. Be cautious with outgoing mail containing sensitive info: Don't leave it in unsecured mailboxes; use post offices or collection boxes.
4. Secure your mailbox: Lock it or use a post office box to prevent unauthorized access.
5. Shred documents: Destroy sensitive papers you no longer wish to retain using a cross-cut shredder.
6. Monitor statements: Regularly review credit card statements, reporting any suspicious charges promptly.
7. Sign up for fraud alerts: Receive notifications of unusual account activity to detect fraud early.
8. Prioritize secure online transactions: Use HTTPS websites with padlock icons for purchases.
9. Beware of phishing scams: Avoid sharing card info through suspicious emails, calls, or texts.
10. Consider credit monitoring: Enroll in services that monitor your credit reports for suspicious activity. BankStar has options to help you out!

By following these steps, you can better protect your credit card data and minimize the risk of falling victim to mail fraud. Always remember to report a lost or stolen credit card immediately. Contact the three major credit bureaus and request that a fraud alert be placed on your file if you fall victim to identity theft or other fraud.

## BRIGHT SCHOLARSHIPS



**DAISHA WARREN**  
PSYCHOLOGY  
SDSU



**IAN LANGELETT**  
ECONOMICS  
SDSU



**GABRIELLE REBELEIN**  
PSYCHOLOGY &  
JOURNALISM  
AUGUSTANA

**GOOD LUCK TO THE CLASS OF 2023!**



*Employee Scholarship Recipients (L-R): Mercedes Schueler, Maddie Brink, Morgan Kwasniewski, and Hanna Robinson*

## CONGRATULATIONS, BILL, ON YOUR RETIREMENT

In April we celebrated the retirement of Bill Fargen after a 25 year career as an Ag Banker with BankStar in Elkton.



We thank Bill for his years of dedicated service to his customers and coworkers and wish him a very bright retirement.

## BANKSTAR IN THE COMMUNITY

BankStar Volga held their annual KCountry 102.3 Grillout on June 8th to kick off Old Timer's Day weekend. We had perfect weather and OVER 400 came out to enjoy lunch with us and kick off the weekend festivities. Thanks to Bryan and the rest of the KCountry crew for all their work towards this event and of course thank you to everyone who joined us!



*Thank you to the Volga community for your support!*

Our Elkton branch will host their grillout on August 10th. With our ongoing construction project the event will be held at the Elkton Community Center. We hope to see you there!



*Our Volga team ready for the Old Timer's Day parade.*

The BankStar team had a blast as we helped McCrory Gardens host the talented Phil Baker and his special Children's Concerts in May. Thanks to everyone who came out and enjoyed the great music and sunny weather, and a huge thank you to the team at McCrory Gardens for bringing this fun event for kids to the Brookings community!



*This year our team handed out eco-friendly piggy banks to all the kids in attendance.*

FOLLOW US ON SOCIAL





# THANK ON THE BRIGHT SIDE

We take a look back on our gratitude campaign.



One of the ways BankStar differentiates itself from other banks is through creative marketing campaigns and being a little more colorful in our approach. We use a tagline, BANK ON THE BRIGHT SIDE™, to reflect this concept.

As a community bank whose purpose is to brighten people's lives, we worked with our

marketing firm to develop a community-focused campaign that evokes a sense of community pride and affection and draws upon that tagline. 'Thank on the Bright Side' was born.

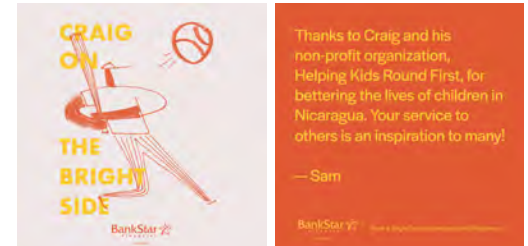
"The idea is to celebrate bright moments that are happening all the time, across our communities," said Amanda Lauer, Chief Operating Officer.

We invited the public to submit responses in answer to the prompt, "From random acts of kindness to heartfelt gestures, tell us about someone who's recently brightened your day!" We are grateful for the response, but even more impressed by the great work our community members are doing for those around them.

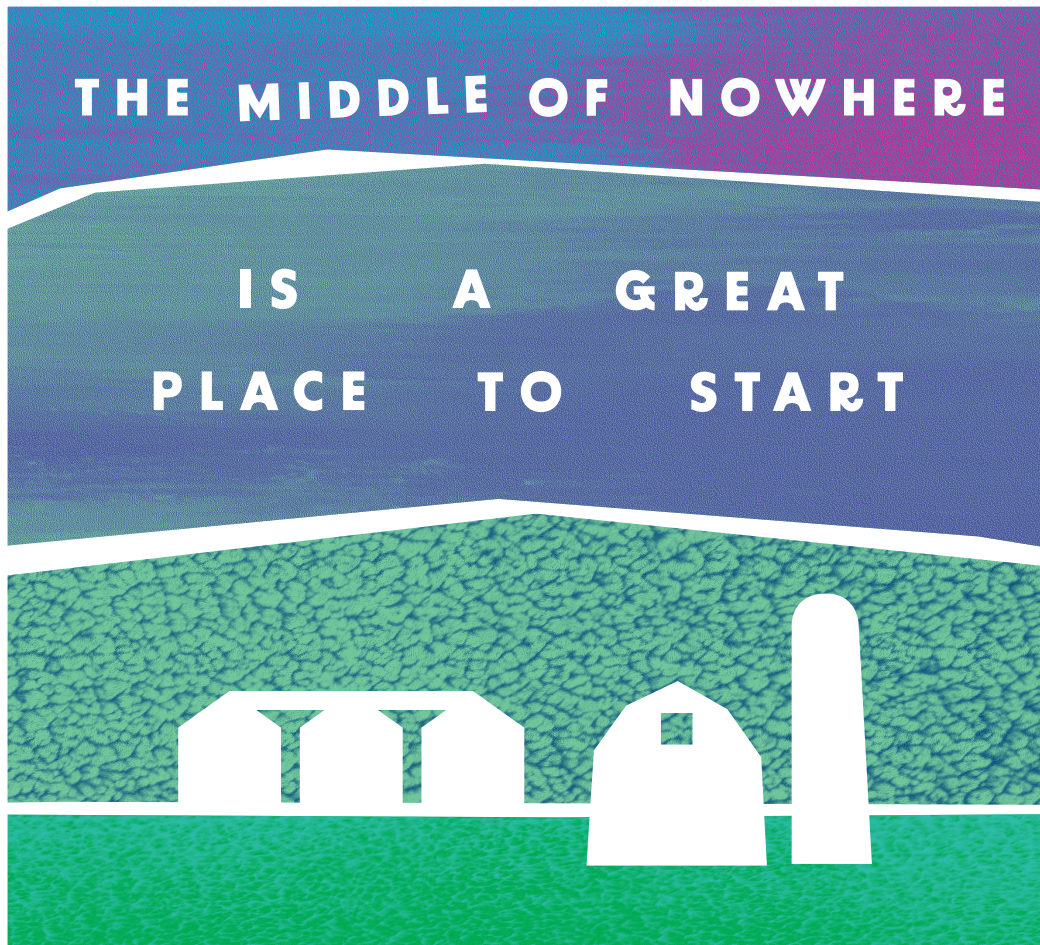
Entries thanked individuals for being regular volunteers, for being smiling faces at special events, for being an awesome band-mom, and even for being an honest mechanic! Several individuals recognized those involved in 4-H youth programs. Nominations have come from BankStar employees, but many more from community

members. In fact, we have even had individuals nominated who returned to our site to nominate others. BankStar sends out a certificate with the nominator's information to the nominated individual along with a thank you card from BankStar for being a bright star of inspiration.

From its launch in 2022, the Thank on the Bright Side campaign has recognized dozens of people for the kindness they've shown others.



In smalltown South Dakota, it's important for us to take care of each other. Thank on the Bright Side allowed us to tap into the powerful human emotion of gratitude and recognition of others. For more information, view our website, [ebankstar.bank/brightstars](http://ebankstar.bank/brightstars).



As a community bank, BankStar is dedicated to helping our small towns thrive for years to come so that the next generation of rural residents can help us grow something bright in the middle of nowhere.

## BRIGHT FEATURE ON THE APP

During the busy summer season, managing your finances can become a hassle. That is why our mobile banking app provides convenient self-serve options, like mobile deposit. With this feature, you can have complete control over your accounts without the need to make an extra trip to your local branch!

To make a deposit, simply click on the 'Deposit' tab within the mobile banking app. From there you can select 'Deposit a Check' and add deposit information. Our mobile banking app will walk you through step-by-step instructions from taking a picture of your check to final approval. With our most recent mobile app update, we have introduced immediate access to your mobile deposit once it is approved.

In addition to the mobile deposit feature, our mobile banking app offers various other self-serve options, such as account and security alerts, card controls, spending insights, and transfer and pay capabilities. If you have any questions regarding our mobile banking app, feel free to reach out to a BankStar associate.