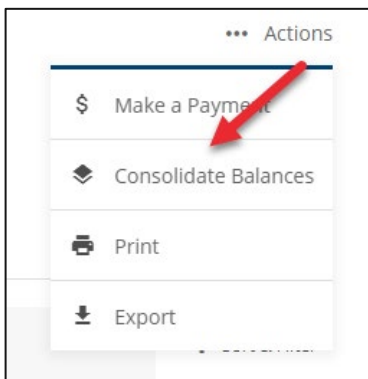


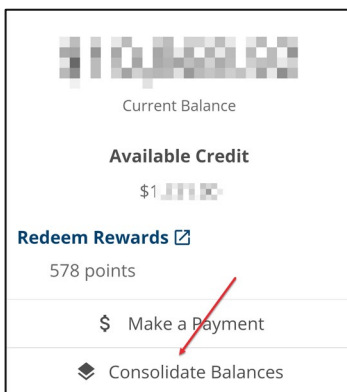
How to Consolidate Balances to your First South Financial credit card

If you'd like to transfer balances from your other credit cards to your First South Financial credit card, you can do so in a few simple steps. Be sure to have your current credit card statement or payment address information handy before you start the process.

1. Login into the digital banking platform.
2. Click or tap on the credit card that you want to use for the balance transfer.
3. If accessing digital banking from a web browser, click on "Actions", then "Consolidate Balances".



From the mobile app, tap on the "v" just under the Current Balance, then tap "Consolidate Balances".



4. Enter the Payee information for the loan or credit card you wish to transfer, including the account number and the transfer amount. When everything looks correct, click or tap "Next".

NOTE: If you're paying off a loan, you will want to obtain a 10 to 14 day payoff before submitting the transfer. If you're paying off another credit card, please be aware that interest charges will continue to accrue until the payee processes the balance transfer payment. Please continue to make your regular payments until your balance transfer has been processed. This cannot be used for existing First South Financial loans or credit cards.

Payee


Payee Name ⓘ Street Address ⓘ

City State ZIP Code ⓘ


Account Number \$ Transfer Amount (min: \$1.00)

Next Cancel

5. Review the information on the screen. If everything looks correct, click or tap “Submit”. If changes need to be made, click or tap “Edit”. If you do not wish to submit a transfer at this time, click or tap “Cancel”.

 Review Balance Transfer

Transfer Amount (min: \$1.00)
\$5.00

 VISA FLEX REWARDS \$500.00

Payee Name Account Number
Test Financial Institution 111222333444

Street Address
123 Main Street

City State ZIP Code
Anytown TN 38000

Submit Cancel Edit

6. You will receive confirmation that you your balance transfer request was successful or that edits are needed.

If you need additional assistance, please contact us at 901-380-7400 and we'll be happy to help.