

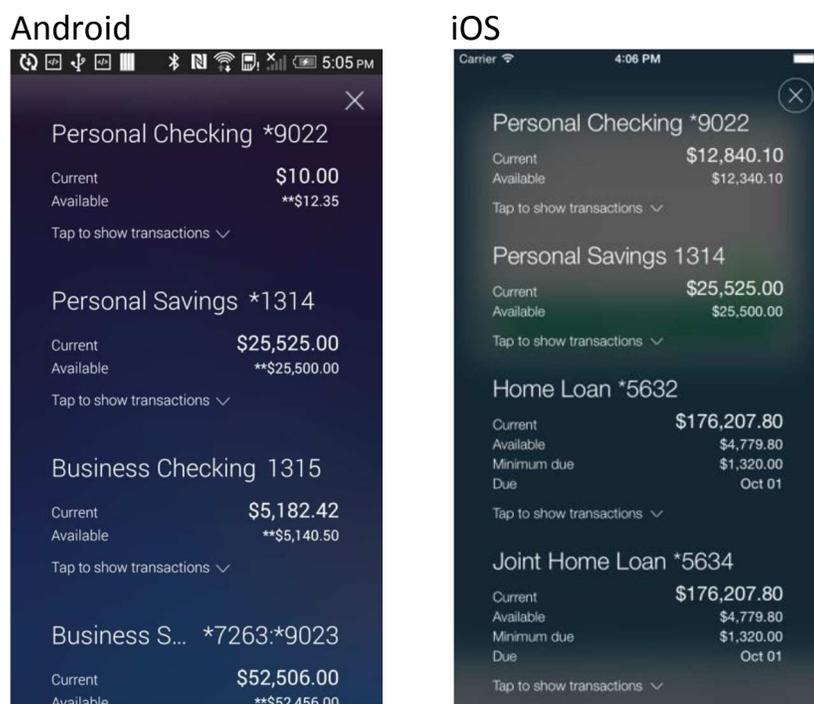
March 22, 2016

Dear DSBconnect user,

Denison State Bank has released mobile banking app version 5.0. It is now available for download at App Store, Google Play and Amazon. Version 5.0 represents a significant update to mobile functionality, especially for iPad users. If you already have the previous DSB mobile banking app installed, you are urged to install this new 5.0 release.

New: Quick Balance

Version 5.0 is highlighted by a new feature called Quick Balance, which allows you to quickly access limited DSB banking account information ***without logging into the app***. Once the feature is enabled in the app, your account balances and recent transactions are displayed on the Quick Balance page **which can be revealed by swiping down on the app's login screen**.



To enable Quick Balance:

Log into the app and go to Settings > Quick Balance > Current Device > toggle Quick Balance feature to "On." Once enabled, you can access Quick Balance simply by swiping down anywhere on the login page.

The Quick Balance page displays the current and available balances for checking and savings accounts. For loan accounts and credit cards, it also displays the due date and minimum amount due.

Quick Balance must be enabled on each device individually; if you have both a phone and a tablet, enabling Quick Balance on the phone will not enable the feature on the tablet. If you share a device, if the first user enables Quick Balance on the device, other users will see the first user's account balances. If another user disables Quick Balance from the app, the first user will no longer see their Quick Balance, either.

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Identity protection in Quick Balance:

Quick Balance is an opt-in feature available only to users who have already completed their first full authenticated app login. The account balances shown are “masked” and do not display the full account numbers. If Quick Balance is not used within 30 days of activation date, the feature is automatically turned off, and you will have to switch it back on in Settings if you wish to use it again.

New: More Similarities Between Phone and Tablet

The following features are now available on both iPad and Android Tablets:

1. Purchase Rewards
2. Popmoney
3. Add Payee support
4. Loan Overpayment options
5. Bill Pay registration support
6. Mobile Check Deposit History

On the tablets, the Mobile Check Deposit experience now looks more like that of the phone. Mobile Check Deposit on the iPad now works only in landscape mode to maximize the resolution of the iPad camera. iOS phone and tablet apps now have a consistent look across devices. The Sign Off / Log Out buttons display slightly different now.

If you have any questions about this new release or any of our online/mobile banking services, please let me know.

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Member FDIC / Equal Housing Lender