

MONEY MATTERS



Parkston, SD
605-928-7991

Farmers State Bank

Kaylor, SD
605-583-4471



EQUAL HOUSING
LENDER



Volume 10, Issue 2
Summer 2008



From the President's Desk

Scott Bormann, President

I am very excited about our upgraded Internet Banking service. Since we introduced our first Internet Banking service in 2001, banking technology has made significant advances and I am pleased to bring you many of those new technologies.

Some of the enhancements that I think you will enjoy are "real time" posting, letting you see your new balance as soon as transactions post, and E-Statements, giving you faster delivery of your checking and savings account statements. If you sign-up for E-Statements, we will provide you a flash drive (memory stick) that you can save your E-Statements on.

Be sure to try out our new Internet Banking and all the enhancements that go with it.

24 Hour Phone Banking



928-4040
888-459-4040

Internet Banking Upgrade

Farmers State Bank is excited to announce that we have recently upgraded our Internet Banking website to include some major enhancements. Some of the improvements include:

1. **Check Images** – you are able to view images of your checks and deposits through Internet Banking.
2. **Real Time Information** – your transactions are updated regularly throughout the day on Internet Banking.
3. **E-Statements** – you have the ability to "pick up" your monthly bank statements, including images, electronically through Internet Banking.
4. **Mobile Banking** – you can access Internet Banking from your mobile phone (*Mobile Internet connection is required*).
5. **Quicken Access** – you can download account information to your Quicken



program on your personal computer. MS Money will continue to be an option.

6. **Secure Messaging** – You are able to contact Farmers State Bank through a secure messaging system.

7. **New Cut-Off Time** – Cut-off time for Internet Banking transactions will now be 4 pm CST. (The previous cut-off time for Internet Banking transactions was 3 pm CST.)

8. **Bill Pay** – You will be able to pay all your bills on-line from our website.

You can read more about our Internet Banking enhancements throughout this newsletter. If you have any questions, or you would like to sign up for Internet Banking, please contact one of our staff at either location. You can also visit our website at www.fsbparkston.com.

What are E-Statements?

As part of our Internet Banking upgrade, we are now offering E-Statements to our Internet Banking customers.

E-Statements are electronic versions of your monthly statements that you would receive through our Internet Banking service, rather than the paper version through the US Postal service. They look just like the paper statements, and contain the same images and information, yet you will receive them sooner than before, usually on the day they are created.

There are some significant advantages in receiving your statements electronically:

- **Same Day Delivery** - will eliminate the 1 - 4 day waiting period

- **Easy Storage** - E-Statements can be stored virtually anywhere. You can save them to your computer hard drive or any removable drive.
- **World Wide Access** - E-Statements are available for you to access from your Internet Banking website.
- **Prior Statements** - Prior E-Statements will be available for up to a year on your Internet Banking website.
- **Environmentally Friendly** - the reduction in paper makes E-Statements friendlier to the environment.

If you would like to start receiving E-Statements, you can contact any one of our staff or you can visit our website at www.fsbparkston.com.

**INTERNET BANKING AT
 WWW.FSBPARKSTON.COM**

Bill Pay

Our bill payment 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 time isn't all it will save you. When you pay bills online, you can:

- Pay your bills whenever you want, wherever you want - 24 hours a day, seven days a week. Even in your pajamas!
- Have the convenience of paying your bills online.
- Have peace of mind of our Bill Pay System's data encryption technology for secure transactions.

- Receive an automatic payment history to every bill you pay so you know who you paid, when you paid them and how much you paid them. 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."

So save your stamps and envelopes, put away your checkbook and clear your desk. To start paying your bills online, please contact any of our employees at either location.

Mobile Banking

If you have Internet access on your cell phone and are signed up for our Internet Banking service you can access your accounts with your cell phone. Use the following website address to access our Mobile Banking website:

<https://online.fsbparkston.com/mobile.wml>

On the Mobile Banking website, you will be able to view your account balances and transfer funds between accounts at Farmers State Bank. To access your Internet Banking website by cell phone, just use your same USER ID and PASSWORD, that you would use on your computer.

Teller Tidbits

➡ Just a reminder that if you are changing your e-mail address, please contact us and let us know. If you are an Internet Banking customer you can change your e-mail address yourself, by choosing OPTIONS, then ACCOUNT INFO, then E-MAIL ADDRESS. If you are receiving E-Statements, you will need to notify us of any e-mail changes.

➡ New Mexico and Arizona, the second and third state quarters of 2008 are available in the teller lines. Note that this is the final year in a 10 year collection series of state quarters. *Remember that the quarters are available for a limited time only.*

➡ Would you like to receive your copy of *Money Matters* via email? Contact us at fsb@fsbparkston.com.

Secure Messaging

Our new Internet Banking service offers a unique and secure way to contact Farmers State Bank, "Secure Messaging".

You can use "Secure Messaging" to send a secure message to be answered by the bank. This will enable you to pass sensitive financial information, such as account numbers and balances, without fear of interception by third-party email services.

You can access "Secure Messaging" in two ways: use the icons to the right of the account about which you have a question, or use the Options Menu on your toolbar to access a blank message screen.