

Online Banking FAQ

Is there a Charge for Using Online Banking?

Absolutely not. All First South Bank checking account customers qualify for free personal online banking.

How do I Enroll in First South Bank's Online Banking?

Customers interested in online banking may access the First South Bank website at www.firstsouthnc.com and follow the procedures below:

- Click on Enroll.
- Review the Online Enrollment Agreement. Click I Agree.
- Customer will select either Personal or Business.
- Enter requested information. Click Continue.
- Enter requested personal information and click Submit. Email address must match what is in the Core System on the customer's CIF profile.
- Click the Send Email Verification button. An email is sent to the email address entered on the application. After clicking the Send Email Verification button, a verification message appears.
- The customer must click the link contained in the verification email within one hour from the same computer and browser used to complete the application form. Ex. You complete the application in Internet Explorer but the email program uses Firefox to open links, the application will not be successful.
- A confirmation screen displays your new NetTeller ID. Select Login to complete the enrollment process. The initial password is the last four digits of your SSN (Social Security Number) or Tax ID number (TIN).
- The system will immediately prompt the customer to change the password. Passwords must contain at least one number and one letter and special character. Customers cannot reuse up to four previously used passwords. Only the following special characters are allowed in a password or alias, & + _ % @ ! \$ * ~
- After password change screen, the customer may be prompted to set up three (3) security questions and select a "Watermark" image. This same image appears at all future logins. This is a requirement.

How do I Setup a Self-Reset Question and Answer?

At the time you register for online banking, we recommend that you register for self password reset authority. The self-password feature allows you to reset your password when you forget or become locked out of your online banking account. To set-up the self-password reset feature, please follow the

steps below. Once you login to your online banking, click on the “Options” tab at the top. This will bring you to *Modify Personal Settings*. Enter your self-password question, e.g. what is your favorite color? Next, you will enter your answer. This will be case sensitive. Scroll down to the bottom of the page and click on “Submit.” This will allow you to use the “Forgotten Password” feature if you are locked out or forget your password.

What if I Forget or need to Change my Password?

The forgotten password link will display beside the area where you would input your password. Click on the link and follow the steps. For email subject you can enter your personal email text in this field so that when you receive your Password Self-Reset email we send, you will know the email is legitimate and was generated by your request.

What if my Password Becomes Disabled?

As an added security feature, your password is disabled after three unsuccessful sign in attempts. You can reset your password by clicking on the forgotten password link and following the steps shown. For email subject, enter your personal email text so when you receive your Password Self-Reset email, you will know the email is legitimate and was generated by your request. You will be prompted to answer your previously established self-reset question. If you answer this question correctly then you will be prompted to change your password.

How do I Change my User Name and/or Password?

We recommend as an added security feature that you change your password on a regular basis, or at least every 90 days. To change your user name and password, click on the Options tab within Online Banking, scroll down to *Modify Login Information* and update your online banking ID and/or password.

What is the Purpose of the Watermark?

The Watermark security feature is an additional layer of identity verification for signing into Online banking. Your watermark is a unique image that you select and is designed to protect you from identity theft, fraud and phishing attempts. Each time you sign into online banking with your user identification, your water mark will display. You should always verify the image shown is the one you selected as your Personal Identification Image before you enter your password and proceed. If the image is not your image, do not continue in online banking as you may have encountered a security breach. You should contact Online Banking Support at 1-888- 993-7664 during regular business hours.

How do I change my Online Banking User Identification?

If you wish to change your Online Banking ID, click on the Options tab within Online Banking. Scroll down to Modify Login Information. Enter the new Online Banking ID and submit.

Explain Available and Current Balance.

Available Balance reflects any pending transactions that have not yet posted to your account. Pending transactions include Point of Sale preauthorized debit or credit holds or ACH debits or credits. It also reflects any deposits, withdrawals or transfers on your account that have not undergone the nightly processing cycle. All transactions that go through the nightly processing cycle post to the account and reflect in your Current Balance. Point of Sale transactions may appear to only reflect in the Available Balance and not in the Current Balance even after the nightly processing cycle due to holds placed by merchants on your account. Point of Sale transactions do not reflect in the Current Balance until the merchant settles the transactions with the Bank. The usual hold period for any Point of Sale transaction is three (3) days. When the merchant settles the transaction using the preauthorized code the hold drops and the transaction reflects in the Current Balance. If the merchant does not settle the Point of Sale transaction within three (3) days the hold drops from your account and does not reflect in your Available or Current Balance.

How do I Print my History/Transactions?

Once you have your transactions displayed, right-click with your mouse and then select print.

Utilizing older browsers may result in disabled functionality or limited access to services. Updating your browser versions will help your online banking pages execute properly.

When is my Transfer Available?

Funds transferred to a deposit account prior to 11:00 p.m. EST on any business day will appear in your available balance and may be used to pay transactions. Transfers initiated after 11:00 pm EST will appear in your available balance on the next business day.

What browsers are supported for Online Banking?

Browsers that are supported are current and prior major releases of Internet Explorer, Firefox, Safari and Chrome.

Please note that utilizing older browsers may result in disabled functionality or limited access to services.

Supported Browsers - Current and Prior Major Release
Microsoft Internet Explorer - IE
Firefox
Safari - Apple/Mac Users only
Google Chrome

To update your browser please click on the link(s) below.

Internet Explorer <http://windows.microsoft.com/en-us/internet-explorer/download-ie>

Firefox <https://www.mozilla.org/en-US/firefox/new/>

Safari <https://support.apple.com/downloads/>

Google Chrome <https://www.google.com/intl/en/chrome/browser/desktop/index.html>

Bill Pay FAQ

Is There a Fee for Using Bill Payment?

Absolutely not. All First South Bank checking account customers qualify for free Bill Pay.

How do I Enroll for Bill Pay?

Sign in to Online Banking and click the Bill Pay tab to enroll. Once you have signed on to Bill Pay, add your payees and you can start making payments.

Which Accounts can I use to Pay Bills through Bill Pay?

You can pay bills from any of your checking or money market checking accounts by selecting the account in the drop down box once the check appears.

Whom can I Pay with Bill Pay?

You can pay most any company or individual in the U.S. that sends you a bill e.g. your utility bill, phone bill, etc. Additionally you can set-up automatic payments for recurring bills. It is best to have a copy of your bill available when you set-up your payees so that you have access to your account number, phone number of the company and address.

How do I see a List of my Payees?

To display your payee list click on the Bill Pay tab and select Options and then Default Settings. On the right hand side of the screen you can choose the default page you would like to display when you login to Bill Pay.

How do I View Payments that have been Processed?

To view payments that have been processed, click on Payments and then Payment History. On the left-hand side of your screen you will input your search criteria. You can search by payee or date. Click search and your results will display.

How do I View Scheduled Payments?

To view scheduled payments, click on Payments and then Scheduled Payments. Any payments that have been scheduled and not yet processed will display on page.

How do I Schedule Single Payments for Multiple Payees?

To pay multiple payees on one page, click on Payments and then click on Single Payments. From this page on the left-hand side of the screen you can then select the payees you would like to pay under the Select Payee(s) tab. Once you click in the box beside each payee that you wish to pay, enter the amounts for each payee. This will allow you to pay your bills more timely and efficiently.

How Far in Advance do I need to Schedule a Bill Payment?

You can schedule a bill payment up to one year in advance of the due date. The minimum amount of time varies on the payee, but you should generally allow five business days.

Can I Make Same Day Bill Payments?

Same day payments are available to a limited number of payees. The cut-off time for scheduling a payment depends entirely on the payee.

When does First South Bank Withdraw the Money from My Account for a Bill Payment?

We withdraw the money from your checking account one business day prior to the payment due date for all electronic payments. When a paper check is issued for a payee the money is withdrawn from your account when the check clears.

Are all Bill Payments Sent Electronically?

No. Not all payees are capable of receiving funds electronically. Payees that cannot receive a payment electronically receive a laser printed check drawn on your specified account number through the mail.

How do I Change or Cancel my Bill Payment?

You may change or cancel a bill payment up to 2:30 p.m. one business day prior to the scheduled payment date.

How Do I Know my Bill Payment has been Received by the Payee?

When you schedule a payment you receive a confirmation number. You can use your confirmation number to track payments. In the payment history screen you may search for payee and on the right-hand side you will see your confirmation number. Click on the confirmation number to view the details of your payment status.

