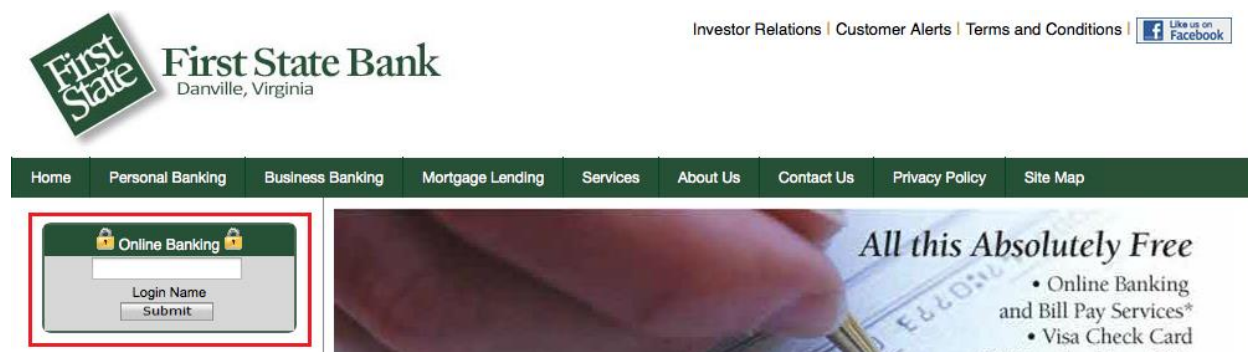


November 7, 2016

To our Valued Online & Voice Banking Customers:

Our Online Banking migration is now complete. There are no longer separate Login areas for Consumer and Business Users. Consumer and Business Online Banking Customers will log in from the same place on our home page.



You will use the same Login Name and Password that you used on our previous system. If there are any users with passwords that do not meet the criteria outlined in the FAQ section below, you will be prompted to select a new Password. Our new system will not use Security/Challenge Questions. The first time you log into the new system, you will be required to set up a contact method (SMS Text or Email) and receive a confirmation code which will need to be entered before accessing your Online Banking accounts.

Please note that if you had any recurring transfers between accounts or loan payments set up through Online Banking, this information was not made available to us for the migration. This information will need to be re-entered by using the Transfer tab in Online Banking.

If you are currently a Billpay customer, we have great news! We were able to convert your Billpay payees, recurring/scheduled payments and history. Simply navigate to the Billpay tab in Online Banking and select 'Go To Billpay' to view your information and set up new payments.

First State Bank of Danville is also happy to announce that we have gone Mobile! The FSB Danville mobile apps will be available in the App Store (iOS) and Google Play (Android) beginning Monday, November 7th. After you have performed your initial Online Banking login by either using a computer/laptop or mobile phone/tablet using the device browser, you may download the FSB Danville App for quick and easy account access. Billpay will also be available in our Mobile App for your convenience.

For any customers using our Voice Banking, the system will temporarily unavailable. If you need assistance with account transfers or account balances you may contact one of our FSB Personal Bankers. You may also register for our **Free** Online Banking for secure and convenient account access. Simply visit the FSB Danville Home Page: <http://www.efirststatebank.com> and click the link on the left side of the page to 'Sign up for Online Banking'.

Should you encounter any issues logging in or have any questions regarding the new Online Banking, contact us at (434)-792-0198 ext. 216.

Online Banking FAQ:

Q: Will I have to change my online banking password?

A: If your current online banking password meets the following criteria you will not have to change it for the new system:

Password Criteria:

Must contain 3 of the 4 criteria below and must be between 6-15 characters

1. At Least One Upper Case Letter
2. At Least One Lower Case Letter
3. At Least One Number
4. At Least One Special Character

Q: I am being asked to enter contact methods. What are they used for?

A: Our new online banking solution will not use "Challenge Questions". The system will use the contact methods you provide to authenticate you as a user. A code will be sent via SMS/Text or e-mail to the contact method you entered. The code must be entered prior to accessing your Online Banking accounts.

Q: Will I be able to set up automatic transfers between my accounts and make loan payments?

A: Yes. Unfortunately this information was not available to us for the migration. Any recurring account transfers or loan payments will need to be set up in the new system.

Q: Will I be able to access my statements online?

A: Yes, you will continue to be able to retrieve your newly generated statements online. However, previous e-statements will not be available. Just click the 'View Statement' link on either the Account Summary or Transaction History screen. You will be required to complete a brief registration and verify you have a PDF reader by entering a code. Once your new statement is ready to view, you will receive an email message letting you know.

Q: Will previous check images be available?

A: Previous check images will not be available. Please save copies of any previous check images you will need. Check images will be available from November 7th going forward.

Q: Will my scheduled bill payments transfer to the new system?

A: Yes! Your payees, scheduled/recurring payments and history were converted into our new Billpay system. You can begin adding new payees/payments immediately upon accessing your Online Banking.

Q: Will you offer Mobile Apps?

A: Yes, the new apps will be available for download in your app store on November 7th, 2016. Please note that your initial Online Banking must be from either a computer or a mobile device using the browser.

Q: I cannot find the Mobile App for my iPad/Tablet?

A: Our FSB Mobile Apps are released as Phone Apps. However, they work for any Mobile device. Simply change your search to 'Phone Only' and search again.

Q: What if I am trying to log in with my current user name and cannot access the new system?

A: Contact us at (434)-792-0198 ext. 216 and we can assign a temporary access ID/Password to you.