



ATTN: ACH Originator Customer

As a customer who originates ACH transactions, you have responsibilities that are outlined both in your ACH Origination Agreement with First State Bank and in the National Automated Clearing House Association's (NACHA) Operating Rules. The purpose of this letter is to help ensure your continued compliance.

Please review all provided information including how to access a copy of the NACHA Operating Rules online and the Annual ACH Originator Training packet via your Business Online Banking profile. First State Bank will now offer Same Day ACH originations upon request. To enable this option for your company, you will need to complete the Same Day ACH Addendum. Please reach out to our staff and we can provide you with the necessary documents.

Please be aware of the potential fraud related to ACH Origination, particularly related to changes in banking information. We recommend that you follow up any changes not made in person (such as those made via e-mail) with a phone call to the individual at a known phone number. First State Bank recommends that your company review best practice recommendations outlined on the Security Recommendations & System Requirements form, included in this packet. Please complete the System Requirements section with your Anti-Virus Software information, sign/date and return to First State Bank.

Contact First State Bank, Operations Department at 515-832-2520 with questions or concerns.

Thank you,

Operations Department
First State Bank