

Frequently asked questions

To make this transition as smooth as possible for you, we've tried to anticipate and answer most of the questions you may ask. However, if there is something we missed, please call your local banking center.

About the banking centers

WHY ARE INEZ DEPOSIT BANK AND FIRST STATE BANK JOINING FORCES?

The decision by Inez Deposit Bank and First State Bank to combine will enable us to better serve the banking needs of the community and provide added services and convenience to a broader group of individuals, families, and businesses. Both Inez Deposit Bank and First State Bank are locally owned community banks focused on serving rural markets so it was a good fit for both institutions.

WILL THERE BE ANY BANKING CENTER CLOSINGS?

No, all four conveniently located banking centers will remain open.

WILL THE INEZ DEPOSIT BANK EMPLOYEES STILL BE AT MY LOCAL BANKING CENTER?

Yes. Many of the Inez Deposit Bank banking center employees are joining the First State Bank team, so you will continue to see the same friendly faces who have served you well over the years – and who look forward to continuing to do so.

WILL THE BUSINESS HOURS AT MY BANKING CENTER CHANGE?

Business hours at your local banking center will change. The banking center hours will now be the following:

Lobby Hours

Monday-Thursday
9:00am – 4:00pm

Friday
9:00am – 5:30pm

Saturday
9:00am – 12:00pm

Drive-Thru Hours

Monday-Thursday
8:30am – 4:30pm

Friday
8:30am – 5:30pm

Saturday
8:30am – 12:00pm

WHAT WILL THE BANKING HOURS BE DURING THE CONVERSION?

During the conversion weekend, the banking centers will be closed on Saturday, February 20, 2021. The banking centers will be open for business on Monday, February 22, 2021.

DOES FIRST STATE BANK HAVE A CALL CENTER?

First State Bank does have a centralized call center where you can talk to a live person almost immediately! The call center can provide customer service directly or transfer you to your local banking center.

The call center can be reached using the local banking center phone number:

Inez Banking Center

41 West Main Street
Inez, Kentucky 41224
606-298-3511

Warfield Banking Center

71 River Front Road
Warfield, Kentucky 41267
606-395-5320

Louisa Banking Center

202 East Main Street
Louisa, Kentucky 41230
606-638-9461

Yatesville Banking Center

94 Commerce Drive
Louisa, Kentucky 41230
606-638-9461

Frequently Asked Questions

About accounts

WILL MY INEZ DEPOSIT BANK ACCOUNT NUMBERS CHANGE?

Some accountholders will receive a new account number. We will notify you in advance of any change in your account number and assist you through the process.

WILL I NEED TO OPEN A NEW ACCOUNT WITH FIRST STATE BANK?

No, you will be placed in an account that most closely aligns with your current Inez Deposit Bank checking account. After the conversion, you can stop by any of our banking centers and enroll in any account of your choice.

SHOULD I CONTINUE TO USE MY INEZ DEPOSIT BANK CHECKS?

If your account number does not change, you can continue to use your Inez Deposit Bank checks until June 30, 2021. At that time, new checks will need to be ordered and used. **New checks will be able to be ordered starting in mid February, 2021 and will be offered at a discount.** Contact your local banking center to order First State Bank checks.

WILL I CONTINUE TO RECEIVE MY ACH DEPOSITS AND DIRECT DEPOSITS?

First State Bank will send a notice of change to the source of all direct deposits, such as Social Security, pensions and payroll deposits. However, we recommend you also contact direct depositors directly to make sure they have the new routing number: **0 4 2 2 1 2 0 5 0** of First State Bank and your current account number starting February 22, 2021.

WILL I CONTINUE TO RECEIVE MY E-STATEMENTS ON MY ACCOUNTS?

E-statements can still be received on your accounts, but re-enrollment will be needed. To enroll, visit www.fsb4me.com and click on the e-statements tab and follow the steps or call your local banking center. Historical statements will not be available on the new platform, however can be requested at your local banking center.

WHEN WILL I RECEIVE MY MONTHLY STATEMENTS?

The monthly statement cycle used by First State Bank will be month end for business accounts and the 25th calendar day of the month for all other accounts.

WHEN WILL I RECEIVE MY FIRST STATE BANK DEBIT CARD TO REPLACE MY INEZ DEPOSIT BANK DEBIT CARD?

First State Bank will have all cards mailed to customers the week of February 14, 2021. If you do not receive your debit card before February 19, 2021, please contact your local banking center.

About debit cards

WILL MY DEBIT CARD PIN CHANGE?

Your debit card PIN will change when you receive your First State Bank MasterCard®, however, you can change your PIN at any of our ATMs or by contacting the PIN reset telephone number below.

HOW DO I ACTIVATE MY NEW DEBIT CARD OR ATM CARD?

Activation instructions will be included with the card you receive in the mail. You may also activate your card using the telephone numbers below.

Debit Card Activation Number – (888) 362-2087
PIN Reset Number – (888) 891-2435

WILL THE DAILY LIMITS ON MY DEBIT CARD AND ATM CARD CHANGE?

The dollar limit of withdrawals at an ATM within a 24-hour period will be \$500. The dollar limit of purchases using a debit card will be \$3,000 in point-of-sale transactions per day. These limits apply to both consumer and business debit cards.

MAY I ACCESS ALL OF MY ACCOUNTS THROUGH MY FIRST STATE BANK DEBIT CARD?

Multiple accounts can be linked to your First State Bank debit card. Up to four checking accounts and four savings accounts can be linked, however, only the first checking account is used for point-of-sale transactions.

WHAT SHOULD I DO IF MY DEBIT OR ATM CARD IS STOLEN?

If a card is lost or stolen, contact First State Bank or the issuer immediately by calling toll free (844) 290-8513.

WHAT SHOULD I DO IF I HAVE AUTOMATIC PAYMENTS LINKED TO MY DEBIT CARD?

Once you have received your new First State Bank debit card, you will need to contact all companies or vendors that you have set up on auto pay and provide the new debit card information.

DOES FIRST STATE BANK OFFER CREDIT CARDS?

Yes. First State Bank partners with Elan Financial Services to provide VISA credit cards. We have a variety of business and personal cards to meet your needs.

Frequently Asked Questions

About online and mobile banking

HOW DO I ENROLL IN ONLINE BANKING AFTER THE CONVERSION?

If you are a current Inez Deposit Bank online banking customer, you will receive two separate mailings from First State Bank about one week prior to the conversion. The first mailing will contain your username and instructions on how to login. A couple of days later you will receive the second mailing which will contain a temporary password. You will be asked to change your temporary password after you login the first time.

If you are not currently enrolled in online banking, you can enroll at www.fsb4me.com or at your local banking center after the conversion.

WHEN I LOG IN TO ONLINE BANKING ON FEBRUARY 22, 2021 (AFTER CONVERSION TO FIRST STATE BANK), WILL I SEE MY RECENT TRANSACTION HISTORY?

No. Recent transaction history will not be available on the new platform. Please contact your local banking center for assistance if recent transaction history is needed.

WILL MY BILL PAY VENDORS TRANSFER OVER TO FIRST STATE BANK ONLINE BANKING?

If you are currently using bill pay, the vendor information will not carry over. The bill pay system at Inez Deposit Bank will be disabled (in regards to creating new payments or transfers) on February 12, 2021. Prior to February 12, 2021 you will need to access your bill pay information and ensure you have documented your vendors and payment details. Since the information will not be transferred over it will need to be reentered on the new system when access is restored on 2/22/2021.

WILL THERE BE ANY DOWNTIME FOR BILL PAY?

Bill Pay will not be available February 18, 2021 through February 21, 2021. The service is expected to be available for use February 22, 2021. Please note, for any payments scheduled after February 18, 2021 and prior to February 25, 2021, please ensure other payment options are used or it is paid early to avoid any late payment fees as Bill Pay may not be available at times or you may not have an opportunity to access it during this period.

IS FIRST STATE BANK'S ONLINE BANKING COMPATIBLE WITH BUDGETING SOFTWARE?

First State Bank's online banking does integrate with QuickBooks and Quicken. Other downloads are available that may be compatible with other budgeting software.

WILL I NEED TO DOWNLOAD THE FIRST STATE BANK APP AFTER CONVERSION?

Yes. If you are enrolled in online banking after the conversion, you may download the free mobile app. The mobile app can be downloaded from the Apple App Store or the Google Play Store. When searching, input "First State Bank Winchester" and look for a red box with a blue "F". There is also a link on our website to download the app directly. Please contact your local banking center for assistance or you may follow the instructions provided on the app.

WHAT IS FIRST STATE BANK'S WEBSITE ADDRESS?

First State Bank's website address is www.fsb4me.com

WHAT DO I DO WITH OLD INEZ DEPOSIT BANK DEPOSIT SLIPS AND MY DEBIT CARD AFTER CONVERSION?

After the conversion, you may destroy your old Inez Deposit Bank deposit slips and debit card. If you would like us to destroy them for you, please visit your local banking center.

HOW WILL I BE NOTIFIED OF BANKING CENTER CLOSURES DUE TO COVID?

First State Bank will notify you of banking center closures via social media and banking center signage.

HOW DOES THIS AFFECT MY LOANS?

Effective February 22, 2021, loan payments will need to be mailed to First State Bank, Attn: Loan Operations, 19230 State Route 136, Winchester, Ohio 45697. You can also make payments at any banking center during business hours. While other changes are not expected at this time, we will communicate as they arise.

WILL LOAN DECISIONS STILL BE MADE LOCALLY?

Yes. First State Bank believes in local lenders serving local customers.

CAN I STILL USE TELEPHONE BANKING?

First State Bank does have a telephone banking platform. To enroll, please call 1.800.987.2566 and follow the prompts. If you have any issues, please call your local banking center.

WILL THERE BE ANY CHANGE TO MY SAFE DEPOSIT BOX?

We do not anticipate any changes to your safe deposit box at this time. You will be able to access your safe deposit box after the conversion during normal banking center hours.