



BUSINESS ONLINE BANKING
SECURITY RECOMMENDATIONS
& SYSTEM REQUIREMENTS

Security Recommendations

First State Bank recommends that your company review the following best practice recommendations and use them in conjunction with your company's own tools and resources to mitigate the risk of fraud.

- a. Reconcile account transactions daily. Notify First State Bank of any discrepancies immediately.
b. Ensure that only authorized users have access to computers and security tokens used for online banking.
c. Ensure that complex password requirements are used on computers used for online banking.
d. Disable the end user's administrative rights to their computers to minimize introduction of viruses, malware, etc.
e. Keep virus protection and operating systems up to date.
f. Never open or respond to e-mail, links or attachments from unknown sources.
g. Utilize FSB Email Encryption Software, ZixSelect, when sending or replying to bank's email contact

System Requirements

- a. Proper usage of anti-virus software and frequent virus definition updates is required.
Anti-Virus Software Used:
Date of Most Recent Virus Definition Update:
b. [RDC] Remote Deposit Capture user will be provided a copy of the current System Requirements for either Windows PC or Mac OS, as applicable. Your computer must meet these requirements. System Requirements may change from time to time, and you may not receive advance notification of changes to these requirements.
c. [RDC] As outlined in the Remote Deposit Capture Policy & Agreement (section 5), you must securely store and retain all original checks for a period of ninety (90) days after the file has been accepted. You must securely destroy all original checks after the retention period.

Additional information related to Information Technology Security can be found on our website at www.fsbwc.com/consumer-education.

Contact First State Bank Operations Department immediately at 515-832-2520 if you experience any difficulty logging in, suspect unusual activity, or encounter any other issues.

My signature below verifies that I have received and reviewed the Security Recommendations and System Requirements related to the Business Online Banking services.

Company Name Company Address

Authorized Signature Printed Name Title Date

First State Bank does not provide Information Technology (IT) or legal advice to customers. The system requirements and security recommendations are provided as general information. First State Bank is not responsible for any errors or omissions, or for results experienced from use of this information.