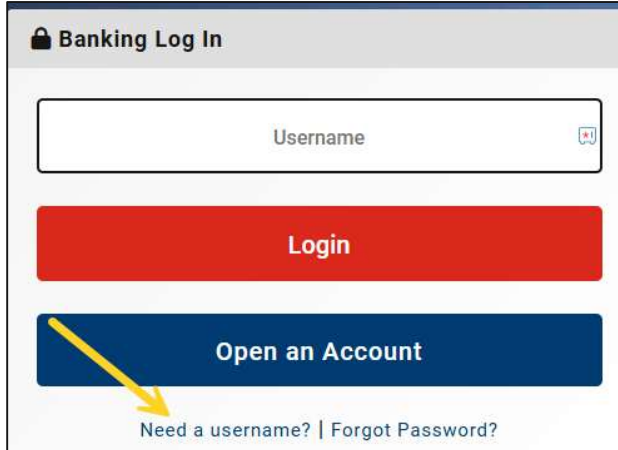


How To Enroll in Digital Banking – New User

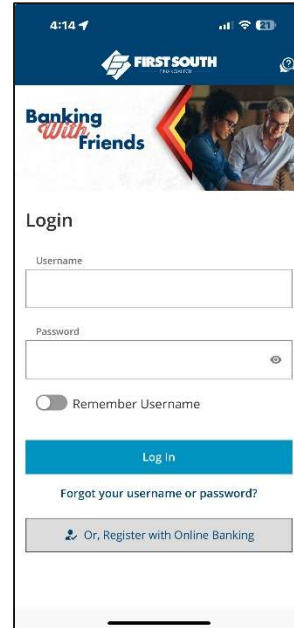
NOTE: Internet Explorer is NOT compatible with our digital banking platform.

Follow these steps to enroll in digital banking. These steps are the same for enrolling from any device – desktop, tablet or mobile.

1. From firstsouth.com, click “Need a Username?”. From the home page of the mobile app, tap on “Or, Register with Online Banking”

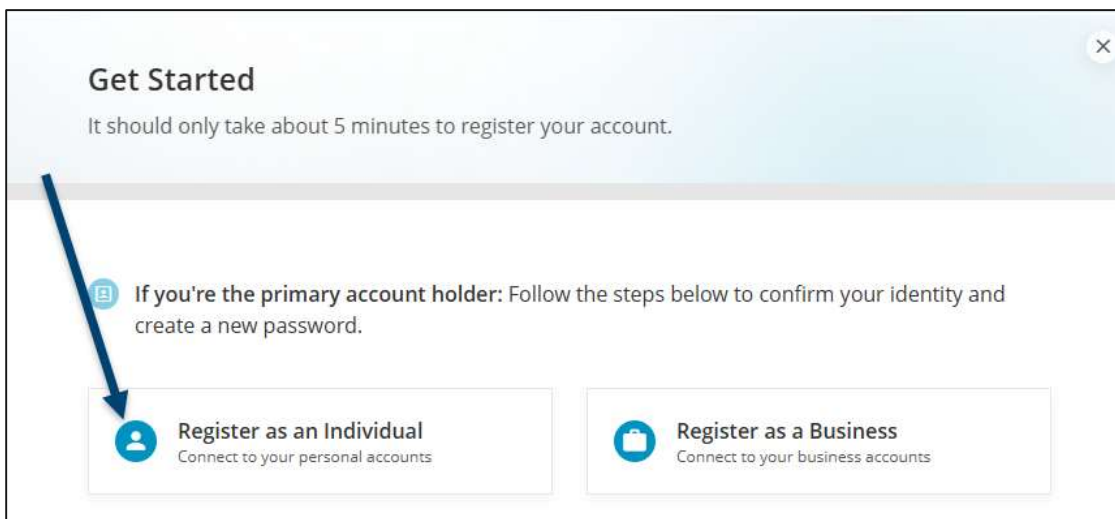


The desktop Banking Log In screen features a grey header with a lock icon and the text "Banking Log In". Below the header is a white input field labeled "Username" with a small red and white icon on the right. Underneath the input field is a large red button labeled "Login". Below the red button is a large blue button labeled "Open an Account". A yellow arrow points from the "Open an Account" button to a link at the bottom of the screen that reads "Need a username? | Forgot Password?".



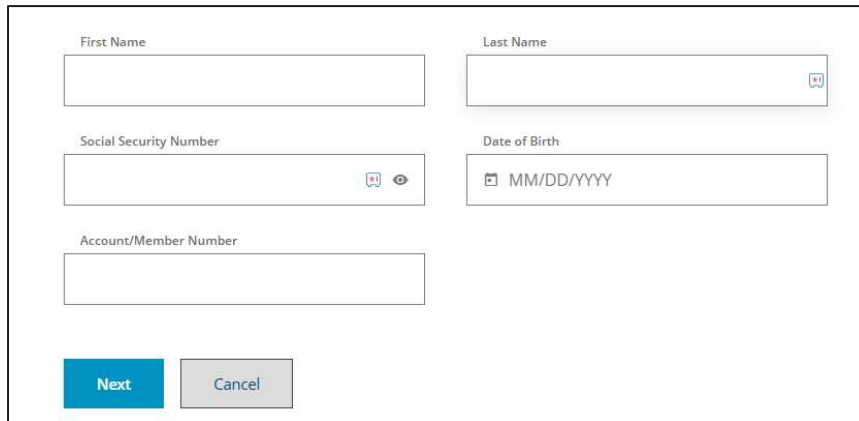
The mobile app Banking Log In screen features a blue header with the First South logo and the text "Banking Log In". Below the header is a white input field labeled "Username" with a small red and white icon on the right. Underneath the input field is a white input field labeled "Password" with a small red and white icon on the right. Below the password field is a toggle switch labeled "Remember Username". Underneath the toggle switch is a blue button labeled "Log In". Below the blue button is a link that reads "Forgot your username or password?". At the bottom of the screen is a grey button labeled "Or, Register with Online Banking".

2. There is an option to register as an individual or as a business. These instructions are for registering as an Individual.



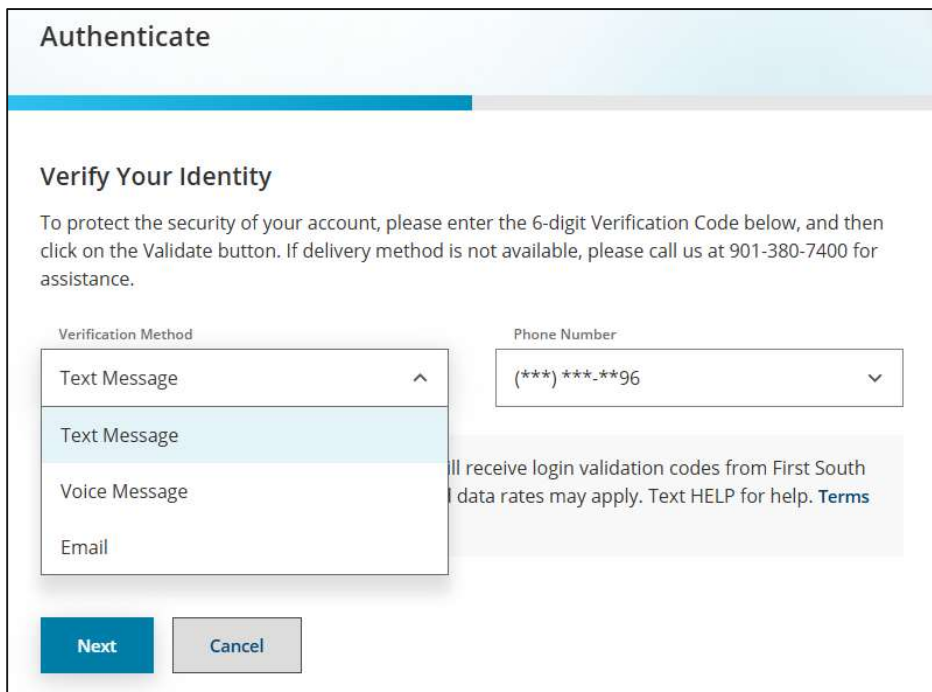
The "Get Started" registration screen has a light blue header with a close button (X) in the top right corner. Below the header is a grey bar with the text "It should only take about 5 minutes to register your account." Below the grey bar is a white box with a blue icon of a person and the text "If you're the primary account holder: Follow the steps below to confirm your identity and create a new password." Below this box are two white buttons. The left button is labeled "Register as an Individual" and "Connect to your personal accounts". The right button is labeled "Register as a Business" and "Connect to your business accounts". A blue arrow points from the "If you're the primary account holder" text to the "Register as an Individual" button.

3. Fill in the following fields and then click or tap "Continue":
- First Name
 - Last Name
 - Social Security Number
 - Date of Birth
 - Member Number – without any leading or trailing zeroes (ex:1234567)



A registration form with the following fields: First Name, Last Name, Social Security Number, Date of Birth (with a calendar icon and MM/DD/YYYY format), and Account/Member Number. At the bottom are 'Next' and 'Cancel' buttons.

4. The Authentication screen will appear. Select the verification method and the appropriate contact information (phone number or email address, then click or tap "Next".



Authenticate

Verify Your Identity

To protect the security of your account, please enter the 6-digit Verification Code below, and then click on the Validate button. If delivery method is not available, please call us at 901-380-7400 for assistance.

Verification Method: Text Message (selected), Text Message, Voice Message, Email

Phone Number: (***).***.***96


Will receive login validation codes from First South. Data rates may apply. Text HELP for help. [Terms](#)

Next, Cancel


5. Enter the verification code you received by your chosen method and then click or tap "Next"

Verify Your Identity

A verification code has been sent to (***) ***-**-96. Please retrieve the code and enter it below.

Verification Method 


Text Message

Phone Number 

(***) ***-**-96

By selecting the Text Delivery method, you will receive login validation codes from First South FCU. One message per request. Message and data rates may apply. Text HELP for help. [Terms of Service](#) | [Privacy Policy](#)

Verification Code




6

2


Next

Cancel





 Request New Code

6. The Username & Password screen will appear. Enter your desired username and password, confirm your password, then click or tap "Register".



Username

Dei
 







Username must:

-  Have between 8-32 characters
-  Contain at least one letter
-  Not contain whitespace
-  Only contain alphanumeric characters

Password

.....
 




Password must:

-  Have between 8-32 characters
-  Contain at least one number
-  Contain at least one lowercase letter
-  Contain at least one uppercase letter
-  Contain at least one of the following special characters
~!@#\$%^&*()_+={[}]|;':",?<.>`
-  Not contain whitespace

Strength: strong

Avoid passwords that are easy to guess or used with other websites.

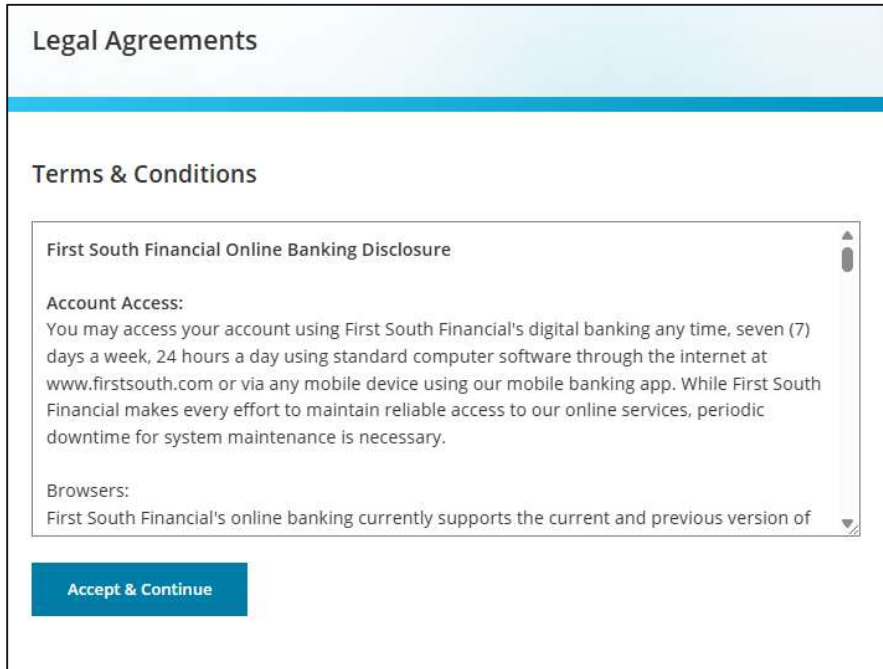
Confirm Password

.....
 


Register

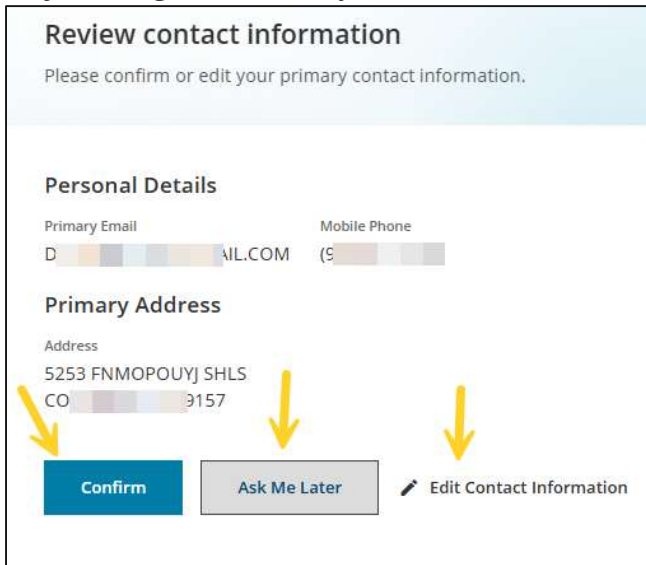
Cancel

7. The Legal Agreements page will appear. Tap or click “Accept & Continue” once you’ve read the Terms and Conditions.



The screenshot shows the 'Legal Agreements' page. At the top, there's a header 'Legal Agreements' in a light blue bar. Below it, the section 'Terms & Conditions' is displayed. A scrollable box contains the 'First South Financial Online Banking Disclosure'. The text in the disclosure includes 'Account Access:' followed by a paragraph about digital banking availability (7 days a week, 24 hours a day) and 'Browsers:' followed by a sentence about browser support. At the bottom of the scrollable box is a blue button labeled 'Accept & Continue'.

8. The Review Contact Information screen will appear. Click or tap on “confirm” or “Ask Me Later” if all looks good. Click or tap “Edit contact Information” if you need to make any changes to the information listed on the screen.



The screenshot shows the 'Review contact information' screen. It has a light blue header with the title 'Review contact information' and a subtitle 'Please confirm or edit your primary contact information.' Below this, there are two sections: 'Personal Details' and 'Primary Address'. Under 'Personal Details', there are fields for 'Primary Email' (showing 'D...@IL.COM') and 'Mobile Phone' (showing '(9...'). Under 'Primary Address', there is an 'Address' field showing '5253 FNMOPUJY SHLS CO 8157'. At the bottom, there are three options: a blue 'Confirm' button, a grey 'Ask Me Later' button, and a link with a pencil icon labeled 'Edit Contact Information'. Three yellow arrows point to each of these three options.

9. Congratulations! You’re now logged in!

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