



# Technology Upgrade Guide

Your go-to guide for our Technology Upgrade  
**February 20 - February 24, 2025**

This guide includes:

- What to Expect Before and After the Upgrade
- How to Prepare
- FAQs



# Message to our Valued Customers

We are excited to announce that First State Bank is upgrading our core computer system to serve you better than ever before! This technology upgrade is all about making things more secure and efficient, so you'll enjoy a smoother, better banking experience.

As we upgrade our system, some services will be temporarily unavailable. Please keep this guide handy to help you navigate the upgrade period. It contains important details, frequently asked questions, and a schedule of temporary service disruptions.

During the upgrade, your account information and funds will remain fully protected. First State Bank will NEVER ask you to provide confidential information, such as account numbers, card details, or social security numbers, via text message, email, telephone, or mail.

If you have any questions, don't hesitate to stop by any of our branches, visit our website at [bankfirststate.com/technology-upgrade](https://bankfirststate.com/technology-upgrade), email us at [questions@bankfirststate.com](mailto:questions@bankfirststate.com), or call us at 800-994-2500.

We greatly appreciate your patience as we work to make these important changes. Thank you for choosing First State Bank. We're committed to making this transition as seamless as possible!

# Schedule and Service Availability

## Bank Office

All branch locations will be **CLOSED** Friday, February 21.

## Online & Mobile Banking

Our online banking system and mobile app will be unavailable at 5 p.m. on Thursday, February 20 through 8 a.m. on Monday, February 24.

## Telephone Banking

Telephone banking will be unavailable at 5 p.m. on Thursday, February 20 through 8 a.m. Monday, February 24.





## Bill Pay

Bill pay will be unavailable at 5 p.m. on Tuesday, February 18 through 8 a.m. on Monday, February 24.

FEBRUARY					
	Tuesday, Feb 18	Wednesday, Feb 19	Thursday, Feb 20	Friday, Feb 21 - Sunday, Feb 23	Monday, Feb 24
Branches	✓	✓	✓	✗	✓
Night Deposit Processing	✓	✓	✓ until 5pm	✗	✓
Online Banking	✓	✓	✓ until 5pm	✗	✓
Online Bill Pay	✓ until 5pm	✗	✗	✗	✓
Mobile Banking	✓	✓	✓ until 5pm	✗	✓
Telephone Banking	✓	✓	✓ until 5pm	✗	✓
Debit & Credit Cards	✓	✓	✓	✓	✓
Checks	✓	✓	✓	✓	✓
ATMs	✓	✓	✓	✓	✓

# Customer Checklist

We are working hard to minimize inconveniences and interruptions to your banking services during our upgrade. Here is what you can do to help:

-  **Mark your calendars**  
Note the technology upgrade dates on your calendar. Keep in mind that online and mobile banking, bill pay, and telephone banking will be unavailable during this period. Plan ahead!
-  **Verify your contact information**  
Please ensure your mailing address, email address, and phone number are correct so you don't miss important notices about the technology upgrade. Log in to digital banking to review or update your contact information.
-  **Save your bill payment information**  
Make a record of your current recurring transfers and electronic bill payments, as you will need to re-establish your login credentials after the upgrade.
-  **Have multiple payment options available**  
While we anticipate no interruptions on your debit card or ATM services, we suggest having alternate payment methods on hand, just in case. You might consider having cash, checks, or a credit card with you.

# After the Technology Upgrade

## What will Stay the Same?



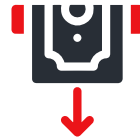
**Credit cards and debit cards** will function normally.



**Automatic ACH credits and debits**, going into or leaving your account, will continue to post as normal.



**Checks** will function normally.



**Bank account numbers** will remain the same.



**First State Bank's routing number:**  
075907497



**Telephone Banking number:**  
800-994-3430

# After the Technology Upgrade

## What will be New?

### ● ● ● New Checking Accounts

- **First Essential Banking**  
An account that offers convenient access to your funds with no minimum balance requirements and all the tools you need to make managing your finances easy.
- **First Rewards Banking**  
Enjoy the opportunity to earn rewards for the ways you use your account each month.
- **First Performance Banking**  
Earn premium interest and other benefits for the relationship you have with First State Bank.

For more details about each account and what benefits each one provides, please go to [bankfirststate.com/enhanced-personal-banking](http://bankfirststate.com/enhanced-personal-banking).

### ● ● ● Credit Management Tools

A valuable tool that provides you with a complete picture of your credit data, ongoing credit monitoring, and access to the latest in credit-related consumer advice tools.

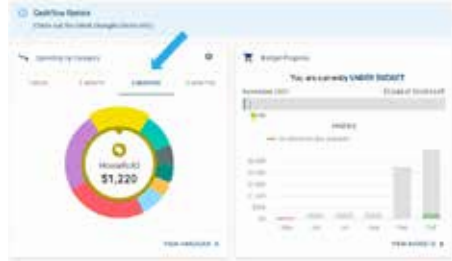


# After the Technology Upgrade

## ● ● ● Financial Management Tools

Enjoy access to great financial tools such as:

- Budgeting, cashflow, goal-setting, and net worth.
- Add in your external accounts from other financial institutions.
- Set up alerts to monitor spending targets, transaction limits, upcoming bills, savings goals, high/low balances and many more!
- Create a way to track and improve your spending habits all through our digital banking!



# After the Technology Upgrade

## What will Change?

### ● ● ● Online Banking

First State Bank will have a brand-new online banking platform packed with new features and an even easier-to-use interface to make managing your accounts faster and more convenient.

To access the new platform, you will log in with your existing user ID and the last 4 digits of your SSN or TIN.



### ● ● ● Mobile Banking App

We will have a brand-new mobile banking app. With a sleek new design and improved features, managing your accounts from your phone has never been more convenient.

To access the new app, you will need to download the app from the App Store or Google Play Store and log in with your existing user ID and the last 4 digits of your SSN or TIN.



### ● ● ● Checking Accounts

We're making it easy for you by automatically mapping your current checking account to one of our new



# After the Technology Upgrade

options (highlighted on page 6), based on the account you currently have. Don't worry—there will be no fees associated with your new account until April, giving you plenty of time to explore and enjoy the updated features. For more information about which account you will be transitioned to, please go to [bankfirststate.com/enhanced-personal-banking](https://bankfirststate.com/enhanced-personal-banking).

## ● ● ● Telephone Banking System

While the telephone banking number will remain the same, First State Bank is transitioning to a new telephone banking system.

To access the system, you must set up a new PIN using your account number and SSN or TIN. The system will guide you through the process.

## ● ● ● Statement Cycles

Statement cycles are changing to cover a full calendar month and will be issued at month-end. In February, customers will receive two statements: one through the 20th and another for the rest of the month, issued at the end of February.

*More detailed user guides and step-by-step instructions will be available on our website at [bankfirststate.com](https://bankfirststate.com) after the technology upgrade to help guide you through the process of accessing our new system and app.*



## GENERAL

### **When is the upgrade happening?**

The upgrade will begin at 5 p.m. on Thursday, February 20, and progress through the weekend. The bank will be closed on Friday, February 21. We anticipate services will be available again on Monday, February 24. *\*Please note that bill pay will be unavailable beginning at 5 p.m. on Tuesday, February 18.*

### **What service disruptions should I expect during the technology upgrade transition?**

Bill pay, online banking, the mobile app, and telephone banking will be unavailable during the transition. Please review the Service Availability schedule and chart on page 3 for details on timing. The bank will also be closed on Friday, February 21.



## ACCOUNTS

### **Will my account numbers remain the same?**

Yes, there will be no changes to any account numbers.

### **Will I need new checks?**

No, there is no need to reorder checks. You may continue to use your existing checks.

## **Will my checking account change?**

Yes, if you have a checking account with First State Bank, you received notifications about the updates in early January and what account type your current account will be moved into. For more information about our new checking accounts, please visit [bankfirststate.com/enhanced-personal-banking](http://bankfirststate.com/enhanced-personal-banking).

## **Will I be able to switch to a different account type from what I was transferred into?**

Yes, simply visit your branch or give us a call after February 24, and we will be happy to assist you in selecting the best account that fits your needs.

## **Will I notice any changes to my statements?**

Yes, the look of your statements will be enhanced, but your account information will remain the same. We will also be changing the statement cycle. All statements will now cover a full calendar month and will be issued at the end of each month. In the month of February, customers will receive two statements: one through the 20th, and another for the remainder of the month.

## **Will my direct deposit and recurring payments still work during the upgrade?**

Direct deposits, including paychecks and automatic/recurring withdrawals, will not be impacted and will post as normal.

## **Will the First State Bank routing number remain the same?**

Yes, our routing number, 075907497, will not be changing.



## **DEBIT AND CREDIT CARDS**

### **Will I need new debit cards and/or credit cards?**

No, you will not be receiving new cards.

### **Will my debit card and/or credit cards continue to work during the conversion?**

Yes, both will function as normal.

### **Will I be able to withdraw cash from an ATM during the conversion?**

Yes, you will be able to use ATMs as normal.



## **ONLINE AND MOBILE BANKING**

### **Will I be able to access online and mobile banking during the upgrade?**

No, online banking will be unavailable at 5 p.m. on Thursday, February 20 through 8 a.m. on Monday, February 24.

# FAQs

## **Will my online banking login credentials change?**

Yes, when accessing our new online banking platform, you will still be able to use your existing user ID.

However, you will need to create a new password for added security.

## **Will I be able to view my previous statements in online and mobile banking after the upgrade?**

Statements will not be available for viewing until May. We recommend downloading any statements you may need prior to February 20 in preparation for tax time.

## **Will my mobile app user ID and password change?**

Yes, after downloading the new app, you will still be able to use your existing user ID. However, you will need to create a new password for added security.



## **ONLINE BILL PAY**

### **Will I be able to access online bill pay?**

No, you will not be able to access online bill pay beginning at 5 p.m. on Tuesday, February 18 through 8 a.m. on Monday, February 24; however, payments scheduled through February 20 will process as usual. Payments scheduled between February 21-23 will process on February 24.

## **What changes should I expect with bill pay during the technology upgrade?**

While most of our bill payments, consumer accounts, and bank accounts will be successfully converted, a small percentage may not transfer over. As a result, some customers may need to re-enroll in bill pay, and certain bill payments or recurring payments may need to be re-established. Customers with recurring payments that do not convert will be contacted directly with instructions on how to re-establish them.



## **TELEPHONE BANKING**

### **Will automated telephone banking be impacted during the upgrade process?**

Yes, it will be unavailable at 5 p.m. on Thursday, February 20 through 8 a.m. on Monday, February 24. Once you call in after the upgrade, you will need to establish a new PIN using your account number and SSN or TIN to access the new system.



## MISC

### **If I use the night deposit boxes, when will I see the deposit in my account?**

Any deposit dropped after 5 p.m. on Thursday, February 20 will not be processed until Monday, February 24.

### **Will my loan be affected during the technology upgrade?**

No, there are no planned changes to your loan during the technology upgrade. Your loan terms and payment schedule will remain the same. If you have any specific questions about your loan, please feel free to contact your lender directly for assistance.

### **Will First State Bank contact me at any point during the technology upgrade?**

Anyone who contacts you claiming to be with First State Bank, specifically asking for your personal information, is NOT associated with the bank. First State Bank will never request you provide us with personal information such as account numbers, Social Security number, PIN, credit card number, or passwords.

If there is any concern or suspicion with regard to any communication you receive from First State Bank, contact us immediately at 800-994-2500 or email us at [questions@bankfirststate.com](mailto:questions@bankfirststate.com).

# Technology Upgrade Guide

Important Information!



**800-994-2500** | [bankfirststate.com](http://bankfirststate.com)

Member  
**FDIC**



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