- ATM
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Internet Banking

Internet Banking is a time-tested tool that allows secure, convenient access to your account information 24-7, 365 days a year. It is a gateway to many of the newest banking services available. New Internet Banking customers will now receive E-Statements...no more paper statements to hassle with!

Security Features

Home State Bank's Internet Banking website uses a combination of industry-approved security technologies and practices to protect your account data. Features include Secure Sockets Layer(SSL) technology to provide 128 bit encryption, authentication and data integrity. A VeriSign issued Digital ID is used to provide public and private key cryptography thus authenticating traffic between our customers, service providers and Home State Bank's private databases. Firewalls are in place and traffic is monitored for Intrusion Detection. In addition to the technologies and equipment, Home State Bank and its service providers have regular audits, exams and penetration tests to ensure high quality internet security.

Security Recommendations

- Passwords should consist of combinations of letters, numbers and special characters
- Do Not use the "Save Password" feature on your browser
- Anti Virus Software should be used and kept up-to-date
- Your operating system should be kept up-to-date with current security patches
- Block SPAM e-mail and Pop-Up advertising, which are often carriers of spyware, viruses, trojans, and other malicious code

- Protect your computer from spyware and keystroke loggers

Home State Bank suggests that you consult an expert if you need assistance implementing any of these recommendations.

How do I enroll?

- Call one of our Personal Bankers at 402-234-2155
- Identify what Internet Banking products you are interested in (Internet Banking with E-Statements only or Internet Banking with E-Statements and Online Bill Pay)
- Get appropriate agreements for E-Statements and/or Online Bill Pay signed

I've enrolled for Internet Banking. Now what?
You will receive a Welcome letter via e-mail notifying you that you are enrolled and ready to login online. Simply go to our website, www.hsbonline.com and click the Internet Banking link. At the logon screen enter the bank assigned Temporary User ID in the USER ID field, and the 16 character bank assigned password in the password field. Your password is not case sensitive but the dashed need to be included. You will be required to change your USER ID and PASSWORD as soon as you login. Your User ID must be at least six characters long and include at least four letters and one number. A common format for a person named John Smith might be jsmith12. Keep in mind that someone else may already have reserved the User ID which you are trying to use. If you try to use a User ID that is already in use you will receive an error. Please create a different User ID and try again. You will also be forced to change your password.

Password Rules
Passwords must be at least eight characters long and include at least seven letters and one number. For example, Bluesky4 is an acceptable password. Your password cannot be the same as your User ID, your Social Security number or your name. Passwords expire every six months. You will receive warnings about the upcoming passsword expiration 20 days prior. Please change your password when you receive a prompt warning you that it will be expiring. You will also be asked to select and answer two security questions (sometimes referred to as "challenge" questions). These questions will be used to assist you at a later date if you forget your password.

My temporary password is 16 characters long. When I am prompted to change my password, does it need to be that long?
No, it can be as short as eight characters long. The password rules are listed above.

What if, during login, I enter my password incorrectly?
If you enter the correct User ID but use the wrong password, your account will be locked after three invalid login attempts. You will need to call Home State Bank to unlock your account or you can use the "Forgot Your Password?" button. This feature will prompt you to answer your security challenge questions. If you answer them both correctly, then you will be prompted to create a new password.

Forgotten Password Feature
If you forget your password, you can select the button, “Forgot Your Password?”, and the system will prompt you to answer your two security questions. If you attempt to answer the questions and are unsuccessful for three times, then the system will lock your account requiring a bank employee to unlock the account. If you answer the two challenge questions correctly, your account will be unlocked and you will be required to create a new password and re-answer the challenge questions.

Can I change my password?
You will use your original password to login the first time. Then, it will prompt you to change your password. You can change your password as often as you like. For the strongest security, please use random words and numbers. Never use easy to guess passwords such as a simple series of numbers, a child's name, a birth date, etc. Always remember to keep your password in a secure place. To change your password, click on *Services>Change Password*.

- Enter your old password in the Old Password field
- Enter your new password in the New Password field
- Re-enter your new password in the Confirm New Password field
- Click the ‘Submit’ button to save these changes

Note: Asterisks appear when entering the password for added security. The complete Password Rules are listed earlier in this document.

How do I know that my banking session is being protected by encryption?
Both Netscape's Navigator and Microsoft's Internet Explorer offer visual assurance that your banking session is protected. When in an encrypted session, Netscape's Navigator, equipped with 128-bit encryption, will display a double-tooth key in the lower left corner of your monitor. A single-tooth key is displayed for Netscape browsers equipped with 40-bit encryption. Netscape Navigator, version 4.04, will display a lock at the bottom of your screen. Similarly, Microsoft's Internet Explorer will make visible a closed padlock in the lower right corner of your monitor. Generally, when not in a secure session, the key image will appear broken and the padlock will look open. Please note, however, that some browser versions may not display a symbol when viewing an unencrypted page. As a general website usage matter, Home State Bank recommends that you use Microsoft Internet Explorer browser version 5 or later and keep it patched with the latest security updates.

Checking for Security
To determine the security of a web page, click inside the page with the right mouse button, click Properties on the menu that appears. The connection information should show that the connection is encrypted. Typically, the wording should be something like: SSL 3.0, RC4 with 128 bit encryption (High); RSA with 1024 bit exchange.
You can also check to ensure that a digital certificate is in use by clicking on the Certificate button on that same page. The Issued listing should be our technology partner, Precision Computer Systems . Their website will be listed as: Ibank.pcs-sd.net. Verisign is the issuer at www.verisign.com
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What happens if I don't exit the system?
By default Home State Bank's Internet Banking has a ten minute time out feature, so if the system is not used for ten minutes, then the user will be inactive and will have to log in again. Once ten minutes has elapsed, you will be taken back to a login screen after the next selection is made.

Under a scheduled transfer, I see "*******" in the display field. What does that mean?**
If an account becomes invalid, such as Closed or Dormant, asterisks will display in this field. In the event the account is dormant, please contact Customer Service.

The website is not refreshing properly.
Sometimes a copy of certain information from web pages gets left on your PC in what is called a cache. If you want to make sure that you receive the most current version of a web page, you should clear your cache. The instructions to do this are unique to each browser and even unique within versions of the same browser. The best way to get information about this is to consult the online help available within your browser. Usually this is accessible from a Menu item called, HELP.

Can I access the Internet Banking website without 128-bit encryption?
No. You must update your Internet Explorer's encryption level to 128-bit. This can be done free of charge at the following link on Microsoft's website:
http://www.microsoft.com/windows/ie/downloads/recommended/128bit/default.asp At this link you can choose your correct operating system and Internet Explorer version and download the encryption update.

E-Statements... No more losing or misplacing paper statements!

Now have your E-Statement at your fingertips.
Have your statements sent to your e-mail inbox instead of your mailbox!
If you are a new Internet Banking user, please review the Internet Banking document for general Internet Banking questions (above).

You will receive a Welcome letter via e-mail notifying you that you are enrolled and ready to receive E-Statements. Please respond to this e-mail and verify that we have the correct e-mail address. The next time your statement is produced you will receive an e-mail notification that your E-Statement is ready and you can view or print it from Internet Banking.

Once I receive my E-Statement notification, how do I open my E-Statement?
Log into Internet Banking from www.hsbonline.com :

- Select "Accounts"
- Select "Image Document"
- Select the Account you would like to view
- Select the Module "DDA RENDERED STATEMENTS"
- Click on the Statement you would like to view

To open old E-Statements, select the dates you are needing, then select View Image.

Bill Pay

Here's what Bill Pay can do for you:
Save Time...Save on Postage...Permanent history at your fingertips...and it's free with qualifying accounts!!!

Online Bill Pay allows you to pay anyone from the paper delivery person to your mortgage company without ever having to write another check or mail another envelope. You'll have your payment history available to view without digging out those old statements or checks. Paying bills has never been easier! You will also enjoy the convenience of E-Statements when you decide to enroll in Online Bill Pay.

I've enrolled for Bill Pay. Now what?
If you are a new Internet Banking user, please review the Internet Banking and E-Statement documents.
You will need to Log into Online Bill Pay and set-up your Bill Pay Account.

Open the Home State Bank website www.hsbonline.com :

- Select Internet Banking
- Log into Internet Banking
- Select Bill Pay

- Self Service
- Select Account Information
- Select Add Account
- Enter your Checking Account Number
- Check Select for Bill Payment
- Select OK

You can create Merchant Accounts but you cannot schedule payments until your account has been verified.

ATM

Home State Bank is linked to a network of ATM's through NETs. Your ATM card will provide worldwide access to your funds at Home State Bank. You can also use your ATM card at point-of-sale locations (U.S. only) for the ease of purchasing without having to write a check.

Home State Bank has an ATM conveniently located on the north side of the bank at 218 Main Street, Louisville. This ATM is free of all ATM transaction fees for Home State Bank customers.

Safe Deposit Boxes

Safe Deposit Boxes are used to store small items of value or important papers which could be lost, misplaced or stolen i.e. birth certificates, wills, passports, immunization records, titles, deeds, certificates of deposit, etc.

Sizes and annual rates run anywhere from 4x2x4 - for $20.00 per year, other sizes to 10x9x21 - for $50.00 per year.

Direct Deposit

Arrange for your payroll, social security, retirement or any other regular deposit to come directly to your account. Direct deposit is a safe, dependable and convenient way to make deposits. It's easy to set up, simply ask any of our tellers for details.

Utility Payments

Set up your electronic payments with your utility company to be automatically withdrawn from your account.

Night Depository

A combination steel vault has been installed on the northeast side of the bank to allow for 24-hour drop off of deposits and or correspondence.

Additional Services

Service Charge and Fee Schedule, Effective **July 1, 2008**

Services	Service Charge/Fee
Account Fees	
Continuous Daily OD	$3.00
Deposit Item Returned	$2.00
Transfer Charge (Automatic)	$3.00
Dormant Account	$5.00
Foreign Check Clearing	$10.00
Overdraft Item	$25.00
Return Item	$25.00
Stop Payment	$25.00
Garnishment/Levy	$50.00
Wire Transfer	
Incoming	$10.00
Outgoing	$20.00
International Incoming/Outgoing	$25.00

Research

Statement Copy (A Statement)	$1.00 per Statement
Account Research (Hourly)	$25.00 per hour (Minimum $25.00)

Fax

Incoming First Page	$2.00
Outgoing First Page	$2.00
Additional Pages	$1.00 each

Safe Deposit Box - Annual Fee

Small	$20.00 - $25.00
Medium	$30.00 - $40.00
Large	$50.00

Miscellaneous

Photocopies	$0.25 per copy
Coin Counting	$1.00 per $100.00
Counter Checks	$1.00 per pkt of 8
ATM Card Replacement	$5.00
Visa Check Card Replacement	$5.00
Deposit Bags (up to 3 bags free)	$5.00 each
Cashier's Checks	$3.00 each
Safe Deposit Box Key Duplicate	$20.00 each
Collection Item	$40.00
Safe Deposit Box Drilling	$125.00