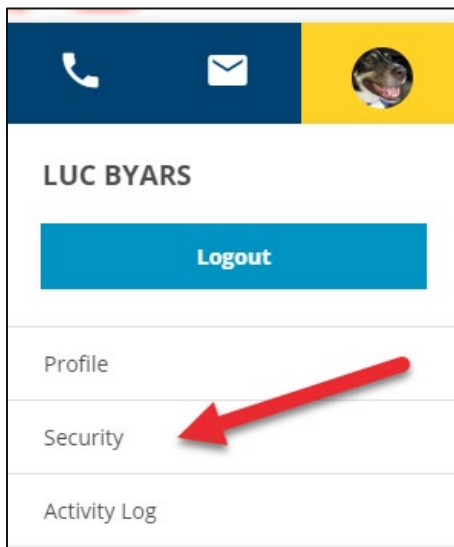


How To Enable & Login Using Two Factor Authentication

Two factor authentication is an additional security feature that you can enable. Doing so will require you to enter a code every time you login to digital banking. When you enable two factor authentication, you will be required to enter a 6-digit code that you will receive via text message, voice mail message or email message before you can log into digital banking.

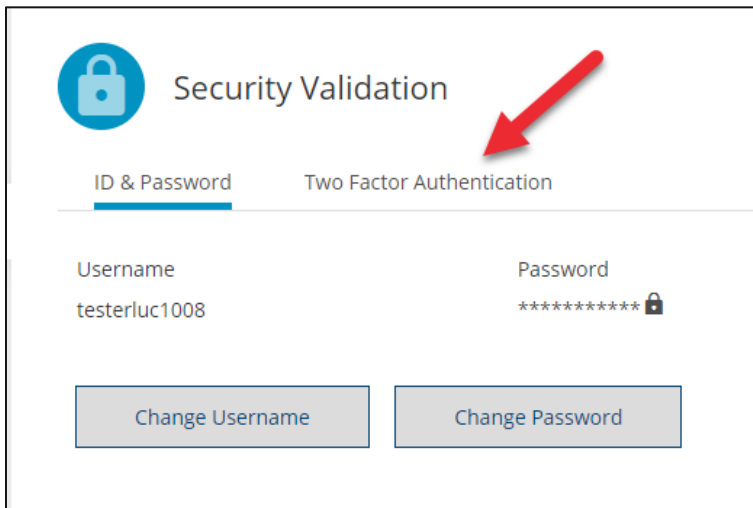
1. Log into digital banking using your User ID and Password
2. Navigate to the top left corner of the screen and click or tap on the circle that contains either your initials or the profile picture you have selected. Click or Tap "Security".



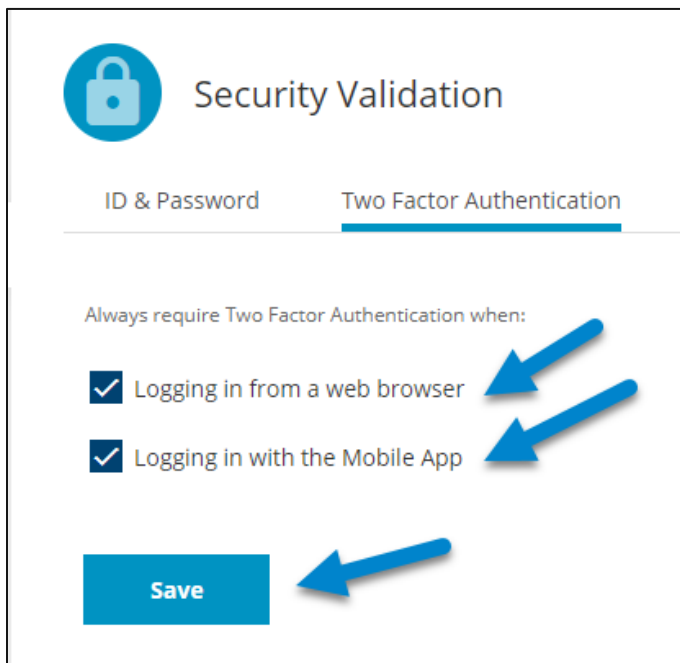
NOTE: The Profile section allows users the ability to update their home, work and cell phone numbers in addition to their email address in real time. If you are considering turning on Two Factor Authentication, please check the Profile section first to ensure that all of your information is current.

Otherwise, you may not be able to use the feature since it will send a 6-digit code to one of three options: your email address, your cell phone number or your home phone number.

3. The Security section will open and default to the ID & Password section. Click or Tap on “Two Factor Authentication”.

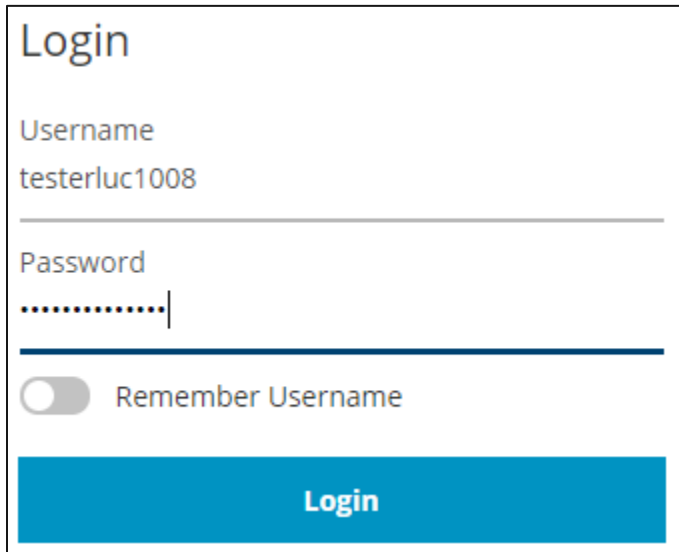


4. In this section you will have the option to require two factor authentication for logging in from a web browser (accessing via our web site firstsouth.com), from our mobile app, or both. Click or tap the appropriate options and then click or tap “Save”.



5. In this example the user has selected to require two factor authentication for logging in from a web browser and from the mobile app. Let's take a look at how this user will log in now that this feature is enabled.

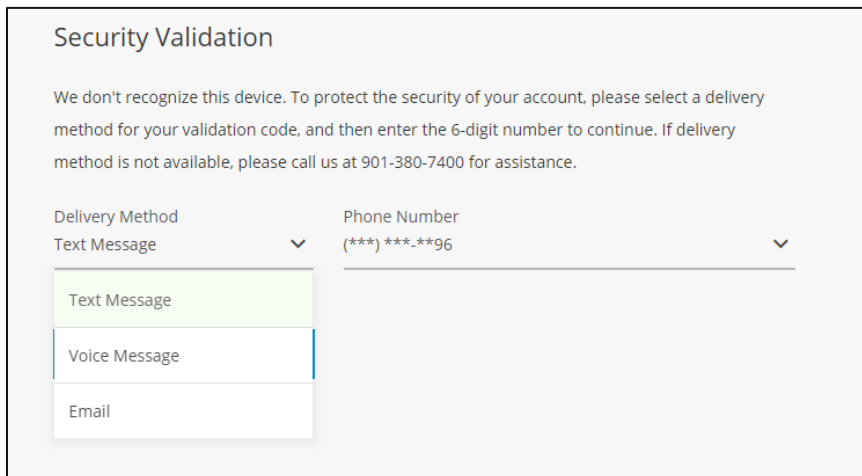
6. The user will enter their username and password and click or tap “Login”.



The screenshot shows a login form with the following elements:

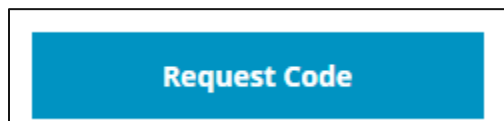
- Title: Login
- Username field: Contains the text "testerluc1008".
- Password field: Contains a series of dots representing a masked password.
- Remember Username: A toggle switch that is currently turned off.
- Login button: A blue button with the text "Login".

7. The Security Validation screen will appear. Users have the option to receive the Security Validation Code via text, email or voice message. In this example, the user has selected text message as the delivery method. The partial mobile or cell phone number will be displayed.



The screenshot shows a security validation screen with the following elements:

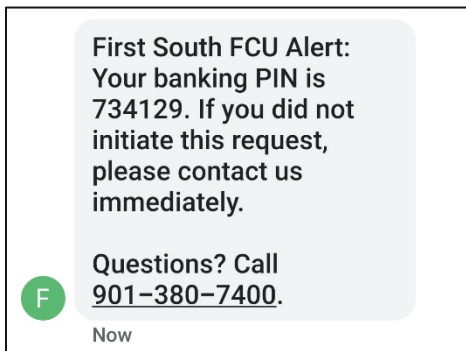
- Title: Security Validation
- Message: "We don't recognize this device. To protect the security of your account, please select a delivery method for your validation code, and then enter the 6-digit number to continue. If delivery method is not available, please call us at 901-380-7400 for assistance."
- Delivery Method: A dropdown menu with "Text Message" selected.
- Phone Number: A dropdown menu with a partial number "(***-***-***96" displayed.
- Options: A list of delivery methods: Text Message, Voice Message, and Email.



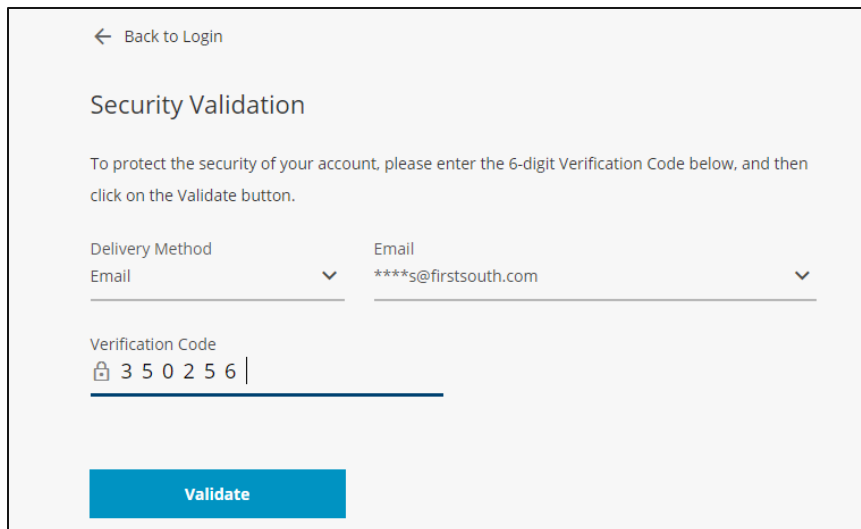
A blue button with the text "Request Code".

Once the Delivery Method has been selected, the user will click or tap the “Request Code” button. NOTE: If the user’s current email address and or cell or home phone number is not on file in our system, the user will not be able to receive the Security Validation Code.

8. The user receives the 6 digit code via a text message that will look similar to this:



9. The user will enter the 6 digit code in the Verification Code section and then click or tap “Validate”



A screenshot of a "Security Validation" form. At the top left, there is a "Back to Login" link. The title "Security Validation" is centered. Below the title, a message states: "To protect the security of your account, please enter the 6-digit Verification Code below, and then click on the Validate button." There are two dropdown menus: "Delivery Method" with "Email" selected, and "Email" with "****s@firstsouth.com" selected. Below these is a "Verification Code" field containing the code "3 5 0 2 5 6" with a cursor at the end. At the bottom, there is a blue "Validate" button.

If the code is entered correctly, the user will be logged into digital banking.

If you have any questions or need any additional assistance, please contact us at 901-380-7400 or at mail@firstsouth.com.