DENISON STATE BANK Informational Guide for New Account / New Customer

Thank you for opening an account at Denison State Bank. We appreciate your business and look forward to providing banking services to you.

All current information about our banking services can be found on the bank's web site at: www.dsbks.com

Following are the main category links on the site and what you can find at each of them:

Deposit Accounts	Deposit rates, descriptions of all savings and CD/IRA accounts, FDIC insurance, safe deposit boxes, open new account online.
Checking/Payments	Personal and business checking, debit cards, check ordering, overdraft management, ACH services, electronic funds transfers.
Loans	Loans for real estate mortgages, agriculture, commercial operating, vehicles, personal, and more. Apply for mortgage account online.
DSBconnect	The digital banking services available to account holders: web, mobile, online statements, Telebanking, web site, Facebook, more.
DSB Financial Services	Our discount brokerage service, DSB Financial Services.

Following are the main utility links at the top of any page of <u>www.dsbks.com</u>:

<u>Contact</u>	Secure web email form, employee listings, branch locations and hours, ATM locations, how to switch accounts to DSB. Locations and hours of our five DSB locations in Holton, Hoyt, Meride and Topeka.	
Locations & <u>Hours</u>		
About DSB	Bank news, key facts, FAQs, our safety and soundness, employee names, donations requests, job openings.	
<u>Resources</u>	Bank forms, reports losses & fraud, helpful info.	
Search	On right hand side, search our site for any key words you enter.	



DENISON STATE BANK Accessing Your Accounts and Banking Services

<u>Access</u>	Info at www.dsbks.com	<u>What you'll find</u>	
BRANCHES	Locations & Hours link at top of page	Branch locations and hours, listings of officers and staff	
PHONE	Locations & Hours link at top of page Call toll-free 1-800-633-2423	Answered 8:00-6:00 weekdays, 8:30-12:00 Saturdays	
ATMs	Checking/Payments / DSB ATMs	DSB branch ATM locations	
DIGITAL: Web	Register and login in DSBconnect login box More at DSBconnect / Getting Started	Online banking on browser	
DIGITAL: App	Download mobile banking app at App Store or Google Play by searching "Denison State Bank	Mobile app banking on phone/tablet. Click "New User" on app to register for digital banking.	
	More at DSBconnect / Mobile Banking		
DIGITAL: Texting	Register for digital first, then login > click Profile > Phones	Texting for account balances, postings. Text 662265 > BAL or ACT	
TELEBANKING:	Call toll-free 1-866-372-5151 More at DSBconnect / Telebanking	Automated telephone access	
OPEN MORE: ACCOUNTS & LOANS	Open another checking or savings account, apply for mortgage loan	Can open or apply online	
LOANO	More at dsbks.com > Open an Account / Apply for a Loan at top		
EMAIL:	Send from your email program to <u>online@dsbks.com</u> Send from dsbks.com > Contact > Ask Us Send from within your DSBconnect > Messages > New Request		
DEBIT and CREDIT CARDS:	More at Checking/Payments / Debit & credit cards	Ordering and using cards	
ONLINE STATEMENTS & NOTICES	Next-day electronic delivery posted within your DSBconnect More at DSBconnect / Online Statements & N	Features and registration	
CHECKS:	Can make first order and re-orders at <u>www.ordermychecks.com</u>	Paper checks, deposit slips	

