Digital Banking and Mobile Banking Upgrade Information

Dear 1st State Bank Customer,

Our core system upgrade is quickly approaching. One of the more exciting parts of this upgrade is the enhanced digital banking services you will experience, including consistent design over all devices whether PC, tablet, or smartphone; a new Mobile Banking App with business banking features and multiple check deposit capabilities; eNotices through Digital Banking and more.

Before enjoying these new features, we must get through the upgrade process. We apologize in advance for any inconvenience this may cause for you, and greatly appreciate your understanding and patience. **This process includes some disruption to the existing service and steps you will need to take to gain access to our upgraded Digital Banking Services.** Please review the information below to assist you through the upgrade process.

Timeline of Events

- Thursday, May 16th @ 6:00 PM our existing Online Banking and Mobile App services will be shut down.
- Monday, May 20th @ 8:00 AM our new Digital Banking platform & all services will be available.

Business Online Banking - First Time Login

Log in Steps for **Business Access***

1. Enter existing username.
2. Enter temporary password (*existing username + last 4 digits of EIN)*
   a. **If you have access to multiple businesses under one login, please contact us to determine the appropriate last 4 digits of your Company's EIN.**
3. Set up a new permanent password.
4. Set up 3 security questions.
5. Accept General Use terms to gain access to the Digital Banking platform.
6. Verify or update your email address on file.
7. Select Multi-factor Authentication (MFA) setup options:
   Option 1 Complete the steps to link a device to receive a text code or a call back.

   Option 2 For those that prefer to use the DUO Mobile App for your MFA option, this app is available to download to your phone from your Google Play or Apple store.
   a. If you already have DUO Mobile on your device, you will be sent a text message which will include a link. After selecting the link, a webpage with a URL will populate to create a new line item that will create a code. Continue by clicking activate DUO Mobile on your phone.
   b. Once you select the DUO Mobile App as your option, you will be prompted with step-by-step instructions.
   c. Once you have DUO Mobile linked to your Digital Banking log in, future logins will only require you to use the DUO Mobile App to authenticate yourself.

Personal Online Banking - First Time Login

Log in Steps for **Personal Access***

1. Enter existing username.
2. Enter temporary password (***existing username + last 4 digits of SSN)***
3. Set up a new permanent password.
4. Set up 3 security questions.
5. Accept General Use terms to gain access to the Digital Banking platform.
6. Verify or update your email address on file.
7. Multi-factor Authentication (MFA) setup for added security.
   a. Complete the process to link a device to receive a text code or a call back.
   b. Choose Skip This Step for the DUO Mobile App step. Recommended for cash management customers only.

Mobile Banking - First Time Login

Log-in steps for **Mobile App***

From the Apple App Store or Google Play Store, search for our branded app "**1st State Bank Mobile**". The app tile is shown here for reference.

Follow the previous instructions for the type (business or personal) of access you have currently.

Important Details

- *You can login for the first time on any device, including using the mobile app, with the instructions referenced above.*
- *Existing Account Alerts will not convert with the upgrade and will need to be reestablished. Visit the Manage Alerts page on Digital Banking to check out our available alert options.*
- *All existing physical and digital tokens will no longer be valid after May 16th. Please destroy any existing physical tokens before discarding.*

Lastly, below is a QR code and website link. Each will connect you to our Bank website, where all communications and details pertaining to our upgrade can be found. We encourage you to review these materials.

Scan the QR code below with your smartphone camera:

www.1stState.Bank/Upgrade