

LET'S GET STARTED

Opening a new Account with First State Bank is easy and quick.

Complete the "**New Consumer Account Application**" and the "**Information Gathering Planner**". You may complete the forms On-line; you may print the forms and bring them into a branch for assistance.

The following items are required to open your personal checking account at any First State Bank location:

NEW CONSUMER ACCOUNT APPLICATION

- (1) Photo ID.....a Valid Arkansas Driver's License or a Military or US Government ID, A Valid United States Passport or an alien registration card
- (2) Another form of Identification such as a College Photo ID, An employer ID Card, An Out-of-State Driver's License, or a Medical card with your name on it or a Credit or Debit Card with your name on it. We will copy the Credit/Debit Card and we will black out the account numbers for security purposes. Or a current utility bill from the customer's place of residence
- (3) Social Security Number (not card)

DIRECT DEPOSIT SERVICES AUTHORIZATION FORM

- For "Direct Deposit of payroll" simply complete the Direct Deposit Services Authorization Form and present it to your employer. Or the bank can mail the signed form to your employer at account opening.
- If you are establishing or transferring Federal Benefits such as Social Security, SSI, or Military Benefits, this will be done at the bank over the phone with the appropriate governmental agency. The process will take a few minutes but in-most-cases, it will be certified and completed at account opening time. (See Closing Your Old Account, Below)

AUTOMATIC PAYMENTS (Starting New Payments or Transferring Existing Payments from another bank)

- If you have recurring bills automatically deducted from your checking account such as, utilities, car or home insurance, cell phone, TV Programming Packages, gym memberships...this can be changed by completing the "Automatic Payments" form or this can also be done at the bank at account opening.

MOBILE BANKING / MOBILE DEPOSIT

- Download the First State Bank APP to access your accounts 24 hours a day, seven days a week through On-Line banking. Mark the appropriate spaces for Mobile Banking on the **New Consumer Account Application**.
- For Mobile Deposit, login to your personal profile and click on Mobile Deposit. Agree to the terms and conditions. The new account representative will guide you thru the process at account opening. This will enable you to deposit checks to your account at First State Bank from any location in the US.

CLOSING YOUR OLD ACCOUNT

First State Bank reduces the hassle for you when moving your accounts from another bank by monitoring each Direct Deposit, or Auto Transfer as it is deposited to your new account. We will notify you of each item as it appears in your new account until all of the Transactions posted. We will also notify you to close your old account, or you can complete the "Account Closing Form" On-Line, sign it at opening and we will mail it to the old bank to send your funds to the new account.