



**First
Southern**

State Bank

Member FDIC

2021
Enhanced Online
Banking
Quick Start Guide

October 2021

Online Banking Reshaped

10.24.2021

Coming soon, a new Online Banking Experience!

Enhanced Online Banking Experience

We are excited to announce that on **Sunday, October 24, 2021**, we will be releasing an enhanced Online Banking experience! To help you prepare for these changes, we've put together an overview of the changes and exciting new features coming your way.





NOTE: Colors shown in the images may not represent the colors displayed in the Online Banking experience release in October.

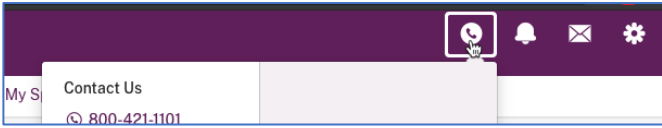

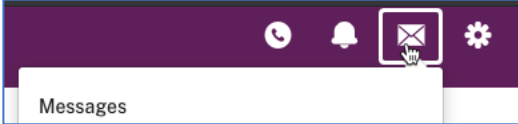

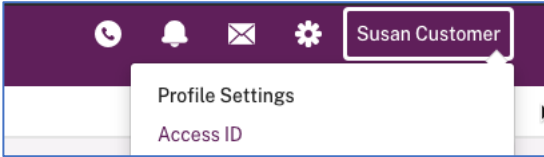
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Enhanced Design

Overview Page

- The **Home** page has now been updated to the **Overview** page. Here's a quick overview of the changes you will see:
 - The new page has 2 columns – Accounts and Widgets.
 - Your accounts are listed in the left column accounts.
 - The new column on the right side of the page displays widgets available to you.
 - Easily access First Southern State Bank **contact information** by clicking the phone icon  anywhere you are during your Online Banking session.
 - **Alerts & Messages** are still accessible from the top of any page within Online Banking by clicking the bell or email icons.  
 - **Services & Settings** previously accessed by clicking the “Contact Us” link is now accessible by clicking the gear icon  at the top of any page within Online Banking. The options will display in a dropdown when the icon is clicked.
 - **Spendable Balance** is now located on the right side of the Overview page in the widgets columns as its own widget.
 - **Log Out:** The log out option is now displayed under the nickname dropdown where your profile nickname is displayed along with your Profile Settings.

<p>Contact Information</p>	
<p>Alerts</p>	
<p>Messages</p>	
<p>Services & Settings</p>	
<p>Log Out & Profile Settings</p>	

Accounts Page

- The accounts page has been designed to display more information in an easier to view format.
- Links previously shown on the right side at the top of the page are now displayed as sub-tabs along with the existing Activity sub-tab.
- Primary account balances will display at the top right corner of the page.
- Additional details regarding the accounts can be accessed by clicking the link (*More Details*) under the Account Name/Nickname on the top left of the page.

The screenshot displays a banking interface for a 'Main Family Checking Account'. At the top right, the user's name 'Robert Paulson' is visible. The account balance is shown as \$23,529.17, with a note that it is the available balance as of 3/11/2021 at 12:00 AM. Below the balance, there are tabs for 'Activity', 'Cards', 'Alerts', 'Statements & Documents', 'Stop Payment', and 'Future View'. A search bar and a date range filter (02/01/2021 - 02/09/2021) are present above a table of transactions. The table includes columns for Date, Description, View All, Category, Credit | Debit, and Balance. The transactions listed are:

Date	Description	View All	Category	Credit Debit	Balance
02/26/2021	Regular Deposit		Deposit	+100.00	\$10,125.00
07/21/2021	Check # 6027		Other	-100.00	\$10,125.00
09/16/2021	ATM Withdrawal took out a whole bunch of cash to party with the gang		Cash/ATM	-500.00	\$10,125.00
02/05/2021	Regular Deposit		Deposit	+100.00	\$10,125.00

Move Money

- The Move Money page where you conduct transfer contains the same functions and options you are used to using each day.

The screenshot displays the 'Move Money' interface. At the top, a navigation bar includes 'Overview', 'Accounts', 'Bills & Payments', 'Move Money', and 'My Spending'. The 'Move Money' tab is active, and a dropdown menu is open, showing options: 'Schedule Single Transfer', 'Schedule Multiple transfers', 'Schedule Advanced', 'Schedule Loan Payment', 'Transfer Templates', 'History', and 'Add External Transfer Account'. The main content area is titled 'Single Transfers' and features a 'Schedule Single Transfer' form. The form includes fields for 'From' (Shrek Checking *0058, Balance: \$968.00), 'To' (Shrek Checking *0058, Balance: \$968.00), 'Transfer Description', 'Amount' (\$ 0.00), 'Frequency' (One-Time), 'Period' (Once), 'Scheduled Date' (03/01/2021), and 'Recurring Until'. A checkbox for 'Create transfer template after this transfer is submitted' is present, along with a 'Cut-off Time: 3:30 pm CST' notice. To the right, a 'Pending Transfers' table shows two entries:

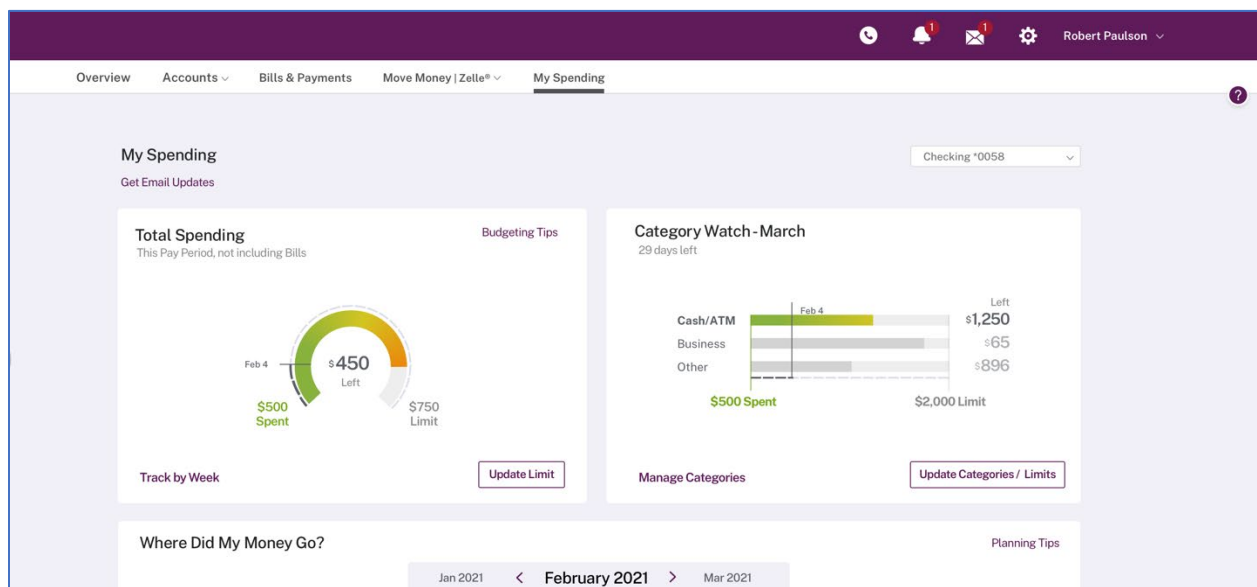
Transfer Description	Amount	Date	Actions
From: Line of Credit 8810974 To: Savings *4174	\$1,250.00		I want to
test From: Checking *9999 To: Loan *0653 Until Canceled	\$1,500.00	03/09/2021	I want to

Below the pending transfers is a 'Recent Transfers' section with a table showing one entry:

Transfer Description	Amount	Date
test From: Checking *9999 To: Loan *0653	\$1,500.00	02/23/2021

My Spending

- The Category Watch widget (just as on the Overview page) has a new design using bars for the day-to-day progress.



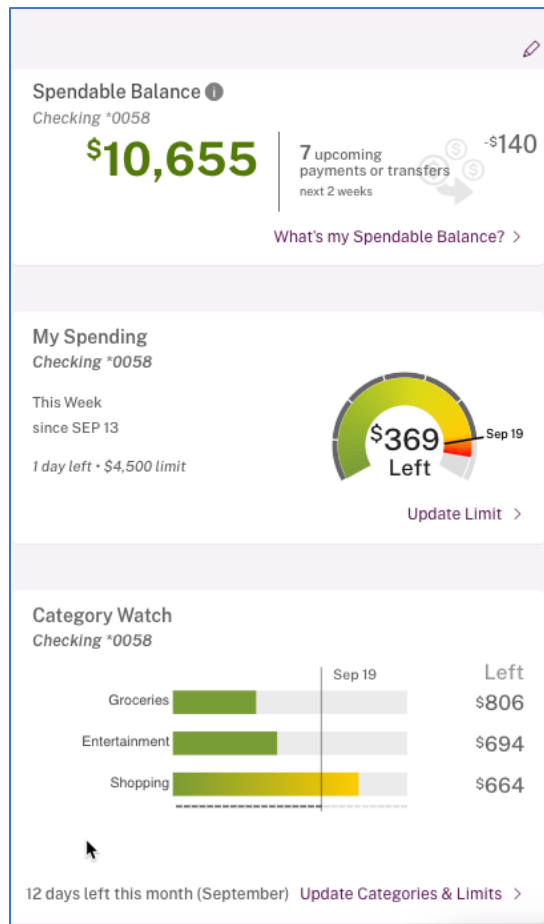
New Features in your Enhanced Online Banking experience!

Widgets (Overview page)

- Provide direct access to more information and data.
- You can personalize the information and access to features you use most and even reorder and hide most widgets.

Widgets Supported

- Spendable Balance (for consumers only)
- My Spending (for consumers only)
- Category Watch (for consumers only)
- Pending Transfers (for consumers and businesses)
- Unread Messages (for consumers and businesses)



QuickView

- Allows you to move from account to account and view recent activity and available actions without ever leaving the Overview page.
- Displays the most recent 5 transactions on an account.
- Clicking a transaction displays the transaction modal for quick editing of the transaction on your accounts.

The screenshot shows a bank account overview for a 'Checking *9999' account. The current balance is \$24,086.72 (Available), and the previous day's balance was \$24,483.61. Below the balance, there are two buttons: 'Transfer In' and 'Transfer Out'. A table displays the most recent 5 transactions from 9/15/2021 to 9/19/2021.

Most recent 5 Transactions from 9/15/2021 to 9/19/2021		
9/17/2021	Unposted: <script>alert('ach template...	-1.00
9/17/2021	Regular Deposit	+500.00
9/17/2021	Check #6027	-250.00
9/17/2021	ATM Withdrawal	-250.00
9/17/2021	Catawba Co County Abc	-25.50

Accounts Favorites (Consumers Only)

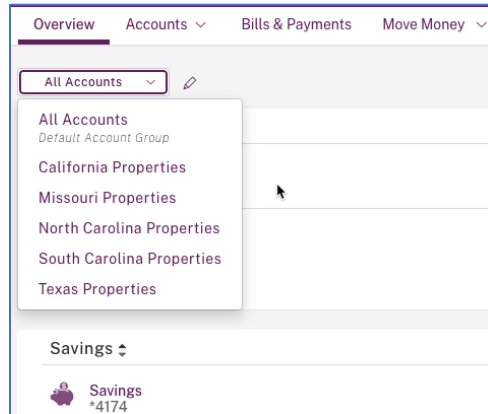
- Favorites allow you to create a subset of your accounts to view by default or at any time versus the *All Accounts* list.

The screenshot shows a 'Favorite Accounts' list. At the top, there are tabs for 'All Accounts' and '★ Favorites', along with search and sort options. A 'Reorder' button is visible. The list contains six favorite accounts, each with a star icon and a balance.

Favorite Accounts		
Main Family Checking Account ...9999	★	\$23,079.18
Unity Bank & Trust Line of Credit ...0653	★	\$963.20
Xpress Loan for Musical Equipment ...4999	★	\$10,000.00
Potential Retirement CD ...8817	★	\$10,000.00
Bank of America Cash Rewards Visa ...0653	★	\$10,000.00
Wells Fargo Mortgage Loan ...0058	★	\$10,000.00

Account Groups (Businesses Only)

- Ends the frustration of searching for specific related accounts in a long list of accounts.
- You can create a subset of accounts that can be used for viewing only those accounts on the Overview page, as well as using those groups for Cash Management features in the future.



Manage Account Groups

Account groups may contain any type of accounts including outside accounts. However, specific features like Overview Page may only be able to use certain account types.

[+ New Group](#)

	Edit	Delete	Default ¹
All Accounts			<input checked="" type="radio"/>
California Properties			<input type="radio"/>
Missouri Properties			<input type="radio"/>
North Carolina Properties			<input type="radio"/>
South Carolina Properties			<input type="radio"/>
Texas Properties			<input type="radio"/>