

ONLINE BANKING
www.fsbparkston.com

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Internet Banking & Text Messaging

With text messaging becoming more popular, we would like our Internet Banking customers to know that they can send text messages to themselves about a variety of different options within our Internet Banking "Account Alerts" feature.

In the Account Alerts feature, customers can send themselves an e-mail or text message about any of the following:

1. Checking or Savings Account Balances
2. Loan Payment Reminders
3. Transaction Alerts
4. Check Cleared Alerts
5. Event Alerts

6. Reminders
If customers want to set up alerts for their Internet Banking account they can use the following instructions:

1. Log into Internet Banking
2. Choose *Accounts*, then *Accounts Alerts*
3. Choose *Click Here To Add New Alerts or Reminder*
4. Choose *Select Account Type*
5. Choose *Select Account*
6. Follow the instructions until you get to *Notification Method*
7. To be notified by *Text Message*:

- a. Put a *Check Mark* in *Mobile*
- b. Enter your *Cell Phone Number*
- c. Choose your *Carrier*
- d. In the *Memo*, you can write a message to be sent.

If you would like some assistance in setting up text messaging alerts for your Internet Banking account, please contact one of our employees.



Benefits of E-Statements: Convenient, Secure and Fast

Convenience - View statements anytime, anywhere you have access to Internet Banking.

Security - E-Statements are viewed by logging into our secure Internet Banking site. Thus, viewing your statement through Internet Banking is more secure than having it delivered by traditional mail.

Environmentally friendly - Make a positive impact on

the environment by eliminating the need for paper statements. In fact, the average American household would save 6.6 pounds of paper and 4.5 gallons of gasoline per year just by switching to electronic bills, statements and payments.

Fast online delivery - Gain immediate access to bank statements as they become available.

Less clutter - Reduce clutter by storing bank statements in paperless format. A history of statements for the past 12 months is always available through Internet Banking. You can also download and save your statements to your computer.

If you would like the convenience and security of E-statements, please contact any FSB employee.



Bill Pay - The Future of Payments

Our bill pay system puts you in control of your bills, your money and your time. You control when your payment is sent and how much you want to pay.

If you pay bills by check, you realize how time consuming writing out checks can be. Our electronic bill payment system can save you time and money. When you pay bills online, you can:

- Pay your bills whenever you want, wherever you want.
- Enjoy the convenience of paying your bills online.

- Receive an automatic payment history for every bill you pay.
- Reduce your chance for late fees and minimize interest charges.
- Schedule any bill to be paid at a specific time, automatically, online each month.
- Receive e-mail reminders to pay any e-Bills to avoid losing them in the "Bill Stack."

Many businesses offer to let you pay your bills online at their website. However, this method requires you to have a different Username and Password for each

website. You can pay those same bills with our bill pay service by using ONE Username and Password.

So save your stamps and envelopes, put away your checkbook and clear your desk. To start paying your bills online, you must first have an Internet Banking account. If you would like more information please contact any of our employees at either Farmers State Bank location.

If you pay bills by check, you realize how time consuming writing out checks can be.



Internet Banking: "Try It, You Will Like It"

Over 700 customers are currently taking advantage of Farmers State Bank's Internet Banking product.

Some of the services that come with Internet Banking are:

- (1) Receive your check images online ;
- (2) Receive your bank Statements and Check Images by e-mail or retrieve them from Internet Banking ;

- (3) Obtain real-time information;
- (4) Download information to Quicken;
- (5) Make your loan payments online;
- (6) Pay your bills online with Bill Pay;
- (7) Bank from your cell phone with Mobile Banking

We believe that customers who have not taken advantage of our Internet Banking product should

take a look at the services that are being offered.

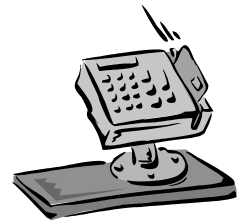
"I think that our customers will appreciate the convenience that our Internet Banking service has to offer", said Farmers State Bank President, Scott Bormann. "Internet Banking is the future of banking. Both young and old have been appreciating the ease of Internet Banking. Try it, I think you will like it!"

Debit Cards Are for Anyone At Any Age

Farmers State Bank customers who have the VISA® Advantage Debit Card continue to enjoy the convenience that it offers. We would like you to know about some of the benefits of having a Debit Card . Your Debit Card allows you to make purchases anywhere that VISA® is accepted. Using the Debit Card is much like writing a check. The charges will be

electronically deducted from your checking account. When you make purchases with your Debit Card, simply deduct that amount from your check register. Your Debit Card can also be used as a regular ATM card at almost any ATM location (fees may apply). “The banking industry believes that debit cards could eventually replace personal checks because of

their ease of use,” stated Vice-President JD Bormann. The ease of use includes using your card at the store, for purchases online or over the phone. Many vendors and payment services welcome this type of payment. If you would be interested in a VISA® Debit Card, ask one of the tellers at either Parkston or Kaylor for an application.



“The Actimize analyst will only ask for your name and WILL NOT ask you to provide any personal information.”

Fraud Monitoring System for Debit Cards

As debit card usage continues to grow, the industry is being hit with more and more fraudulent activity. Farmers State Bank has a fraud detection program for our debit and ATM card customers, called Actimize.

Actimize monitors every debit card and ATM card transaction. Actimize helps minimize fraud by calculating a score based on previous confirmed fraud authorizations. Each one of your transactions is assigned a score.

Actimize monitors transactions in near real-time, within minutes of the transaction being authorized. Actimize fraud analysts

monitor transactions 24 hours a day, seven days a week, 365 days a year, including holidays.

WHAT DOES THIS MEAN FOR YOU?

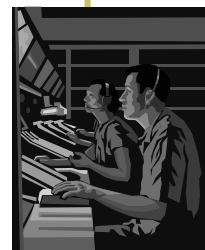
If an Actimize fraud analyst believes suspicious activity is taking place with your card, they will contact you by phone. This is why it is important for you to keep your phone numbers up to date with Farmers State Bank. If you have a cell phone, please make sure we have that number on record.

If you are called by one of our Actimize analysts, you will be asked to call them at 1-800-830-1925 as soon as possible. The Actimize analyst will state that they

are calling on behalf of Farmers State Bank. The Actimize analyst will only ask for your name and will not ask you to provide any personal information.

The Actimize analyst will ask you about the suspicious transaction(s). If the transaction is legitimate you can continue to use your card. If you did not make the transaction, the Actimize analyst will stop any further transactions on your card and ask that you contact Farmers State Bank as soon as possible.

If you have any questions about our Fraud Monitoring System feature please contact us at either location.





PO Box A
Parkston SD 57366

PRESORTED
STANDARD
U.S. POSTAGE PAID
KAYLOR, SD
PERMIT NO. 1

Go With the Bank That Leads the Way!

Teller Tidbits

As of December 1st, 2010, Farmers State Bank will no longer accept Federal Tax Payments. Federal tax payments will have to be made by enrolling with The Electronic Federal Tax Payment System (EFTPS).

EFTPS is a free service from the U.S. Department of the Treasury. Since it began in 1996, millions of businesses, individuals, federal agencies, tax professionals, and payroll services have used EFTPS. All federal taxes can be paid using EFTPS. You can make payments via this Web site (www.eftps.gov), a voice response system, or special channels designed for tax professionals, payroll services, and financial institutions. Quick, secure, and accurate, EFTPS is available by phone or online 24 hours a day, 7 days a week. You can schedule a business payment up to 120 days in advance or an individual payment up to 365 days in advance.

If you would like some more information, you can contact any one of our employees.

Electronic Check Conversion

Suppose you are shopping and you hand the clerk a check. The clerk then runs the check through a machine and hands the voided check back to you with the receipt. In the banking industry this is known as "Electronic Check Conversion" or ECC.

ECC is a process where your check is used as a source of information (check number, account number and the ABA number). The information is then used to make a one-time electronic payment from your account, an Electronic Funds Transfer. The check itself is not the method of payment.

Before a business can use your check for ECC, Federal Law states that you must be given a notice. This notice may be a posted sign or a written notice that requires your signature.

A difference between checks and ECC's is that ECC's may be processed faster than a check, so make sure you have money in your account.

You can contact us with any questions about your accounts or if you would like to know more about ECC's let us know.