



First State Bank wants you to have access to the industry leading products and services that make your life easier. Over the past year we have been working diligently preparing to upgrade and enhance your banking experience.

First State Bank is excited to announce that we will be undergoing a conversion to a new core banking system on Friday, **September 13th, 2019.**

We anticipate a smooth transition with as little disruption to you as possible. Please review this letter to gain a better understanding of the changes to come and what you can do to prepare for our new system. Information will also be available on our website and as always if you have questions or concerns please contact us at the following locations:

▲ **Buxton 701.847.2600**

▲ **Thompson 701.599.2600**

▲ **Grand Forks 701.746.7766**

What You Need to Know:

▲ **What Are Our New Products and Services?**

- New Deposit Products
- Mobile Deposit
- New and Improved Digital Banking
- Financial Manager Tool
- Turn Your Debit Card On or Off From Your Mobile Device
- Swipe and Save
- ATM Refunds
- Person to Person Payments
- And More!

▲ **Conversion Day**

First State Bank will be closing all locations including all drive through locations at 5:00pm on Thursday, September 12th. All First State Bank locations will be converting to the new system on Friday, September 13th. All locations will be open regular business hours on Friday. The Grand Forks location will be open its regular drive through hours on Saturday, September 15th.

▲ Account Activity

- Your account number and First State Bank's routing number will not change. Therefore, you will be able to use your current checks and any automatic payments or direct deposits will continue as scheduled.
- ACH payments that are pending such as mortgage payments, car payments, and direct deposits will post Thursday, September 12th – this may be prior to the effective date in some cases.

▲ ATM / Debit Cards

- Balance inquiries at any ATM will be unavailable Thursday, September 12th through Saturday, September 14th.
- Debit card usage such as purchases and ATM withdrawals will not be impacted.
- There will be no change to our current MasterCard Debit Cards.

▲ Internet and Mobile Banking

- Internet and Mobile Banking will be down for maintenance beginning at 5:00pm on **Thursday, September 12th**. Digital Banking will be back up **Monday afternoon September 16th**.
- You will need to download the new Digital Banking App from the Google Play Store or Apple's App Store. You can find a link to the new Digital Banking App on our website.
- New Digital Banking Instructions will be mailed to you in a few weeks. Digital Banking Instructions can also be found on our Website, www.firststatebanks.com and on our Facebook page.

▲ Bill Pay

- Bill Pay will not be available beginning Wednesday, September 11th.
- Please ensure that bills due by Monday, September 16th are scheduled to pay by Monday, September 9th. Bill Pay will be available again Monday September 16th.
- An Important Note: Twelve (12) months of Bill Pay history will transfer to the new banking system. We strongly encourage you to save any Bill Pay history or payment information you may need that is older than 12 months.

▲ Telephone Banking

- First State Bank will continue its Telephone Banking system, going forward Telephone Banking will be known as CenterVoice. CenterVoice will be unavailable beginning Thursday September 12th at 5:00pm and will come back up on Tuesday, September 17th. The phone number will remain the same 800.233.2034.
- Going forward you will be required to set up a PIN number to access your information via CenterVoice. The first time you call this PIN will be the last four (4) digits of your Social Security Number. You will be prompted to change your PIN once you have successfully accessed CenterVoice.
- You will also be required to enter your account numbers when accessing information on CenterVoice.

▲ Statements

- All accounts will receive a statement as of Thursday, September 12th. This may be different than your typical statement cycle, however statements will return to their normal statement date post conversion.
- Interest bearing accounts will receive interest effective September 12th.
- Statements and notices received after September 13th will have a new look!

▲ Final Notes

- You may notice some extra people in our branches, we will have support staff onsite to assist our employees with our new system.
- We are excited for this opportunity to improve your banking experience and we appreciate your patience as we implement these exciting changes!

For more information please visit us at www.firststatebanks.com and follow us on Facebook!

