



## Online and Mobile Banking Quick Reference Guide

### First Time Log In

**Desktop:** Go to bankfirststate.com and click on the “Login” button in the upper right corner of the home page.



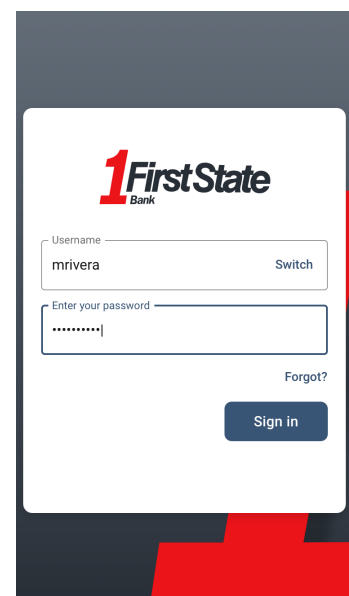
*Please note:* Personal and Business accounts will now use the SAME login button and fields eliminating the need to identify which type of account it is. Business accounts will no longer need a company ID to log in.

**Mobile App:** Download our NEW First State Bank – WI app. There is now only one for both personal and business accounts.



**User ID:** Use your **existing** First State Bank online and mobile banking user ID.

**Password:** Your temporary password will be the last 4 digits of your Social Security Number (SSN), Tax Identification Number (TIN), or Employer Identification Number (EIN). When you log in for the first time, you will be prompted to change your password.

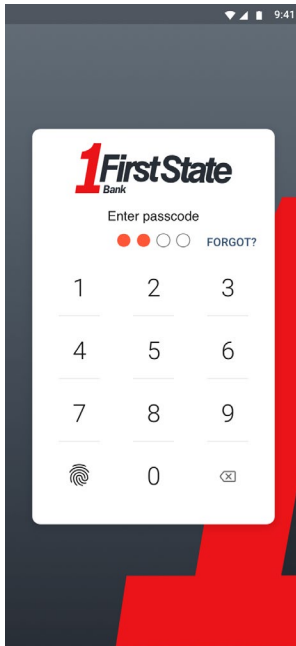




### Alternative Login Options (Mobile only)

When using the mobile app, you have alternative options to log into the app.

1. Passcode - Add a 4-digit passcode



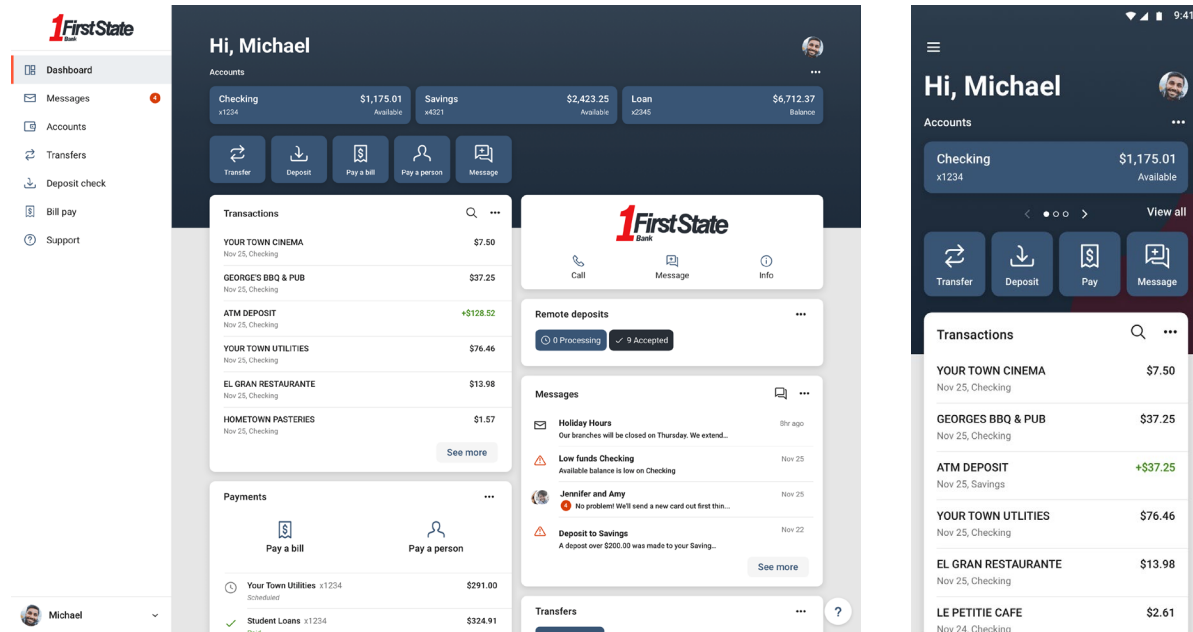
2. Biometrics – Use the facial recognition option to confirm your identity.





## Dashboard

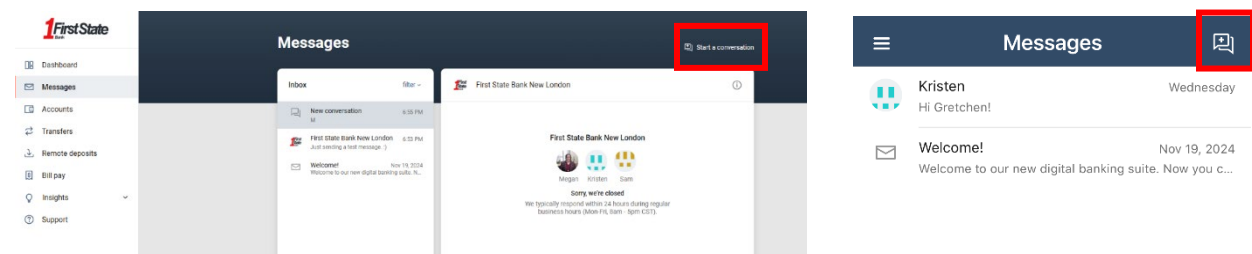
Once you are logged in, the default screen is a dashboard that provides a high-level overview of your account. You can customize your dashboard tabs to fit your needs by reordering and hiding/unhiding which tabs you want to view.



## Messages

If you have a question or inquiry, you can now contact First State Bank via Messages right within online banking and the mobile app. Go to “Messages” in the navigation on the left side. On desktop, click on “Start a conversation”. In the mobile app, click on the conversation icon.

A First State Bank representative will respond to you within 24 hours during regular business hours.



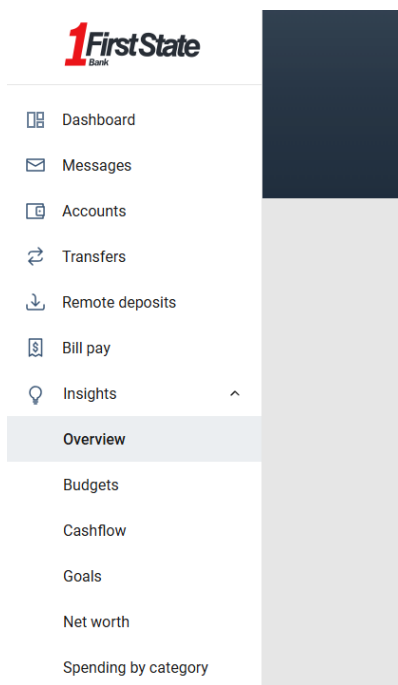


## Insights

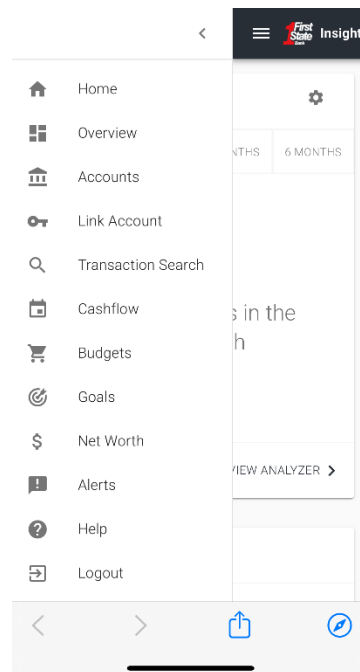
Insights is a new feature offered at First State Bank that provides personal financial management. When you click on Insights on the side menu, it will provide you with a drop-down listing all the features.

- Overview
- Budgets
- Cashflow
- Goals
- Net worth
- Spending by category

### Desktop



### Mobile





If you click Overview, it will display a dashboard of the features listed above.

The screenshot shows the 'Insights' dashboard with the following sections:

- Cashflow:** Current balance \$0.00, Projected 7-day balance \$0.00. Scheduled activities include four 'bill test GS' bills for \$5.00 each on Feb 28, Mar 1, Mar 2, and Mar 4.
- Goal progress:** A prompt to 'Set up your goals and start tracking your progress' with an 'Add goals' button.
- Net worth:** \$0.00, 'No change' as of Feb 20, 2025. Assets and liabilities are both \$0.00.
- Monthly budget:** \$0 left with 8 days to go. \$0 of \$0 spent.

Click on any other feature under Insights and it will bring you into the Insights platform, displaying the navigation across the top. For example, when clicking on View Cashflow, it brings you to the Cashflow calendar.

The screenshot shows the 'Cashflow' calendar interface with a navigation bar at the top containing: OVERVIEW, BUDGETS, CASHFLOW, GOALS, NET WORTH, and a search icon. Below the navigation bar, there is a date selector for 'February 2025' and a calendar grid with the following dates:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8



For more detailed information on how to utilize the features within Insights, check out the user guides specific to each activity:

[Getting Started](#)

[Link Accounts](#)

[Add an Alert](#)

[Add a Budget](#)

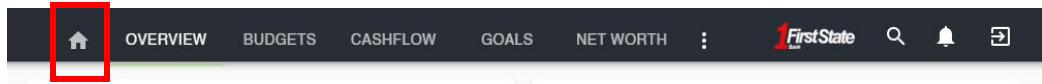
[Add a Goal](#)

[Tag Transactions](#)

[Spending by Category](#)

To return to online banking or the mobile app click the “home icon” (desktop) or “Close” (mobile) in the upper left.

**Desktop:**



**Mobile:**

