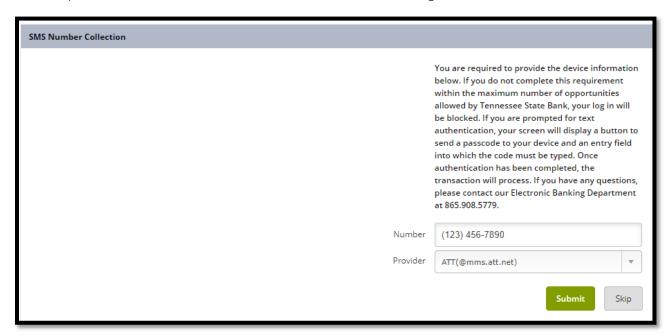
January 27, 2019

SUBJECT: Security Settings for NetTeller Online Banking

Dear TSB NetTeller Online Banking Customer,

We are excited to announce that a new security feature is being added to NetTeller. This security feature is another layer of authentication to help prevent fraud.

The launch date is February 10, 2020. On or after this date, when logging in to NetTeller, you will be presented with a SMS Number Collection page to complete. Please provide your mobile device phone number and provider and select submit. It will look like the following:



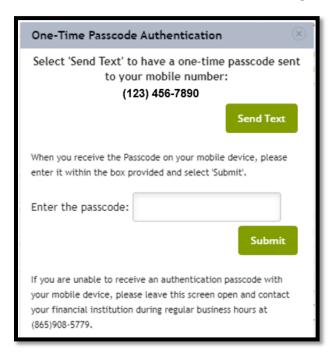
The same mobile device phone number can be used on multiple NetTeller IDs. Once the mobile device phone number and provider is submitted, it cannot be edited by you; you will need to contact us for help if any changes are needed.

Thereafter, if you are performing one of the following actions:

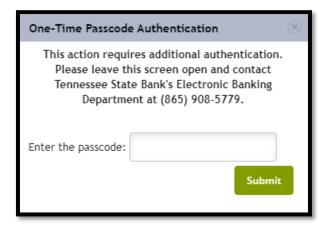
- Change a password
- Change a NetTeller ID (user name)
- Enter a new email address
- Modify an existing email address

the One-Time Passcode Authentication window will appear so that you may send a text passcode to your mobile device. Once you receive the passcode by text, you must enter the passcode into the window and hit submit. You may also contact us at the telephone number provided in the window to obtain the passcode over the phone. However, this option is only available during business hours. If you fail to enter a passcode the action will be not be processed.

The One-Time Passcode Authentication window will look like the following:



If you do not have a mobile device, you will be required to contact us directly to obtain a passcode. This option is only available during business hours. Once you enter the passcode you have obtained from us, enter it into the window and submit to complete the action. If you fail to enter a passcode the action will be not be processed. The One-Time Passcode Authentication window will look like the following:



We are always looking for ways to improve the security of your information and are pleased to provide this new security feature! If you have any questions, please feel free to contact us.

Sincerely,

Tennessee State Bank Electronic Banking Department (865) 908-5779