

FSB EARLY PAY. FSB Early Pay (the service) is a service whereby we may make funds from direct deposits available to you up to two business days prior to our receipt of the funds for regularly recurring direct deposits made directly to your First State Bank checking, savings, or money market account, subject to the terms and conditions governing your account. All accounts that meet our criteria for the service are automatically enrolled, and there is no fee for the service. We may determine which direct deposits and which deposit accounts qualify for the service in our discretion and according to criteria we establish from time to time, and whether a direct deposit qualifies for the service may depend on other factors, such as the time of receipt or terms or coding of a payor's ACH file, fraud prevention restrictions (including restrictions related to the amount of a direct deposit), and other confidential risk considerations. These factors may change from time to time without notice to you. Once a regularly recurring direct deposit starts, it may take up to 60 days for us to determine whether the direct deposit qualifies for the service, and our determination may change over time. We do not guarantee that any direct deposit will qualify for the service. Any direct deposit that does not qualify for the service will be made available as provided in our funds availability policy. If we make funds from a direct deposit available to you prior to the time we receive the funds from the payor through the ACH network, but we are unable to collect part or all of the funds, you will be liable to repay us the funds we made available to you. In this situation, you agree that we may debit your account to recover the funds without prior notice to you, even if the debit transaction overdraws your account. In the event of an overdraft, you agree to pay the applicable overdraft fee as then disclosed in our pricing or fee schedule. It is always your obligation to verify that the funds are available in your account before spending them. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For example, if we make funds available to you through Early Pay Day two days early on Wednesday, interest on those funds will not begin accruing until the day we receive the funds from your payor, in this example on Friday. We provide the service as a courtesy in our sole and absolute discretion, and we may terminate, suspend, or modify the service at any time without notice to you.