

Online Banking "Updates"

June 2012

We are pleased to inform you of our newest online banking updates released June 14, 2012.

To view transactions:
Log in to online banking and select the List of Accounts, Transactions and All Transactions.

The screenshot shows the First State Bank Athens Texas Online Banking interface. At the top, there are links for "Online Help" and "Contact Us". The bank's logo and "Online Banking" text are centered. Below the logo, there are four main navigation buttons: "List of Accounts", "Express Transfer", "Options", and "Log Off". The "List of Accounts" button is selected, and a dropdown menu is open, listing several account types: "REGULAR CHECKING", "FREE CHECKING", "KEY ACCOUNT - EMP", and "STATEMENT SAVINGS". The "KEY ACCOUNT - EMP" option is highlighted. Below this, there is a sub-menu for "Account List" with options: "Account Balances", "Transactions", "Bill Payments", "Transfers", "Documents", and "Stop Payment". The "Transactions" option is selected, and another dropdown menu is open, listing: "Previous Statement", "Current Statement", "Recent Transactions", "Current Business Day", "Transactions Menu", "Export Transactions", and "All Transactions". A red arrow points to the "All Transactions" option. On the left side, there are sections for "Options", "Password", and "E-Mail".

You have the ability to label each check/deposit or point of sale entry with an income or expense category.

Click on the check number to view the check, click on the edit button (paper & pencil icon on the right-hand side of the page), click on the word “none” under the category and choose from the drop down list.

To Save your new category, click on the “save” icon

The screenshot displays a banking website interface with the following sections and annotations:

- Transaction Activity:** Includes filters for Account, Search For (All Activity), and Transactions Per Page (25 Per Page). Buttons for Report, Activity Details, and Reset are present.
- Pending Activity:** A table with columns Date and Description. A dropdown menu is open, showing a list of expense categories. An annotation '#3 Category List' points to this menu, and a red arrow points to the selected category 'Expense: Charitable Donation(Non-Cash)'.
- Activity Details:** A table with columns Export, Date, Transaction Number, and Description. An annotation '#1 Check#' points to the 'Transaction Number' column. A red arrow points to the check number '6634'.
- Transaction Summary:** A table with columns Credit and Balance. An annotation '#2 Edit button' points to a paper and pencil icon next to a transaction.
- Transaction Summary (continued):** A table with columns Debit and Credit. An annotation 'SAVE' points to a save icon next to a transaction.

Date	Description
06/12/2012	384765 PRE AUTH APL*APPLE ITUNES 866-712-7753 CA 00112507 384765
06/13/2012	501738 PRE AUTH ATHENS CHAMBER O ATHENS TX 001 501738
06/13/2012	541265 PRE AUTH MOORES STORE BEN WHEELER TX 00193427 541265
06/13/2012	733678 PURCHASE** VISALUS*SCIENCES 248-524-9520 MI 13883600 733678
06/13/2012	916917 PURCHASE** PLN*PRICELINE.CO 800-657-9168 CT 72287032 916917
06/14/2012	CITY OF ATHENS UTILITY DD 09-0580-01
06/14/2012	149185 PURCHASE** MURPHY5691ATWAL ATHENS TX 92673901 149185

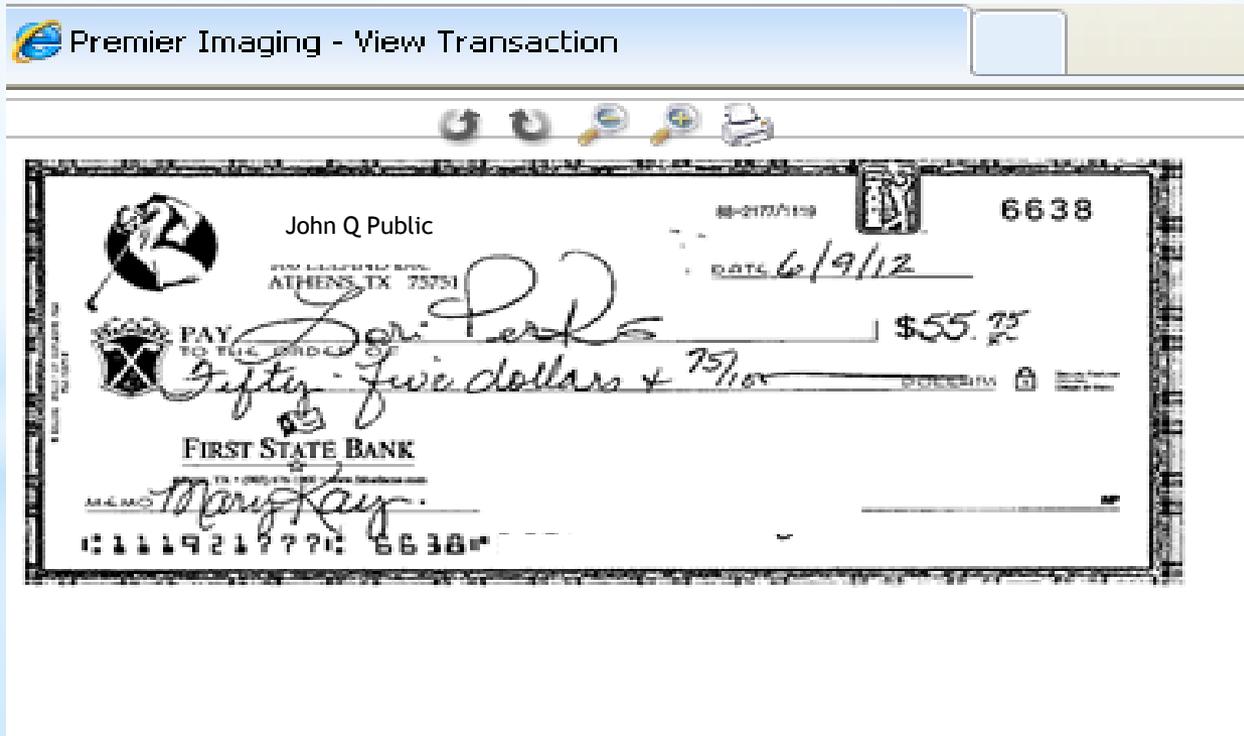
Export	Date	Transaction Number	Description
<input type="checkbox"/>	06/13/2012	Check	
<input type="checkbox"/>	06/13/2012	CenturyLink SPEEDPAY XXXXX4155	
<input type="checkbox"/>	06/13/2012	ALLY ALLY PAYMT 611917005536001	
<input type="checkbox"/>	06/12/2012	06/11 N51641 POS-DEBIT 807 E. TYLER ST. ATHENS TX	
<input type="checkbox"/>	06/12/2012	06/10 N51641 POS-DEBIT EL SAN LUIS MEXICAN ATHENS TX	
<input type="checkbox"/>	06/12/2012	06/11 N51641 POS-DEBIT VMINT INC. PROVO UT	
<input type="checkbox"/>	06/12/2012	6634	Check #6634
<input type="checkbox"/>	06/12/2012	6638	Check #6638

	Credit	Balance
		\$659.88
		\$649.88
		\$638.72
		\$607.33
	4.96	
	6.16	
	8.33	

	Debit	Credit
	\$10.00	
	\$88.11	
	\$664.28	
	\$7.90	
	\$26.96	
	\$2.77	
	\$16.75	
	\$55.75	

Check images can be viewed by clicking on the check number.

Export	Date	Number	Description	Category	Debit	Credit
Select All						
<input type="checkbox"/>	06/13/2012		Check	(None)	\$10.00	
<input type="checkbox"/>	06/13/2012		CenturyLink SPEEDPAY XXXXX4155	(None)	\$88.11	
<input type="checkbox"/>	06/13/2012		ALLY ALLY PAYMT 611917005536001	(None)	\$664.28	
<input type="checkbox"/>	06/12/2012		06/11 N51641 POS-DEBIT 807 E. TYLER ST. ATHENS TX	(None)	\$7.90	
<input type="checkbox"/>	06/12/2012		06/10 N51641 POS-DEBIT EL SAN LUIS MEXICAN ATHENS TX	(None)	\$26.96	
<input type="checkbox"/>	06/12/2012		06/11 N51641 POS-DEBIT VMINT INC. PROVO UT	(None)	\$62.77	
<input type="checkbox"/>	06/12/2012	6634	Check #6634	(None)	\$16.75	
<input type="checkbox"/>	06/12/2012	6638	Check #6638	(None)	\$55.75	
<input type="checkbox"/>	06/11/2012		06/08 N51641 POS-DEBIT DAYLIGHT DOMINITS ATHENS TX	(None)	\$2.35	

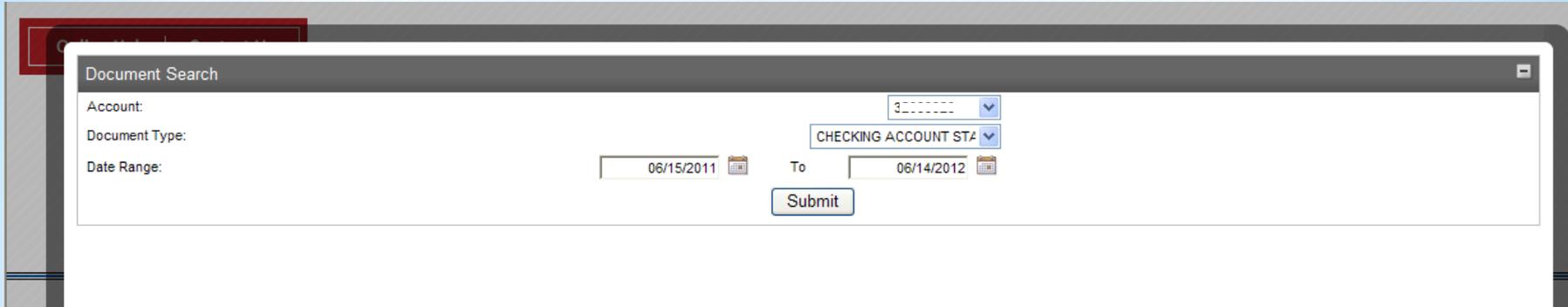


To View E-Statements

Select the documents tab.

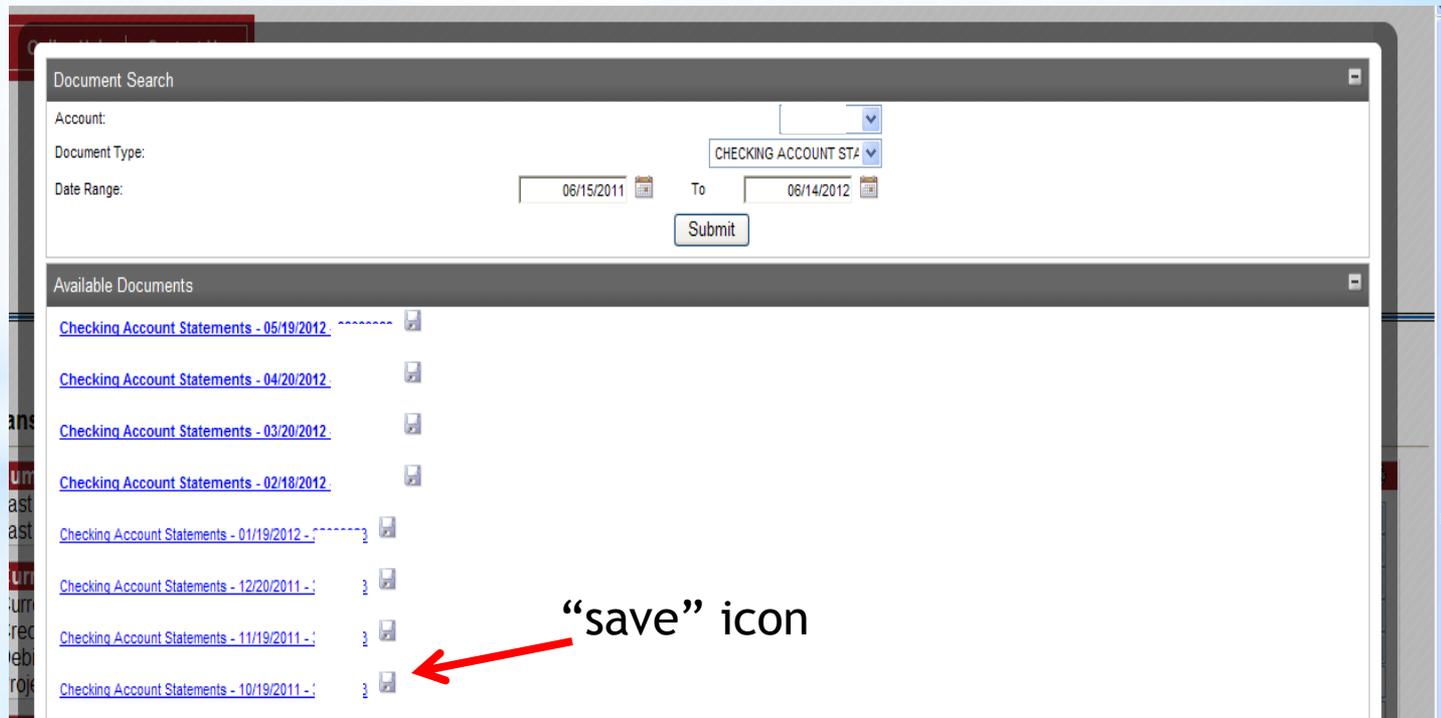


Select the account number and date range you wish to view.
Click Submit.



A screenshot of a web application window titled "Document Search". The window contains a search form with the following fields: "Account:" with a dropdown menu showing "30000000"; "Document Type:" with a dropdown menu showing "CHECKING ACCOUNT STA"; and "Date Range:" with two date pickers, the first showing "06/15/2011" and the second showing "06/14/2012", separated by the word "To". A "Submit" button is located at the bottom right of the form.

A list of e-statements will appear. Select the link to view the actual statement or click on the "save" icon



A screenshot of the "Available Documents" section of the web application. It displays a list of document links, each followed by a small icon representing a document. The links are: "Checking Account Statements - 05/19/2012", "Checking Account Statements - 04/20/2012", "Checking Account Statements - 03/20/2012", "Checking Account Statements - 02/18/2012", "Checking Account Statements - 01/19/2012 -:", "Checking Account Statements - 12/20/2011 -:", "Checking Account Statements - 11/19/2011 -:", and "Checking Account Statements - 10/19/2011 -:". A red arrow points to the "save" icon (a document with a checkmark) next to the last link.

“save” icon

Message Alerts

Online Help | Contact Us

FIRST STATE BANK
Athens Texas
Online Banking

List of Accounts | Express Transfer | Options | Log Off

List of Accounts for [redacted] as of June 14, 2012
Date Last Login: June 14, 2012 01:53:00 PM

Express Transfer	Messages
Transfer From: REGULAR CHECKING 2 -\$872.96	Alerts: New Messages
Transfer To: REGULAR CHECKING 2 -\$1,294.77	
Transfer Amount:	

Setup new alert

Alerts

Alerts View | Delete

No Alerts

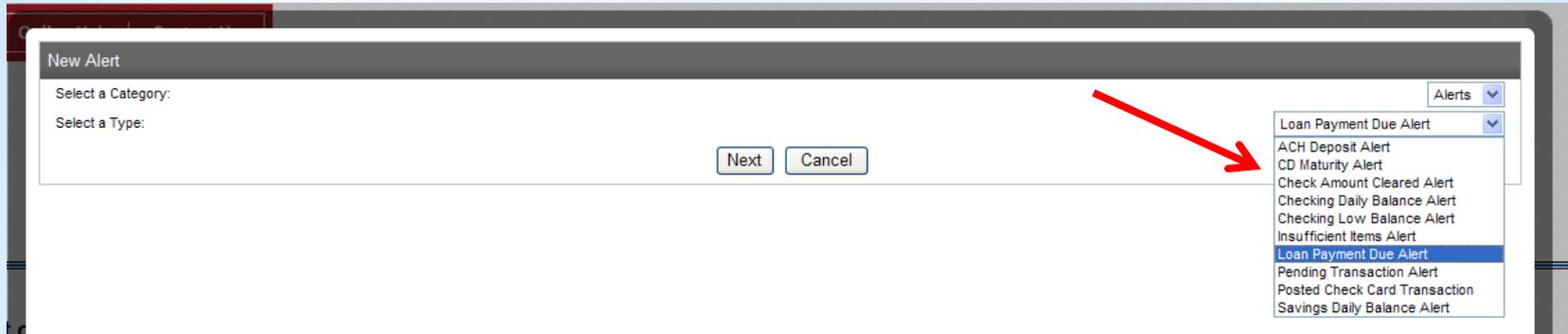
Notify When New | View | Edit | Delete

No Notifications

[Setup New Alert](#)

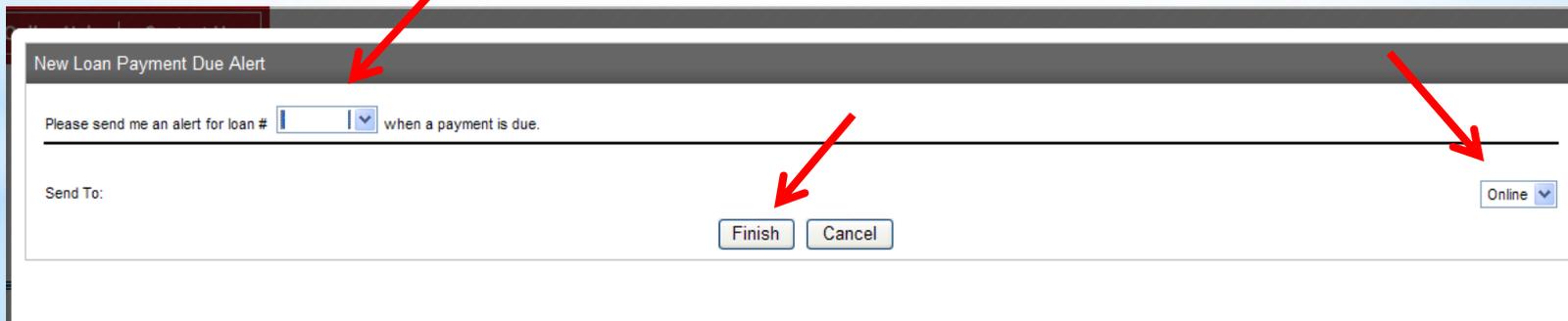
[Back](#)

Use the drop down box to select the type of alert you wish to set up.



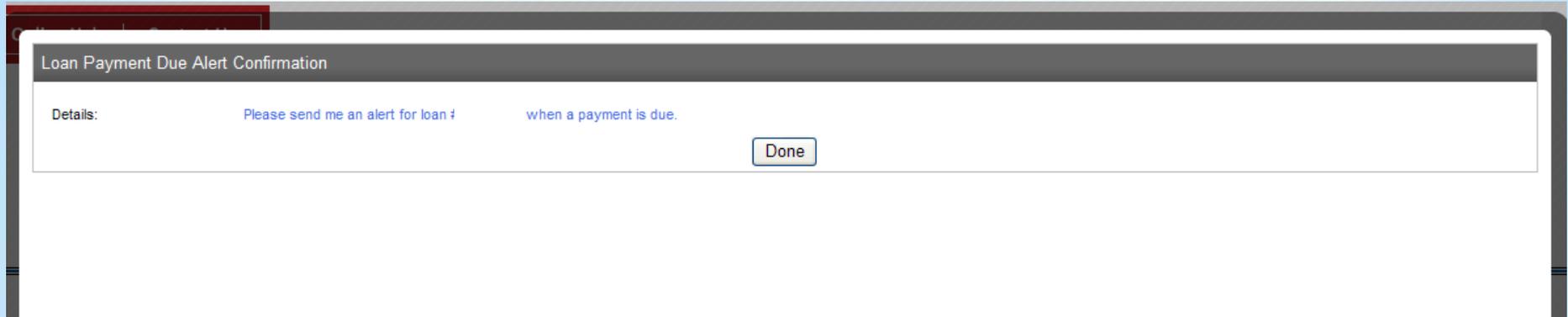
The screenshot shows a 'New Alert' dialog box. On the left, there are two labels: 'Select a Category:' and 'Select a Type:'. In the center, there are two buttons: 'Next' and 'Cancel'. On the right, there is a dropdown menu labeled 'Alerts' which is open, showing a list of alert types. A red arrow points from the 'Select a Type:' label to the dropdown menu. The list of alert types includes: Loan Payment Due Alert (highlighted), ACH Deposit Alert, CD Maturity Alert, Check Amount Cleared Alert, Checking Daily Balance Alert, Checking Low Balance Alert, Insufficient Items Alert, Loan Payment Due Alert, Pending Transaction Alert, Posted Check Card Transaction, and Savings Daily Balance Alert.

Select the account number, notification method and click "finish".



The screenshot shows a 'New Loan Payment Due Alert' dialog box. At the top, there is a title bar. Below it, there is a text field with a dropdown arrow, followed by the text 'Please send me an alert for loan # [] when a payment is due.'. Below this, there is a 'Send To:' label. At the bottom, there are two buttons: 'Finish' and 'Cancel'. On the right side, there is a dropdown menu labeled 'Online'. Three red arrows point to the loan number dropdown, the 'Finish' button, and the 'Online' dropdown menu.

Once the alert has been set up, you will receive the following confirmation.



You can now view, edit, delete or add additional alerts.



Available Alerts are:

Alerts ▼

Checking Low Balance Alert ▼

ACH Deposit Alert

CD Maturity Alert

Check Amount Cleared Alert

Checking Daily Balance Alert

Checking Low Balance Alert

Insufficient Items Alert

Loan Payment Due Alert

Pending Transaction Alert

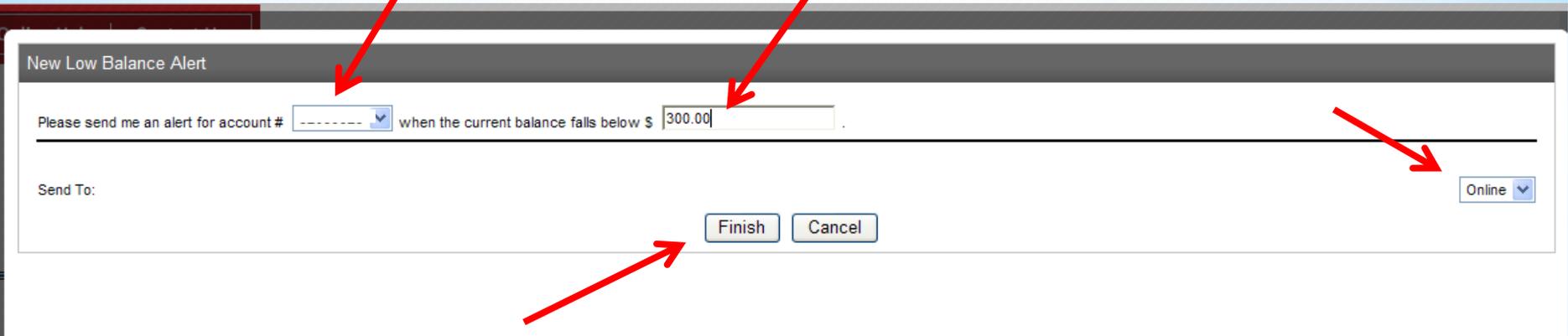
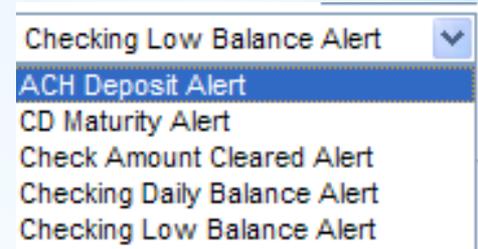
Posted Check Card Transaction

Savings Daily Balance Alert

EXAMPLE

To setup a Checking Low Balance Alert:

- Select your account #
- Set the “current balance falls below amount”
- Notification method: online or email
- Finish



The form is titled "New Low Balance Alert" and contains the following elements:

- A text prompt: "Please send me an alert for account # [dropdown] when the current balance falls below \$ [300.00]".
- A "Send To:" label followed by a dropdown menu set to "Online".
- Two buttons: "Finish" and "Cancel".

Four red arrows point to the account selection dropdown, the balance amount input field, the "Send To:" dropdown, and the "Finish" button.