



We're Gearing Up
to provide YOU with a
Better Banking Experience!

WELCOME TO **First Bank Digital Banking**

First Bank is excited to launch our new Digital Banking platform including an updated design and new functions. The new Digital Banking experience will launch on July 18th, and we can't wait to share it with you!

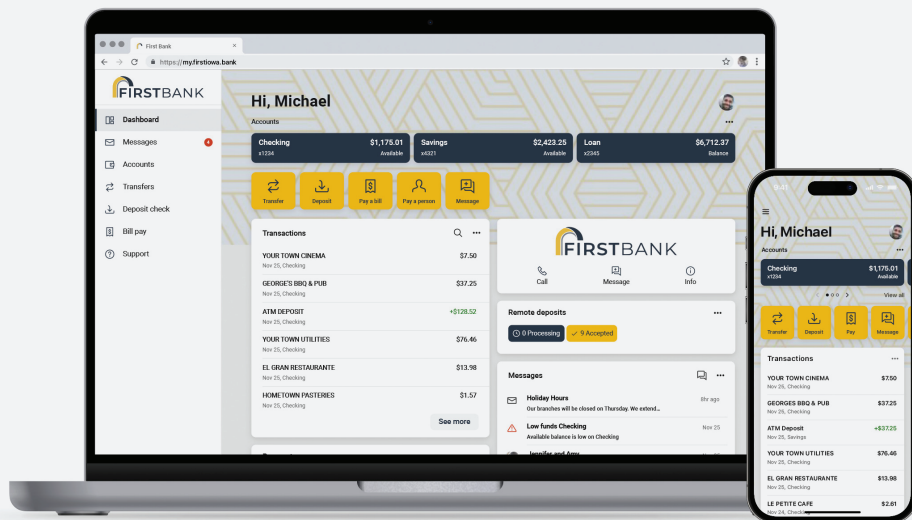
Inside you will find a few instructions to help you upon your first log in to the new platform along with answers to common questions about managing your Digital Banking experience. Our website will have additional How-To Guides, videos and highlight the new features you can find in our Digital Banking at www.firstiowa.bank/digital

We hope you enjoy the new look and banking services that enhance managing your banking and finances in one location.



What's New:

- Two-factor authentication at log-in
- Credit Score Monitoring
- External Funds Transfer
- Mobile Deposit
- Financial Insights
- Messages - Coming this Fall!



After **5 PM CST on Monday, July 17th**, online and mobile banking TRANSFERS will be unavailable. You will still be able to log in and view transaction history, schedule bill payments and access eStatements. All systems will be available on Tuesday, July 18th when our new digital banking platform goes live. When the new and improved platform becomes available, you will have full access to your accounts, transfers, bill pay and more.

Prior to 7/17

- Take note of your Money Connection Online ID and Transfers setup.
- Verify the email address linked to your online banking account is current. (Options tab > Personal).
- Verify First Bank has your correct phone number.

Monday, 7/17

- After 5 PM CST, internal Transfers in Online & Mobile banking will not be available.

Tuesday, 7/18

New Digital Banking (Online & Mobile) will be available.

- Download the new app from your app store (*search First Bank IA Digital Banking*)
- **OR** Login online at digital.firstiowa.bank
- Then follow the login instructions provided in the guide.

On or after 7/18

- Review your Alert settings.
- Review the internal Account Transfers.



Do I need to re-enroll in Digital Banking?

No, if you are a current user, just log in using your ID/username and password. our current account login ID/username and password will be transferred from the old system to the new platform.

- Your username/password combination will work for both online and mobile platforms.
- Anyone who has not logged into First Bank Money Connection Online Banking during the past six months will be required to re-enroll in Digital Banking.

HOW WILL I LOG INTO FIRST BANK DIGITAL BANKING FOR THE FIRST TIME ON OR AFTER JULY 18TH?

ONLINE BANKING

From your computer visit www.firstiowa.bank and click Account Login and then click Login to enter your ID/username and password. Your ID/username and password will not change. When you sign in, a confirmation email will be sent to the email address linked to your digital banking account with a verification code. Enter the code to proceed.

Please delete any previous bookmarks for Money Connection Online and add new bookmarks for First Bank Digital Banking.

MOBILE BANKING

All customers using the First Bank mobile app will need to download the new First Bank IA Digital Banking app. Search for **First Bank IA Digital Banking** in the Apple, Google Play or Android App stores. At first login, you will use your current ID/username and password.

Some of the first things for you to review:

- Set up new alerts and reminders.
- Confirm eStatements to receive your statements timely.
- Review internal transfers between accounts.

I wish to enroll in Digital Banking, what do I need to do?

Want to get started today? Please call First Bank at (319) 352-1340. Beginning this Fall, you can self-enroll from the log-in screen on your desktop or mobile device.

Can I change my Username or Password?

Yes, you will find this under your profile and Settings.

- In the event you want to change your Username or if you are a new user, requirements are as follows:
 - Username must be between 8-25 characters
 - Must contain at least 1 letter
 - Cannot contain your password
- Password Requirements:
 - Must be between 8-25 characters in length
 - Contain at least 1 letter, 1 number, 1 special character +_!@#\$%^&*~ and upper/lower case letters
 - Cannot match one of the previous 2 passwords



NEW SECURITY FEATURES

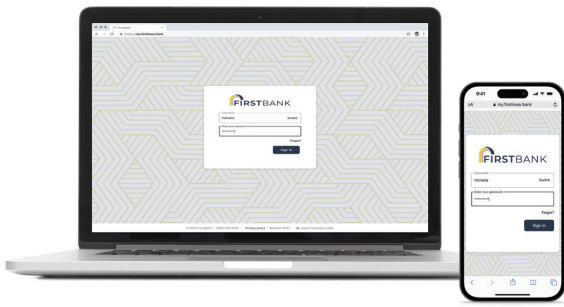
2FA (two-factor authentication) adds an extra layer of protection to ensure the security of your digital banking session beyond a username and password. You will be asked to choose a method to receive your verification code. We recommend end users receive a text via a mobile phone, but you can also choose to receive a phone call via a landline or a verification code through the Authy app. Once you have enrolled, you will not have to re-enroll unless you choose to reset your 2FA.

Shared Login

Due to the new verification process with two-factor authentication, if you share a log-in for your accounts, you will need to establish a separate log-in for each of you. You may keep the current log-in and one of you will need to create a new log-in, which can be completed using the self-enrollment tool from the log-in screen or contact the Team at First Bank to assist you.

WHAT STAYS THE SAME?

- Your ID/username and password
- Account numbers and nicknames
- First Bank's routing number will stay the same (it's still 073902766).
- Loan numbers will remain the same and payments can be made as usual.
- All existing First Bank Visa Debit and ATM Cards will continue to work using the same PIN.



WHAT'S NEW?

WHAT WILL THE NEW DIGITAL BANKING LOOK LIKE?

Whether you are online, using a tablet or going mobile, First Bank Digital Banking will look and operate the same on all platforms.

NEW FEATURES TO EXPLORE INCLUDE:

- **Security Features**

First Bank Digital has an additional layer of security with Two-Factor Authentication, to protect your accounts and assets. You can also enable Touch ID and Face ID.

- **Credit Score Monitoring**

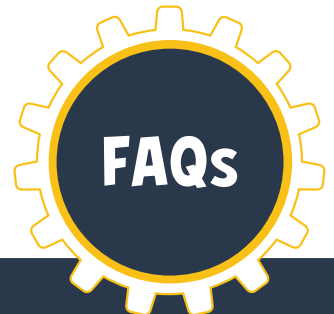
Have instant access to your credit score along with innovative credit score solutions.

- **Messages**

Coming this Fall! Engage directly with a First Bank staff member through Digital Banking Messages. With Messages, both you and First Bank staff can attach files, accounts, transactions, payments, and forms to your messages—making it simple to get on the same page and fast-track problem resolution.

- **Financial Insights – Personal Financial Management**

We're excited about the new Financial Insights to help you bring all your financial pieces together in one place. By adding external financial accounts, the personal financial management tools will help you manage your complete financial outlook. You will be able to check balances, review transactions, create budgets and manage all your accounts from First Bank Digital Banking.



Bill Pay

Will my bill payment history convert?

Yes, all payment histories dating back to July 2021 will be available on the new digital bank. Bill Pay will be using the same system so you will notice minimal changes when submitting payments.

Mobile/Remote Deposit

Will I still be able to deposit checks using mobile deposit?

Yes, the same functionality is available, but you may notice some minor differences in the new platform.

I have internal transfers set up. Will this transfer over to the new system?

Yes, internal transfers will convert. Please review for accuracy.

I have alerts set up; will these transfer over to the new system?

No, you will need to create new Account Alerts for your accounts. Digital Banking will have additional Alert messages available coming soon!

Will account nicknames transfer over?

Yes, your account nicknames will display along with the last 4-digits of the account number.

Will my Online Banking history be available?

Yes, your current balance and 120-days of transaction history will be available on Day 1 (**July 18, 2023**). By clicking the See More button, additional transactions will be pulled into the app, up to 18-months of information is available.

Will copies of cleared checks be available through the new Online Banking?

Yes, images will be available with the transaction history.

I use a financial management tool such as QuickBooks. Will I still be able to access this on the new system?

Yes, you will have access to QuickBooks through Digital Banking.

Text Banking

There will be no changes to the First Bank Text Banking. If you are a current user of Text Banking, continue to use it! If you have not tried our Text Banking, call a Personal Banker to get signed up!

E-Statements

Will I still be able to view the e-Statements?

Yes, if you are currently enrolled in eStatements, your statement history will be available through the new Digital Bank. You can double check your eStatements to ensure all your accounts are set up correctly.

Will I still be able to view the Text Formatted Statements?

No, Text versions of statements will no longer be available. We encourage you to sign up for eStatements. You can easily enroll within your Digital Banking account under eStatements/ Documents and Settings or call a Personal Banker to get enrolled.

Browser Support

To support security measures that keep our end users' account data safe, we require updated browsers to use First Bank Digital Banking.

Microsoft Edge | Google Chrome | Apple Safari | Mozilla Firefox

Note: Microsoft no longer supports Internet Explorer and security updates are not available. Please download one of the browsers listed above. Safari versions below 10.1.2 are not compatible with the initial log in process. To complete the initial log in process, upgrade to the latest version of Safari, or use Chrome or Firefox.

Debit Cards

Will I need a new Debit Card?

Your current First Bank Visa Debit Card, Health Savings Card or Business Debit Card will continue to provide access to your accounts using the same PIN.

Debit Card Management

If you are a current user of the Card Management tool through the First Bank Mobile App, you will need to re-verify your account through the Shazam Brella app. Download the Brella app at <https://www.shazambrella.net/app/>

Are you looking for a debit card manager?

Shazam Brella helps you protect your debit card by sending you alerts when your card is used so you can quickly detect unauthorized or fraudulent activity on your account. Users have the option to receive alerts via text or email, turn on/off your debit card, submit travel notices to First Bank and receive money from authorized users.

Access Brella at www.shazambrella.net or visit our website for additional information and a link to download the Brella app.







Plaid

If you are a current user of the app Plaid to connect to third party vendors, you will need to disconnect and reconnect those products to continue using Plaid apps.



ON OR AFTER JULY 18TH:

JUST A FEW REMINDERS: On or After July 18th, once the First Bank Digital Banking upgrade is complete, there are a few things to complete to ensure a smooth transition.

-  **1. Download**
Download the new First Bank IA Digital Banking app from your app store for your mobile device or tablet.
-  **2. Login**
Login through the app or online at digital.firstiowa.bank.
-  **3. Establish**
Establish 2FA for your account.
-  **4. Enable Touch ID and Face ID**
Once your profile is set up, you may enable Touch ID and Face ID.
-  **5. Review Your Accounts**
 - Set up new alerts and reminders
 - Confirm eStatements to receive your statements timely
 - Review internal transfers between accounts
-  **6. Verify Bill Pay, if applicable**
 - Verify your Bill Pay payee information
 - Confirm existing payments are set up correctly
 - Set up new electronic bills

Do You Need Assistance? Please reach out to our Service Team.

 **319.352.1340**

 **firstiowa.bank/digital**

 **blog.firstiowa.bank**

 **Follow us on social media:**    

Digital Banking Demos and User Guides are available online at: **firstiowa.bank/digital**.

Please note these special instructions for Sprint and T-Mobile Users: Sprint users must text 'Allow 32858' to permit delivery of PIN. T-Mobile users experiencing trouble receiving the PIN must contact their mobile carrier directly for assistance.

Cedar Falls
602 Main St
Cedar Falls, IA 50613
(319) 266-2000

Goldfield
435 Main St
Goldfield, IA 50542
(515) 825-3151

Waverly Downtown
316 E. Bremer Ave
Waverly, IA 50677
(319) 352-1340

Clarion
322 Central Ave E
Clarion, IA 50525
(515) 532-6635

Plainfield
620 1st St
Plainfield, IA 50666
(319) 276-4469

Waverly West
921 W. Bremer Ave
Waverly, IA 50677
(319) 352-3502

Eagle Grove
201 W Broadway
Eagle Grove, IA 50533
(515) 448-5111

MEMBER
FDIC