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First State Bank

Online & Mobile Banking Overview

Bill Payment

- Once you are signed in to Online Banking, click on 🗒️ Bill pay
- NOTE:
  Please allow 3 to 5 business days for the processing of electronic payments and 7 to 10 business days for the processing of paper check payments. Your balance may include your Bounce Protection limit, if applicable. You will be charged our standard NSF fee of $33.00 for each item created by check, in-person withdrawals, ATM withdrawals or other electronic means paid under the limit. All negative balances must be brought positive within 30 days. First State bank reserves the right not to pay if account is not kept in good standing.
- Select one of the following options
  - o **+New payee -** This will open a menu which will allow you to add new payees which could be a company or a person.
  - o **History -** Displays a list of scheduled bill payments.
    - ▪ From here, you have the opportunity to search for, select, make changes to or delete payments.
  - o **Payees -** Displays a list of all established payees, both those who receive check payments and those who receive electronic payments.
    - ▪ From here, you have the opportunity to search for specific payees as well as filter the view to your preference.
    - ▪ Choose a payee from the list, or add a new payee. After clicking a payee, a menu will open and you will be able to set up a one time payment or a recurrent payment. You will also be given the opportunity to call the payee, in the event that you have questions for the payee related to your payment.
  - o **Pay a bill** - Displays a menu which includes a list of payees, as well as the option to add new bills. You may pay one or multiple bills from this menu.
  - o **Pay a person** - Displays a menu which includes a list of payees, as well as the option to add another person. You may pay one or multiple people from this menu.
  - o **Manage payments** - This option takes you to the Bill Pay Portal.
  - o **Calendar** - Select a day on the calendar with a red dot, which indicates that at least one payment has been scheduled for this day, and you will be able to view the payment/s that have been scheduled. From here, you are able to edit, reschedule, or delete them.

How to change your online banking username

- After signing in to your account, click on your name at the bottom of the menu sidebar, to the left of your screen.
- Next, click ⚙️ Settings
- Next, click ✓ Security
- At the top of the security menu, your username will be displayed. Click the 'Edit' button to the right.
- You will be prompted to reenter the password for your online banking account.
- You will now be able to create a new username.

How to reset your Two-factor authentication

- After signing in to your account, click on your name at the bottom of the menu sidebar, to the left of your screen.
- Next, click ⚙ Settings
- Next, click ✓ Security
- Under the heading 'Two-factor authentication', you will see the method for which Two-factor authentication has been enabled for your account.
- Click 'Edit settings'
- You will be prompted to reenter the password for your online banking account.
- The 2-step verification menu will open. You will see additional information about your authentication preferences.
- Click 'Remove' to delete your current authentication preferences.
- If you would like to set up additional authentication methods, click 'Set Up' under your preferred method in the list underneath the heading 'Add another method'.

How to clear recently used devices

- After signing in to your account, click on your name at the bottom of the menu sidebar, to the left of your screen.
- Next, click ⚙ Settings
- Next, click ✓ Security
- At the bottom of your screen, you will see a list of recently used devices.
- Any devices which are no longer needed may be deleted by clicking the 'Remove' button beneath the device name.

Debit Card Management

- Debit cards must be linked manually by contacting First State Bank for all customers who did not use the self-enrollment option when setting up their online banking.
- After signing in to your account, from the dashboard, navigate to the Card management window.
- Select the card you would like to manage.
- A menu will open and you will have access to the following:
  - Alerts and protection
  - Report lost/stolen
  - Re-order card
  - Activate new card

# How to hide an account from view

- After signing in to your account, click the account that you would like to hide from the top of the dashboard.
- Next click the 'Settings' icon
- Click the toggle button beside the 'Display in online and mobile banking' option.
- This account will be hidden on the dashboard and account pages.

How to re-display and account that has been hidden

- After signing in to your account, click on your name at the bottom of the menu sidebar, to the left of your screen.
- Next, click ⚙ Settings
- Next, click 🅵 First State Bank (Winchester)
- Select the account that you would like to have displayed.
- Click the toggle button beside the 'Display in online and mobile banking' option.
- This account will be visible on the dashboard and account pages.

Mobile Banking

- Our mobile banking app can be found by using the following keywords in the search bar of the Google Play Store or the Apple App Store:
  - First State Bank; First State Bank mobile app; FSB mobile App; First State Bank of the Bluegrass; First State Bank KY; fsb4me;
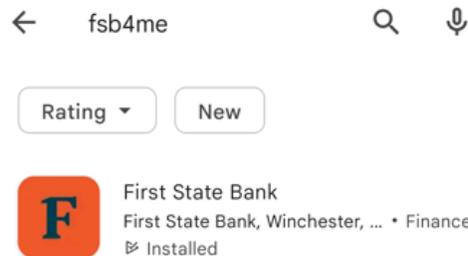
- A variety of First State Bank apps will show up. Please download the app with our familiar orange and blue logo.

Online Banking Menu

- o **Dashboard -** An overview of all accounts, as well as recent transactions, card management, messages, transfers, and bill pay windows.
- o **Messages -** List of all previously received messages, alert notifications, and conversations. From here you may also start a new conversation.
- o **Accounts -** List of all available accounts as well as a list of account totals.
- o **Transfers -** Upcoming transfers are displayed in a list and also on a calendar. Click 'Make a transfer' to set up one-time, immediate, and recurring transfers.
- o **Remote deposits -** Deposit checks and review checks deposited via mobile banking
- o **Bill pay -** Upcoming payments are displayed in a list and also on a calendar. Click 'Pay a bill' or 'Pay a person' to initiate new bill payments. Click 'Manage payments' to manage your payments from the Bill Pay portal.
- o **e-Documents -** Clicking this button brings up the eStatements portal. If you are not currently enrolled, you will be prompted to do so. Afterwards, statements will be available for viewing, as well as any other available, electronic documents. Changes may be made from the 'Preferences' menu.
- o **Support -** First State Bank's contact information is available from this screen. You may choose to call us or send us a message. Click 'About us' to learn more about First State Bank. Click 'Locations & hours' to see a list of our branch locations, available services and open hours at each location.
- o **User Menu -** Click your name to open the user menu
  - ➢ **Settings -** Click this button to open the user settings.
    - **Profile -** From here, the address, email, and phone number can be changed.
    - **Security -** From here, the username and password can be edited. You have access to any connected apps as well as Direct Connect. Two-factor authentication settings are also available along with a list of all recently used devices.
    - **User alerts -** From here, user alerts can be established and edited.
    - **User agreement -** The End User License Agreement (EULA) is available for viewing, here.
    - **First State Bank (Winchester) -** The nickname for the account can be changed from this menu. A toggle will be displayed which will allow you to choose whether you would like to see a running balance after each transaction. A list of accounts will be displayed. By clicking an account, you can toggle whether to display accounts in online and mobile banking as well as toggling whether to display activity and transactions. A window will be available for 'Alerts and cards' where you can view, edit, and establish alerts for balances and transactions. The Card Management menu will also be available, where you will see a list of any and all debit cards assigned to you. Click a card in order to lock/unlock the card, report it as lost/stolen, re-order a card, and activate a new card.
  - ➢ **Sign out -** Click this button to sign out of your online banking.

Enroll in eStatements

- After signing in to your account, click the button to the left labeled 'e-Documents'.
- Enter your credentials
    - These will be the same credentials used when you first logged in to online banking
- After successfully completing this enrollment, your statements as well as any other e-Documents will be available for viewing.
    - The 'Preferences' menu will be available. From this menu, you will be able to pick and choose which accounts receive paper statements and which receive electronic statements.
        - Click 'Update Preferences' in order for the changes to take effect.

Bill Pay: How to Edit/Delete a Payee

- After signing in to your account, click the button to the left labeled 'Bill Pay'
- From the 'Payments' card, you'll click the menu option 'Payees'
- Select the payee that you would like to remove from the list
- A details screen for that payee will open
- Click Edit
- Re-enter your online banking password
- The menu that opens will allow you to make changes to the payee
- Click the small trash can icon 🗑 in the upper right hand corner to delete the payee

How to Add Account Alerts

- After signing in to your account, click on your name at the bottom of the menu sidebar, to the left of your screen.
- Next, click ⚙ Settings
- Next, click 🅵 First State Bank (Winchester)
- Select the account for which a new alert is needed
- Select the appropriate alert category under the 'Alerts and cards' menu (Balance or Transaction)
- Click '+ Add alert'
- Complete all new alert fields to your desired preferences
- Click 'Add alert'