

Mobile Banking FAQ:

What is Mobile Banking?

Mobile Banking enables you to access your account information using a special website designed especially for use with web-enabled cell phones. The mobile website has a clean, easy to navigate format and includes an additional security feature for mobile transactions.

What can I do via Mobile Banking?

You can review your account balances and transactions, search for specific transactions, make transfers between your accounts, and communicate with the bank via secure messaging. Basically, you can do your banking on the go!

What type of accounts can be accessed in Mobile Banking?

Mobile Banking provides you access to all of the same accounts available to you in Internet Banking today.

What Mobile Devices are supported for Mobile Banking?

Mobile Banking is based on your cell phone's mobile browser, and not your cell phone model or carrier you use. Therefore, it is compatible with a large range of devices. Of course, you need to have Internet access in your charge plan with your cellular carrier to access our mobile services.

How much does Mobile Banking cost?

Mobile Banking is FREE to our online banking customers. You should discuss any service plan fees for accessing the Internet with your cellular provider.

Is Mobile Banking Secure?

Mobile Banking uses the most secure mobile browser access available. Each Mobile Banking session is on a secure server, featuring 128-bit data encryption and requiring a login ID and password for access.

What do I need to get started with Mobile Banking?

To access Mobile Banking, you must:

- Be enrolled in Internet Banking.
- Have a web-enabled cell phone or mobile cellular device.
- Download the app from the App Store or Google Play.

Do I need a different User ID and Password for Mobile Banking?

No, for your convenience, you will continue to use your current Internet Banking User ID and Password to access Mobile Banking.

How do I log into Mobile Banking?

Once you have signed up for Online Banking, use your Internet enabled cell phone to access our Mobile Banking website, www.fsbcrosssett.com or download the First State Bank App from the App Store or Google Play. Use your current Internet Banking User ID and Password to sign into your accounts.

Will my Cell Phone work for Mobile Banking?

First State Bank's Mobile Banking uses specifically designed software which adapts to any Internet enabled cell phone or web enabled cellular device. Less advanced phones may encounter issues of various types due to technology incompatibility. Contact your provider if you have questions or encounter error messages when trying to access our Mobile Banking website.

If my cell phone is lost, who should I contact?

If you lose your cell phone you should First State Bank immediately to have your User ID and Password reset. If you have any questions, or you are concerned that your User ID or Password may have been compromised, contact First State Bank at 870-364-5131. We will be happy to put an alert on your account, reset your Internet Banking access or assist you in monitoring your account for any unusual activity. We can also disable your online banking access for you. **Most Importantly**, you will want to contact your cellular service provider to temporarily disable your phone and prevent charges to your cellular account until you are able to recover or replace your phone.

Is Online Bill Payment available in Mobile Banking?

At this time, Online Bill Payment is not available in Mobile Banking.