Mobile Banking Customer FAQ

1. **What is Mobile Banking?** Mobile Banking gives you access to your accounts from your mobile web browser, a downloadable mobile banking application or SMS/texting depending on your preference and your phone capabilities. A customer can view account balances, recent transactions, view check images on those transactions, transfer funds between accounts, set up bill payments to existing payees, view scheduled bill payments, view bill pay history, and look up contact information and address for First State entities.
   Using SMS/text, mobile banking users can request balances on their accounts, the last five transactions on those accounts, and transfer funds between accounts.
2. **How can I access the mobile banking product?** A customer can go to our mobile website at http://first-state.mobi or for the iPhone, iPad, or iPod touch, an Apple app can be downloaded from the Apple store. For Android phones and tablets, an app can be downloaded from the Google Android Market or the Amazon App Store.
3. **What kind of phone do I need to access mobile banking?** For the mobile website, the customer only needs a phone with internet access.
   For the apps, you must have a phone, tablet, or other device with that specific operating system (i.e. Apple or Android). Android operating system must be updated to version 2.3 or later.
   For SMS/text mobile banking, the customer only needs a phone with texting capabilities.
4. **What is the cost for mobile banking?** First State Bank does not charge for the service. There may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.
5. **How do I log into my mobile banking?** The mobile website and app solutions are simply overlays of our existing online banking system. You log in using their existing online banking ID and password.
6. **What functions can I perform using mobile banking?** Using the mobile website (www.first-state.mobi) or the apps: A customer can view account balances, recent transactions, view check images on those transactions, transfer funds between accounts, set up bill payments to existing payees, view scheduled bill payments, view bill pay history, view past eStatements, enroll for MobileCheck Deposit, and look up contact information and address for First State entities.
   Using SMS/text, mobile banking users can request balances on their accounts, the last five transactions on those accounts, and transfer funds between accounts.
7. **I'm not enrolled for Online Banking. Can I still use mobile banking?**
8. Currently our mobile banking apps and mobile site is only offered to our online banking users. You can enroll in online banking and then when you have your Online Banking ID and password you may enroll in mobile banking.
   You do not need to be enrolled in online banking to use text banking.
9. **Can I access Bill Pay online through Mobile Banking?** Yes, with mobile banking you can pay bills, see payments made, or cancel payments. Before using mobile bill pay, you must set up your bill pay and payees through full Online Banking.

10. **In what languages is the First State Bank mobile app available?** The First State Bank mobile app is available in English only at this time.
11. **What accounts are available in mobile banking?** You can view account balances for the accounts that are currently available to you through Online Banking.
12. **How secure is the First State Bank mobile app?** First State Bank offers extensive security features to ensure that you can conduct your banking in a safe and private online environment. The same industry standards we have always employed to keep Online Banking secure extend to our mobile banking application as well.
13. **What can I do to protect my security and privacy?** Just as when you bank online from your computer, there are some simple steps you should take to ensure the security of your information and protect your privacy when you use the First State Bank mobile app.
    - Protect your Online Banking password. It is your key to accessing your accounts. Do not reveal it to anyone.
    - Memorize your Online Banking password. Never store it on your mobile device, or write it on paper that you keep near your phone or carry with you.
    - Do not choose passwords that incorporate your name, telephone number, address or birthday of those of any close friend or relative.
    - Never leave your mobile device unattended while using the First State Bank mobile app.
    - Use your phone's built-in lock function – set a password-protect for start-up or time-out.
    - Do not download applications from unknown sources, as these could contain malware.
    - First State will call you to ask you for personal information
14. **What happens if I lose my phone?** If your phone is lost or stolen, it is unlikely that someone could access your account information unless they also know both your Online Banking ID and password. However, to be safe, you should contact First State Bank as soon as possible by calling 1-877-910-0173.
15. **What is Text Banking?** Text banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a short code.
16. **Do I need to use online banking to use Text Banking?** No, text banking does not require you to be enrolled in online banking at this time
17. **What is First State Bank's short code?** All text messages will be sent and received through 39257.
18. **How do I enroll for Text Banking?** Send a text to 39257 with ENROLL FIRSTSTATE in the body of text. We will then contact you within one business day by a First State Bank employee to verify your identity and which accounts are to be enrolled in SMS/Text mobile banking.
19. **What are the Text Banking commands?**

Function	Command	Description
Enrollment	ENROLL FIRSTSTATE	Enrollment request initiated from end user's device
Balance	(Per Acct) BAL + Acct	BAL + LAST FOUR DIGITS OF ACCOUNT
Balance (ALL)	BAL	Balances for all enrolled accounts

History (Per Acct)	HIST + Acct	HIST + LAST FOUR DIGITS OF ACCOUNT
History (ALL)	HIST	History (Last 5 transactions) for all enrolled accts
Transfer Accounts)	XFER	XFER + From Acct + To Acct + Amount (Transfer between Active SMS
Help	HELP	Returns all available commands
Suspend information.	STOP	Stops service for the enrolled user. User cannot receive account