BANK at HOME KIT

EQUAL HOUSING LENDER / MEMBER FDIC

FIRST STATE
BANK AND TRUST

INTERNET BANKING

First State Bank and Trust Internet Banking enables you to complete most banking transactions from virtually anywhere you have a computer with Internet access. It's fast, secure, and available 24 hours a day.

eSTATEMENTS

Electronic statement delivery is a quicker, more secure, and greener way to have your statements delivered! eStatements are a replacement for traditional paper statements. The enrollment process is easy.

MOBILE BANKING

Mobile Banking allows you to check balances, transfer funds, pay bills, and receive alerts through the FSBT Mobile Banking app on any device.

REMOTE DEPOSIT ANYWHERE (RDA)

Take advantage of the convenience, security, and simplicity of Remote Deposit Anywhere. Live out of the area? Unable to make it to a branch? Take a picture of your check using your smartphone and we will take care of the rest!

BILLPAY

BillPay allows you to securely pay your mortgage, credit card bills, the power company, family and friends, and much more without having to write a check. BillPay is affiliated with hundreds of businesses making it easy for you to send payments.

MOBILE WALLET

Apple Pay and Google Pay for Mobile Wallet is available for FSBT Debit Cards. Enjoy the simplicity of making contactless, secure purchases in stores, in apps, and on the web using your iPhone or Android device.

APPLY FOR A NEW ACCOUNT OR CONSUMER LOAN

Stay home and stay healthy! Apply for a new account, mortgage, or consumer loan online.

EQUAL HOUSING LENDER / MEMBER FDIC

INTERNET BANKING

WITH INTERNET BANKING, YOU CAN COMPLETE MOST BANKING TRANSACTIONS FROM VIRTUALLY ANYWHERE. IT'S FAST, SECURE, AND AVAILABLE 24 HOURS A DAY.

STEP 1 Visit fsbt.com and click on the eBANKING tab. Select the INTERNET BANKING option.

STEP 2 Select SIGN UP FOR INTERNET BANKING.

STEP 3 Follow the guided instructions by using the DocuSign software.

STEP 4 A Universal Banker will be in contact within one business day to provide login credentials.

Once enrolled, you can manage a number of banking activities anytime, anywhere:

- Access eStatements.
- View account balances and history.
- Transfer funds between accounts.
- View checks written.
- Make loan payments and more!

eSTATEMENTS

RECEIVE YOUR STATEMENTS ELECTRONICALLY WITH eSTATEMENTS. TO ENROLL, FOLLOW THESE SIMPLE STEPS:

STEP 1 Log into Internet Banking & select the eSTATEMENTS tab.

STEP 2 Select DETAILS to choose which accounts you would like to receive eStatements for. (If not selected, it defaults to ENROLL ALL AVAILABLE ACCOUNTS AND DOCUMENT TYPES.)

STEP 3 Enter a security phrase in the box. *(This phrase will show up on every eStatement the bank emails you.)*

STEP 4 Select CLICK HERE to receive the enrollment verification passcode and type it in the box.

STEP 5 Read the Electronic Account Statement Disclosure & Agreement then select the I AGREE box.

STEP 6 Select ENROLL NOW.

MOBILE BANKING

MOBILE BANKING ALLOWS YOU TO BANK FROM THE PALM OF YOUR HAND.

Once enrolled in Internet Banking, download the FSBT Mobile Banking app via the Apple App Store or Google Play and log in using your Internet Banking username and password.

VIEW TRANSACTIONS

STEP 1 Select MY ACCOUNTS from the main menu.

STEP 2 From the list of accounts select which account you want to view. Transactions from the last 30 days will be displayed.

From the transaction list, select the "<" button to return to the list of accounts or main menu to return to the main menu.

TRANSFER FUNDS

STEP 1 Select TRANSFERS from the main menu.

STEP 2 Select the account to TRANSFER FUNDS FROM.

STEP 3 Select the account to TRANSFER FUNDS TO.

STEP 4 Enter amounts in the dollars and cents fields and select SUBMIT.

An indicator that the transaction is sending displays.

A confirmation message and number display after the transfer is complete.

*You can only set up one-time immediate transfers via Mobile Banking.

REMOTE DEPOSIT ANYWHERE

REMOTE DEPOSIT ANYWHERE — STAY HOME, STAY HEALTHY! SECURELY DEPOSIT YOUR CHECKS USING RDA BY TAKING A PICTURE WITH YOUR PHONE.

Once enrolled in Internet Banking, download the FSBT Mobile Banking app.

STEP 1 After logging in, select DEPOSITS in the menu bar on the right of the screen. From here, select the (+) icon in the top right hand corner.

STEP 2 Make sure the check is endorsed and include FOR REMOTE DEPOSIT ONLY. Take a photo of the front and back of your check following the instructions provided on the app.

STEP 3 Select the account you wish to make the deposit and enter the amount. Select SUBMIT and confirm the deposit.

HELPFUL HINTS:

Consumer accounts are allowed to deposit up to 5 checks per day (10 checks per month). Total deposits cannot exceed $2,500 per day or $9,000 per month.

Small business accounts are allowed to deposit up to 10 checks per day (20 checks per month). Total deposits cannot exceed $5,000 per day or $10,000 per month.

Upon successful completion of each deposit, an email confirmation will be sent to you. Our staff will contact you in the event the deposit is not properly accepted.

Please note, RDA deposits will not post to your account until the end of our business day (currently 3 p.m. CST Monday-Friday).

Deposits made after our business day cut off (currently 3 p.m. CST Monday-Friday) will be posted on the next business day.

BILLPAY

THERE IS NO FEE* TO USE OUR SECURE BILLPAY SERVICE – SIGN UP TODAY!

HOW TO ENROLL

STEP 1 Visit fsbt.com and log into your Internet Banking account.

STEP 2 SELECT the BillPay tab.

STEP 3 Review the terms and conditions. Select Yes, I accept the terms and conditions and select ACCEPT AND SUBMIT.

STEP 4 Once enrolled, you can use BillPay from the FSBT Mobile Banking app or from your computer.

HOW TO ADD A PAYEE

STEP 1 Select the PAYEES tab.

STEP 2 Select the (+) icon.

STEP 3 Select the PAYEE TYPE (Person or Business).

STEP 4 Enter the requested information.
Paying a business? Information can be found on your latest bill statement.
Paying a person? You can either send an email or text to gather payee information privately and securely from recipient. Direct deposit available if you have account information.

STEP 5 Select SUBMIT.

**Fees may apply for rush payments, gift payments and donation checks. Please refer to our fee schedule.*

BILLPAY

{BILLPAY CONTINUED}

HOW TO MAKE A PAYMENT

STEP 1 Select the ACTIVITY tab.

STEP 2 Select the (+) icon.

STEP 3 Select the payee you want to pay.

STEP 4 Enter the necessary payment information.

STEP 5 Select Submit.
Payment confirmation displays for your records.

STEP 6 Select OK.

**Fees may apply for rush payments, gift payments and donation checks. Please refer to our fee schedule.*

ELECTRONIC PAYMENTS ARE PAID WITHIN 1-2 BUSINESS DAYS.

PAPER CHECKS ARE MAILED AND DELIVERED WITHIN 5-7 BUSINESS DAYS.

MOBILE WALLET

APPLE PAY AND GOOGLE PAY FOR MOBILE WALLET IS AVAILABLE FOR FSBT DEBIT CARDS.

Enjoy the simplicity of making contactless, secure purchases in stores, in apps, and on the web using your iPhone or Android device. Link your FSBT Debit Card by following these steps:

STEP 1 Open up Apple Pay or Google Pay on your iPhone or Android device.

STEP 2 Agree to Apple's or Google's usage agreement.

STEP 3 Select Add Credit or Debit card.

STEP 4 Enter in your card details manually or allow app to take picture of your debit card.

STEP 5 Make sure that all of the information is entered correctly.

STEP 6 Agree to FSBT's terms and conditions for using the Mobile Wallet.

STEP 7 Activation.

> Select text message or email for a one time password to activate your debit card in Mobile Wallet. Make sure your contact information is up-to-date with FSBT.

> Call FSBT to activate your debit card if the text or email one time password option is not available.

Please contact us at 651.439.5195 if you need any assistance.

ONLINE APPLICATIONS

APPLY FOR A NEW ACCOUNT, MORTGAGE, OR CONSUMER LOAN FROM THE COMFORT OF YOUR OWN HOME.

If you are looking for a personal loan, interested in mortgage options such as refinancing or need to apply for a new deposit account, please visit our website for more information at www.fsbt.com/resources/applications.

Please note: Our typical service area includes the Minneapolis/St. Paul seven county metro and the Wisconsin counties of St. Croix, Pierce and Polk. If you are applying from outside of these areas, please contact us at our toll free number: 800.848.4897.

USE THE ACTIVE LINKS BELOW TO APPLY TODAY.

PERSONAL LOANS

CHECKING OR SAVINGS ACCOUNTS

MORTGAGE