

## **New Online Banking- Account Holder FAQ**

### **Why is **First State Bank** changing my online banking?**

We are upgrading our online banking system as part of our ongoing effort to provide account holders with state of the art banking functionality, convenience, and security. Our new online banking system offers robust online banking functionality on all of your devices, and will enable you to bank anytime, anywhere like never before.

### **When will the upgrade take effect?**

The online banking upgrade is scheduled on or around August 15, 2017. Please note that online bill pay may be unavailable in the days immediately preceding the upgrade, during which time your scheduled payments will still be processed, but new payments may not be able to be scheduled.

### **Is there any action required to start using the new experience?**

Yes, it is important that you either update or validate your contact information. You can update your contact information online, by phone, or in-branch.

### **Will I have to re-register for online banking?**

No, if you already registered, you will still have access. You will need to setup a new password. You may use your current or past password.

### **Will my scheduled transfers convert over to the new system?**

Yes, your scheduled transfers will convert over to the new system.

### **Will my transaction history transfer over to the new system?**

Yes, you'll have access to your transaction history.

### **Is there an online resource for help?**

Yes, there is a "help" button available in the menu.

### **Are there minimum browser requirements for this new system?**

We recommend updating your browser to the latest version available—not just to ensure compatibility with the new online banking experience, but also to ensure that your online banking is as secure as possible. The following browsers are required to provide full functionality: *Internet Explorer* – Version 11 or above, *Firefox* – Version 24 or above, *Chrome* – Version 30 or above, *Safari* – Version 6 or above.

### **Can I use this on my phone/tablet?**

Absolutely. Our new online banking system will provide you the ability to bank anytime, anywhere, from any device—conveniently and securely. You can download the app on any Android or Apple device, and it will provide a consistent experience with banking from your desktop. If you're on a platform that isn't Android or Apple, you can always access online banking via your mobile internet browser.

### **What is a unified experience?**

A unified experience simply means that the look and feel of your online banking is consistent on all of your devices. It does *not* mean that the exact same features and functions are available on every device. It is intended to improve your experience by making navigation simple and familiar regardless of device.