



Online & Mobile Banking Overview

Bill Payment



- Once you are signed into [Online Banking](#), click on [Bill Payment](#)

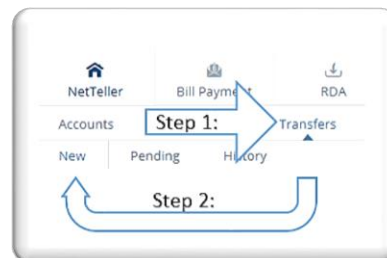
Note:

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 \$32.50 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
 - Main** - Displays scheduled payments and payment history
 - Scheduled Payments** - View, Edit, or Delete Payments
 - History** - Displays a list of bill payments to whom the payment was made
 - New Payment** - Quick Payment and Add payment
 - Quick Payment** - From this page you can select one or more established bill payment payees for quick creating bill pay payments for the selected payees
 - Add Payment** - From this page you can establish a one time or recurring bill pay payment for a specific bill payment payee
 - Payee** - This page displays a list of all established bill payment payees, both check and electronic. From this page you can edit or delete a bill payment payee
 - Add Payee** - From this page you can search for an existing bill payment payee when adding a new payee. You must complete all required fields on this page in order to initiate your search

Add a new Transfer

- Once you are signed into [Online Banking](#), click on Transfers select New



> Then

How to Change your online banking ID


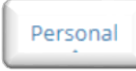


Options

- Once you are signed into [Online Banking](#), click on
- Locate NetTeller Banking ID

- Enter New ID
- Submit

How to add or change your password self-reset question

- Once you are signed into [Online Banking](#), click on  then 
- Create a reset question, and answer.



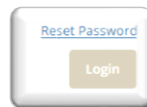
PIN/Password Reset Question:

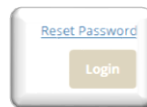
PIN/Password Reset Answer:



- Then select
 - **Note:** The first time users log on, or upon having your password reset you will be prompted to set up your reset question and answer.

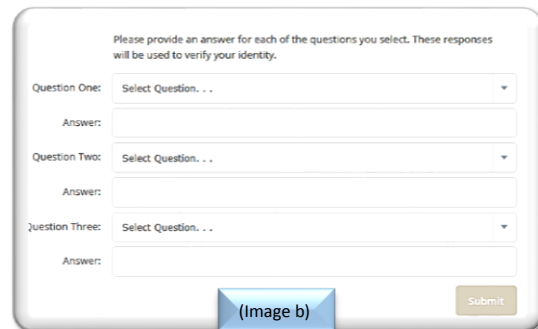
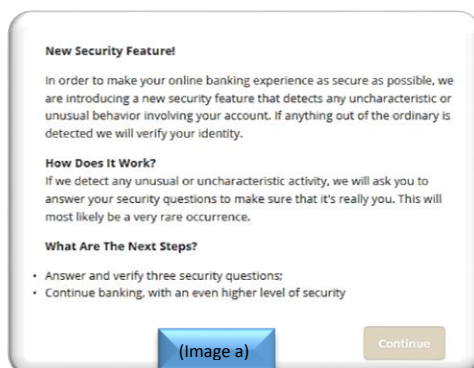
Password Self Reset



- Select reset password  from the online banking logon screen
- A screen will display requesting your **Online banking ID, Email address, and Email Subject**
 - **Note:** Email subject is required, and users can enter up to 50 Characters. The subject is used in the email sent to you with a link back to a confirmation screen
- If the information is matched and confirmed, the following message appears: Thank you. You will receive an email shortly with instructions on how to reset your PASSWORD
 - **Please Note:** You are not able to use the self-reset feature if you have not established a self-reset security question.

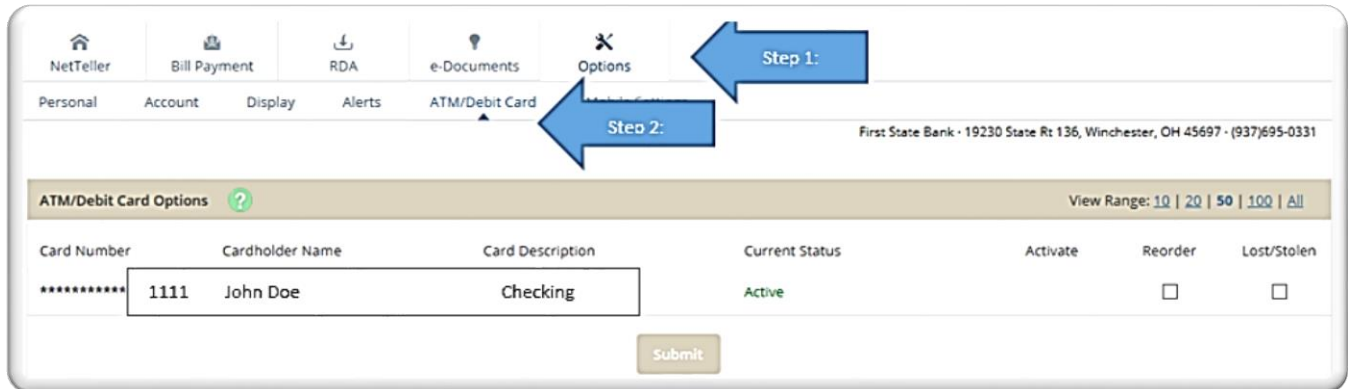
Online Banking security questions set up

- After you log on and select Continue on the Security Settings screen (image a), you must choose and answer three question from the numbered question field lists (image b.)
 - **Note:** Answers to the questions are not case-sensitive. Once you submit your questions and answers, you cannot make modifications
 - Select Submit when you are finished with your answers, a confirmation screen appears, and users can select Confirm to save their selected questions and answers



Debit Card Management – Browser Based

- Debit Cards will have to be linked manually by [contacting First State Bank](#)
- Card Management can be reached by clicking “Options” and then selecting “ATM/Debit Card”
- Steps to manage cards using Browser are the same as mobile app, just has a different layout



Mobile Banking

- Mobile banking app can be downloaded by searching for FSB4ME on your mobile device.
 - Click on the image below for more details!

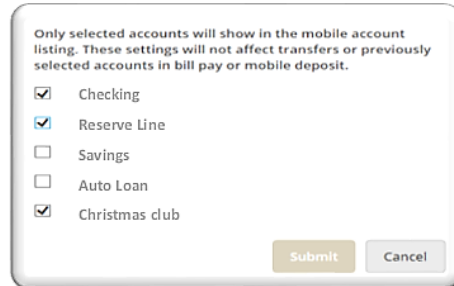


Mobile Banking Menu

- **My Accounts** – Select from a list of your accounts by clicking on its name. Scroll through the transactions by swiping up or down
- **Transfer**- One-time, immediate transfers
- **Pay Bills**- One-time payments. The payment date is immediate (unless entered on a non-processing day)
- **Deposits**- Deposit checks and review checks deposited via mobile banking
- **Manage Cards** – Manage cards via mobile banking
 - Activate card
 - [Reorder card](#)
 - [Suspend card](#)
 - [Report Lost or Stolen](#)
- **Statements** – List of accounts available for statements displays
- **Alerts**- Alerts must be set up on a personal computer
- **Locations**- List of all branches and ATMs
- **About** – List licenses and current mobile version

Add or remove accounts to Mobile Banking

- **Note:** This must be done from a personal computer
- Once you are signed into net teller, click on options
- From options click on mobile settings
- At the bottom of the page select the accounts you want to view





Only selected accounts will show in the mobile account listing. These settings will not affect transfers or previously selected accounts in bill pay or mobile deposit.

- Checking
- Reserve Line
- Savings
- Auto Loan
- Christmas club

Submit Cancel

Debit Card Management – Mobile App Based

- Select Manage Cards from the menu options
- Click on the  for card you wish to manage
- Click on the  for the desired action
- **Reorder Card** – orders a replacement card; current card remains active until new card has been activated by customer
- **Suspend Card** – places a block on card, will not allow card to be used; useful when card has been left somewhere or misplaced but customer knows where the card is and can retrieve it such as left at a restaurant
- **Report Lost or Stolen** – marks card as lost or stolen; hot card; cannot be undone, customer must contact bank to order new card. Same as calling the fraud center directly
- **Please note:**
 - After a card has been statused or reordered, a confirmation screen will be shown as well as a text message will be sent (if user has correct information listed for mobile alerts)
 - After a card has been suspended, user has to go back and activate the card from first screen before it can be used again. User can also report that card as lost or stolen after card was marked as suspended