

Electronic Banking Services

Bill Pay – Users can set up payments to individuals and companies. When using Pay a Person, users have the option to send payments using routing and account information; or they can send an email payment. Email payments require both password protection and account information on the recipient's end. Payments to a company are sent electronically or as a physical check, depending on the company. Users are notified of the payment delivery process for each company. Payments scheduled before 3:00PM will process that same day. Users can schedule payments for a specific date in the future and utilize an autopay option.

Card Management – Through our app and website, customers can manage their debit card status. Options include enabling and disabling their cards, reporting a lost or stolen card, and submitting travel notes.

Electronic Statements – Customers who have opted to receive electronic statements can view these via PDF download or within the mobile app. They must have a valid email address on file. Each month, they will receive email notification that their statement is ready to view.

Mobile Deposit – New customers are eligible to request this service after a 90-day waiting period. At that time, we review the full customer relationship for eligibility, including deposit history, overdrafts, fraud and loss prevention concerns, and age (minors are ineligible). Upon approval or rejection, the user will receive a notification.

Deposits made before 4:00PM Monday through Friday are processed the same day. Deposits made after the cut off, during a holiday, or over a weekend will be available on the next business day. All checks must be endorsed properly in order to be accepted through the app. All deposits are subject to our standard Funds Availability Policy provided at account opening.

Zelle – This product allows US customers to send money between personal bank accounts. The user must enroll with a valid email address and phone number through our app or website to use this feature between First State Bank and participating financial institutions.