



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, email us at 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!

Service Availability

Bill Pay

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

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.

Bank Office

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

Remote Deposit Capture

The RDC system will be unavailable at 4 p.m. on Thursday, February 20, until your new Remote Deposit Now system is installed.

ACH Origination

ACH files submitted and processed by 1 p.m. on Thursday, February 20, will be effective on Friday, February 21. Files sent after 1 p.m. on Thursday, February 20 will not be processed.

Schedule

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	✓	✓	✓	✓	✓
RDC	✓	✓	✓ until 4pm	✗	availability will vary
ACH Origination	✓	✓	✓ until 1pm	✗ files sent after 1pm 2/20	✓

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, telephone banking, RDC, and ACH origination 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

- **Business Essential Banking**
Perfect for sole proprietors and associations who maintain lower balances and have minimal transaction needs. Enjoy the simplicity and convenience tailored to your business.
- **Business Relationship Banking**
Tailored for mid-size businesses, this account offers the resources and support you need to thrive including the opportunity to earn interest plus other discounts with a qualifying deposit relationship.
- **Business Analyzed Banking**
Designed for larger business clients with higher balances and transaction volumes.
- **Municipal Banking**
Available to municipal clients to manage public funds balances.
- **Non-Profit Banking**
Available to non-profit organizations.
- **Agricultural Banking**
Available to farmers and agricultural producers.

For more details about each account and what benefits each one provides, please go to bankfirststate.com/enhanced-business-banking.

After the Technology Upgrade

● ● ● Positive Pay

We are now expanding our fraud prevention services to include paper checks, in addition to electronic transactions. This enhancement provides an extra layer of security, helping to protect against check-related fraud and offering greater peace of mind for our customers.

● ● ● Same Day ACH Origination via Electronic Transactions

ACH payments are processed on the same day, rather than the standard multi-day processing cycle. This allows for faster transfers of funds between accounts, ensuring that payments occur within the same business day.

● ● ● Single Sign-On (SSO)

All new service options you use will be integrated into business online banking with Single Sign-On. You will be able to access them using your newly created user ID and password.

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 EIN.



● ● ● 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 EIN.



● ● ● 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 7), 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-business-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 EIN. 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 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, telephone banking, Remote Deposit Capture, and ACH origination will be unavailable during the transition. Please review the Service Availability schedule and chart on pages 3-4 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-business-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.

FAQs

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.

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 EIN 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.



ACH

Will my ACH files with the effective date of Friday, February 21, be affected?

ACH files submitted and processed by 1 p.m. on Thursday, February 20, will be effective on Friday, February 21. Files sent after 1 p.m. on February 20 will not be processed.

- ACH future-dated files sent before 1 p.m. on Thursday, February 20 will be processed as scheduled.
- ACH recurring scheduled transactions will be processed one day prior to the effective date. The last recurring scheduled ACH transaction will be sent by 1 p.m. on February 20, with the effective date of February 21.

Will my templates and payees that I have set up in ACH be affected?

No, the ACH templates will be available in the ACH module of the business online banking portal.

Will I need a new user ID or token (hard or soft) for ACH?

The updated business online banking system will require two-factor authentication (2FA). To access the system, you can use your existing user ID, but will need to create a new password using the last 4 digits

of your EIN. In addition, when using ACH origination for payments or collections, a second authentication will be sent to your mobile device. You'll need to enter this code in business online banking to complete the ACH transaction. ACH origination tokens will no longer be used, and existing tokens will no longer be valid.

Will my automatic ACH files be affected?

No, the automatic transfers will be processed as usual.

Will someone contact me to walk me through the ACH system?

Your banker and their treasury management partner can work with you to navigate the system.



RDC

Will I need a new scanner for RDC?

Yes, the process will involve uninstalling the current system drivers and installing the updated ones. Your banker and their treasury management partner will reach out to you before February 20 to discuss installation options and help you choose the best solution for minimizing service disruptions.

Will the website remain the same for RDC?

The updated system will use Single Sign-On (SSO),

FAQs

meaning once logged in to online banking, you'll be able to access Remote Deposit Now (RDN) without needing to sign in again with separate credentials.

Will I need a new user ID and password for RDC?

No, your user ID and password for business online banking will now be used to access Remote Deposit Anywhere (RDA) through Single Sign-On (SSO). Your current login credentials for RDC will no longer be needed.

Technology Upgrade Guide

Important Information!



Member
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800-994-2500 | **bankfirststate.com**



PO Box 268, New London WI 54961