

First State Bank of Blakely, Inc.
Blakely, Georgia

Dear Valued Customer:

NetTeller is a state of the art E-Banking solution that provides added value to our Internet savvy customers.

How to Apply for NetTeller (Internet Customers)

Applying for a NetTeller account has never been easier. Simply follow the steps below:

1. Go to www.fsbanks.com
2. Click on the "NetTeller Online Enrollment Button"
3. If you agree to the Online Agreement click "Agree"
4. Complete the questions that are asked
5. Click Submit

Once you click submit, your online enrollment form will be sent directly to our E-Banking department. Once the NetTeller account is approved and created, one of our Representatives will notify you with your logon information.

How to Apply for NetTeller Cash Management (Business Customers)

Applying for a NetTeller Cash Management account has never been easier. Please follow the steps below:

1. Visit any First State Bank branch
2. Talk with a Customer Service Representative (CSR)
3. Complete and sign the Cash Management Application and Cash Management Agreement
4. Return the signed Application and Agreement to the CSR

The CSR will forward your signed documentation on to our E-Banking department. Once the Cash Management Account is approved and created, one of our Representatives will notify you with your logon information.

Security

NetTeller does not fall short when it comes to securing your account information. NetTeller provides you with peace of mind by using the latest advances in security. Below you will find some valuable information concerning requirements for securing your E-Banking accounts.

Password Policy Requirements:

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|--|---|
| 1. Minimum Password length | NetTeller: 8 characters (25 Maximum) NetTeller Cash Management: 8 Characters (8 maximum) |
| 2. Complex Passwords (see <i>Note</i> below) | Yes |
| 3. Previous Passwords Remembered (see <i>Note</i> below) | 3 |
| 4. Failed Attempts before account lockout | 3 |
| 5. Account Timeout | 10 Minutes |
| 6. Password Expiration | 360 Days |
| 7. Password Expiration Warning | 14 Days before expiration |
| 8. MFA (Multi-Factor Authentication) | A Picture of choice that will help secure your account |
| 9. Challenge Questions | 3 Questions that you will answer to help secure your account |

Note on Complex Passwords: Passwords will require a Combination of Alpha, Numeric, & Symbols.

Note on Previous Passwords Remembered: When a password requires a change, the new password cannot match any of the last 3 previously used passwords. An example of a complex password is something that is easily remembered but not revealing to others. Example: Beau02!025* (This password has 10 Characters using Alpha, Numeric, & Symbols)

In addition, upon your first login of the system, you will be asked to setup 3 challenge questions that will be used for verification. Please remember that once you've signed up; never enter personal information, such as your password, without verifying the MFA.

We believe NetTeller is a tool that will further enhance your banking experience at First State Bank. Please feel free to contact us with any feedback you may have. We look forward to working with you on all your banking needs.

Contact Information for E-Banking

First State Bank of Blakely, Inc. PO Box 528 Blakely, GA 39823. Phone:866.491.9841 Email: netteller@fsbanks.com

or

You may also contact any First State Bank of Blakely, Inc. branch.

www.fsbanks.com