Member FDIC

™

Farmers Bank & Trust

Digital Banking Guide

www.Farmers247.com

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Getting Started

Welcome to Online Banking with Farmers Bank and Trust Company! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 855-430-BANK.

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Digital Banking System Requirements

Browser (Desktop & Mobile)

Farmers Bank and Trust Company supports Microsoft Edge, Google Chrome, Mozilla Firefox and Safari. Our recommendation is that both consumer and admin users of Digital Banking keep the latest version of browsers to ensure that the latest security patches are in place.

Mobile Device (App)

- iOS devices should support version 11.0 and greater
- Android Devices should support version 4.4 and greater
- 4G/LTE and greater

Mobile Remote Deposit Capture

- Recommended camera resolution is 1600X1200 pixels

Getting Started

New User Enrollment

If you're new to Online Banking with Farmers Bank and Trust Company, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type farmers247.com into your browser, and click the **Login** button.
2. Click the "New User" link.
3. Click the **Let's Get Started!** button.
4. Enter your personal information and click the **Continue** button.

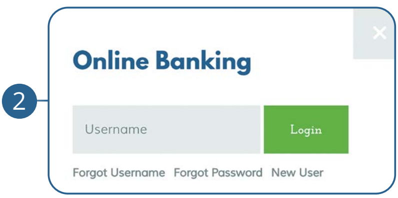
> **Note**: If the information entered does not match your bank account record at Farmers Bank and Trust Company or if you have an old Digital Banking account, you will need to call us at 855-430-BANK.

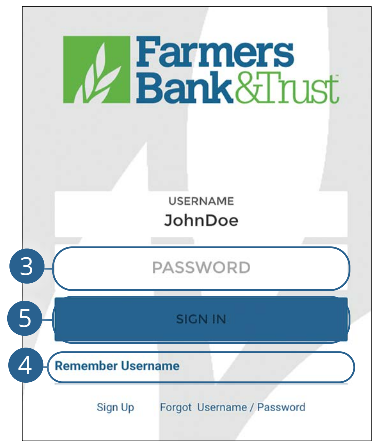
5. You will be asked to answer four verification questions.
6. Read the welcome information and click the **Finish** button.
7. Click the link in the email then create your own username and password.
8. Choose three security questions and enter the appropriate responses.
9. You will then be taken to into your Farmers Bank and Trust Company Online Banking experience after accepting the terms and conditions.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password.





1. Click the **Login** button.
2. Enter your username and click the **Login** button.
3. Enter your password.
4. (Optional) Check the box to remember your username.
5. Click the **Sign In** button. If this is the first time you are logging in from an unregistered device you will need to answer a security question.

Logging Off

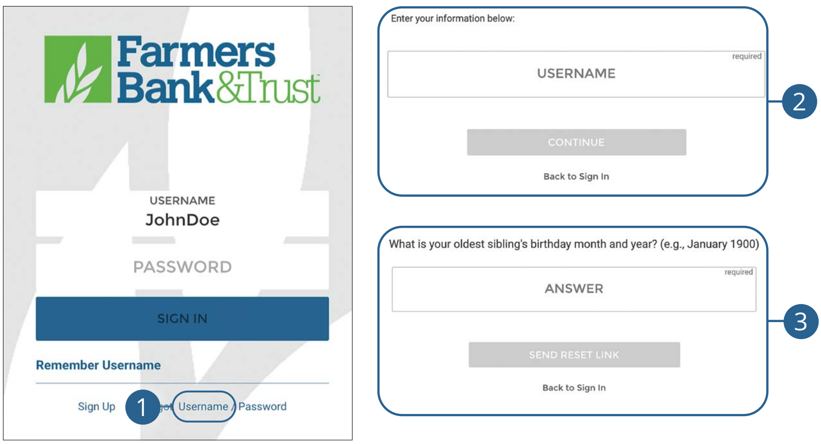
For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click the **Log Out** tab in the sidebar menu.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the Farmers Bank and Trust Company Home page—no need to call us!

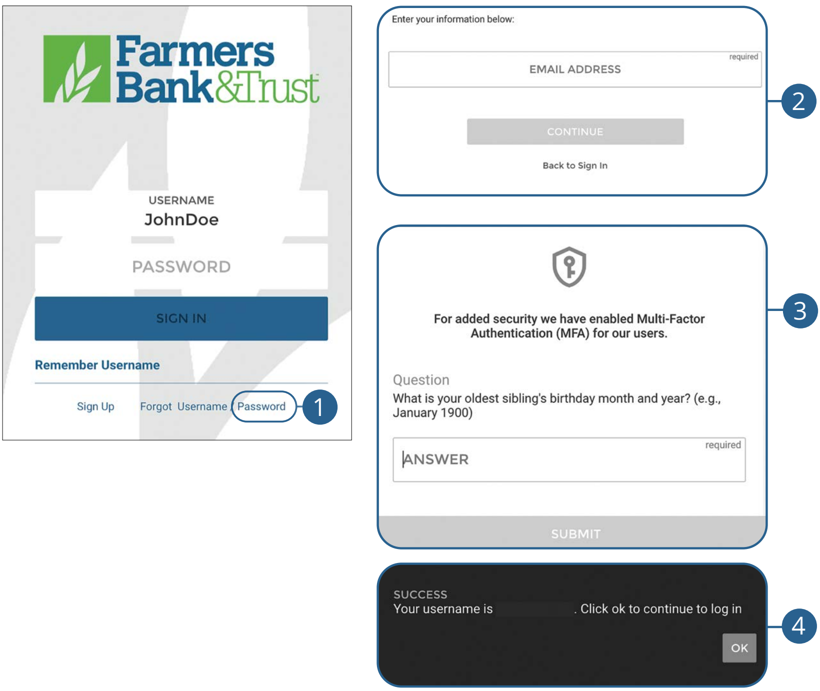


1. Click the "Password" link.
2. Enter your username and click the **Continue** button.
3. Answer the security question and click the **Send Reset Link** button.
4. An email will be sent to you. Follow the instructions to reset your password.

Getting Started

Retrieve a Forgotten Username

If you happen to forget your username, you can easily retrieve it from the Farmers Bank and Trust Company Home page—no need to call us!

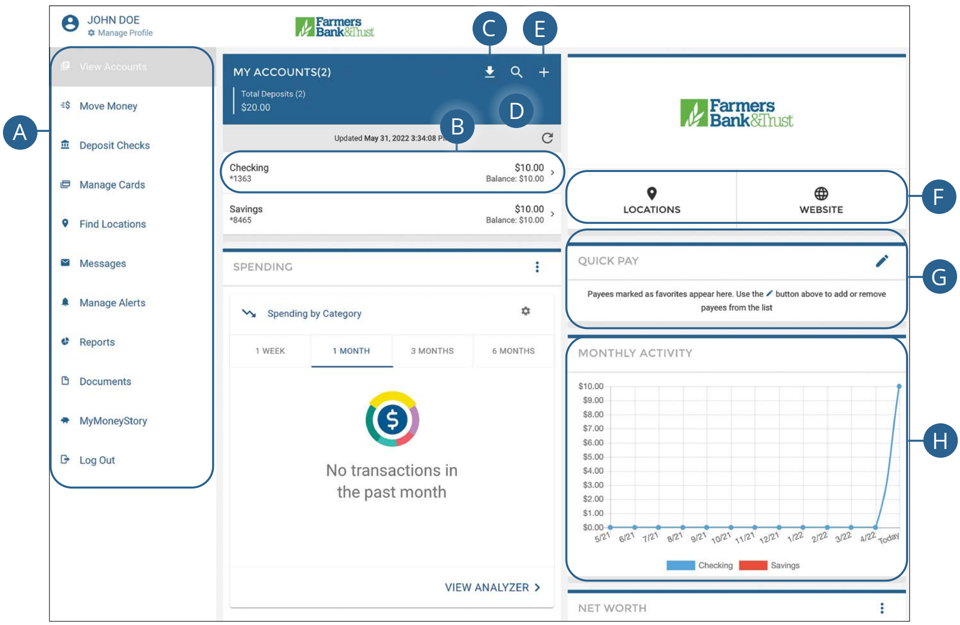


1. Click the “Username” link.
2. Enter your email address and click the **Continue** button.
3. Answer the security question and click the **Submit** button.
4. Your username will be displayed. Click the **Ok** button to log in.

Accounts

Dashboard Overview

After logging in, you are taken directly to the dashboard. From here, you can navigate to every feature within Online Banking. You can view the balances in your accounts, see your account summaries and more!



A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate tab.

B. Your accounts are displayed in an account tile with their balance. If you click an account tile, you are taken to the Account Details page.

C. Export your accounts into a different format by clicking the icon.

D. The icon opens the search bar to find transactions with that account.

E. Click the icon to add a new MyMoneyStory or external account. Go to page 18 for more information.

F. Quick links let you quickly access different features.

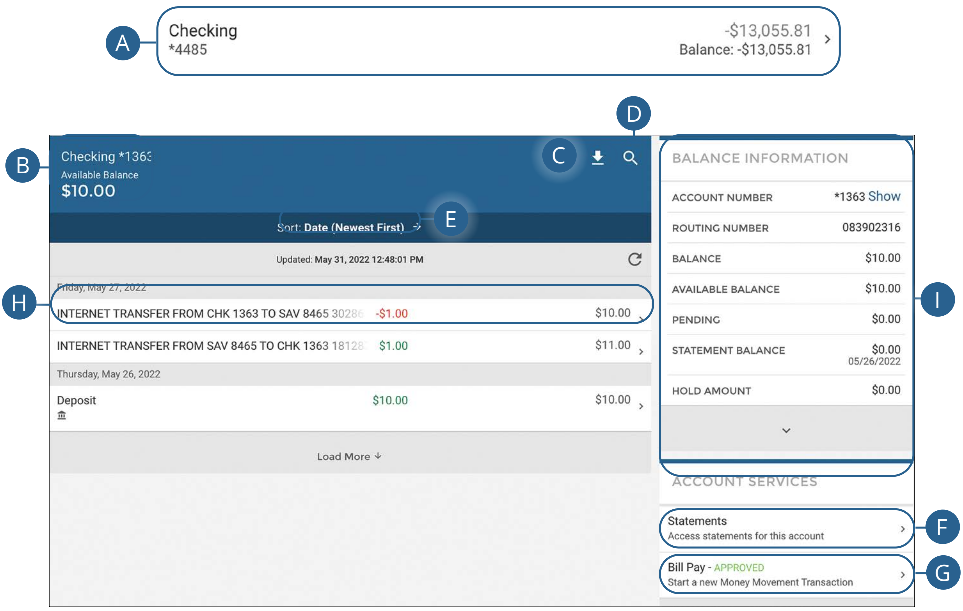
G. Quick Pay allows you to quickly pay your favorite payees. Payees marked as favorites appear here. Go to page 28 for more information.

H. View your monthly checking, savings and loan activity on a graph.

Accounts

Account Details Overview

Selecting an Farmers Bank and Trust Company account on the dashboard takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.



A. On the dashboard, click on an account tile to view the Account Details screen.

B. The available balance of your account is displayed in the top left corner.

C. Export your transactions into a different format by clicking the icon.

D. The icon opens the search bar to sort and find transactions within that account.

E. Use the "Sort" link to sort your transactions.

F. The **Statements** button allows you to enroll in and access digital statements. Go to page 116 for more information.

G. The **Bill Pay** button quickly manage your payments.

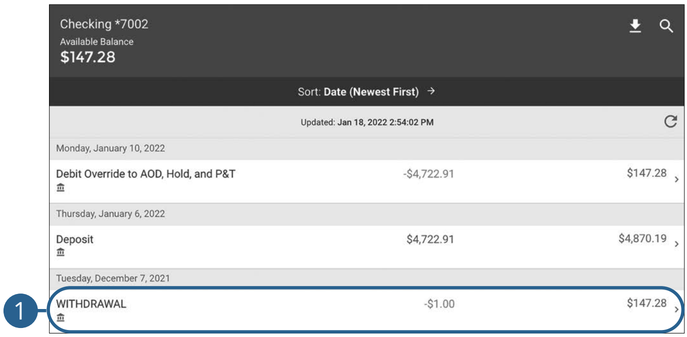
H. You can view more details about a transaction by clicking on it.

I. More details about the account are displayed in the upper right corner. Click the icon to view additional details.

Accounts

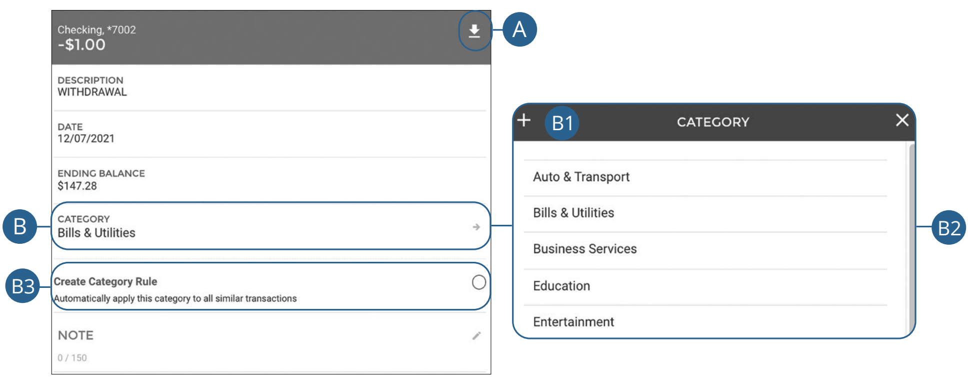
Transaction Details

Access additional details about your transactions.



On the dashboard, select an account to view the Account Details screen.

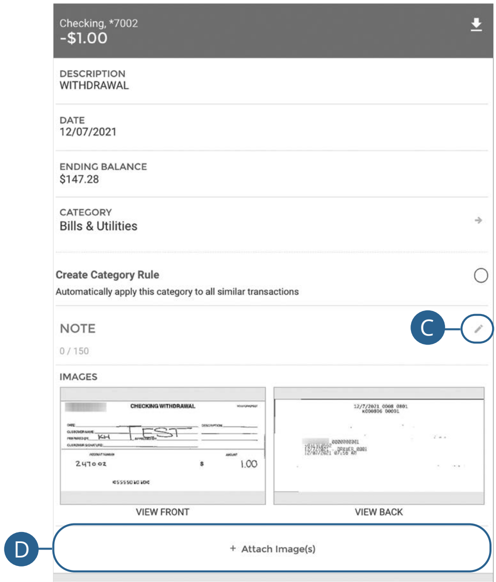
1. Click a transaction.



A. Click the icon to download transaction details.

B. Click the **Category** button to categorize a transaction.

1. Click the icon to add a category.
2. Click a category to categorize the transaction.
3. (Optional) Check the box to automatically apply this category to all similar transactions.



C. Click the ✎ icon to add a note to a transaction.

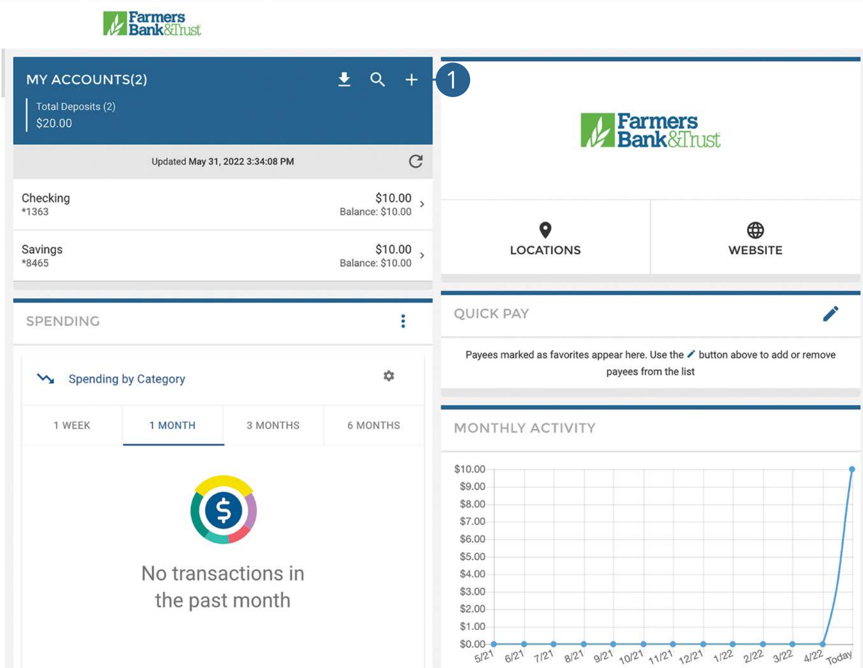
D. Click the “+ Attach Image(s)” link to add an image to a transaction.

Note: Adding a tag makes transactions easier to search. Adding an image is a great way to organize receipts.

Accounts

Adding a New Account

Link your accounts at other financial institutions, so you can transfer money between your accounts without ever leaving home!

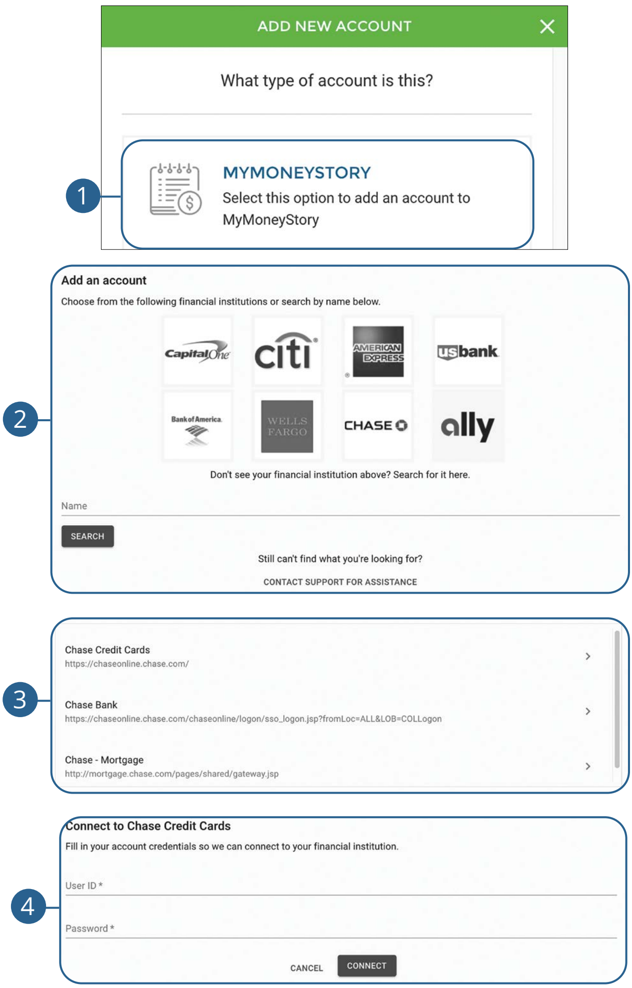


Click the **View Accounts** tab.

1. Click the + icon.
2. For information about adding an account to MyMoneyStory, go to page 19.
3. For information about adding an external account, go to page 20.

Adding an Account to MyMoneyStory

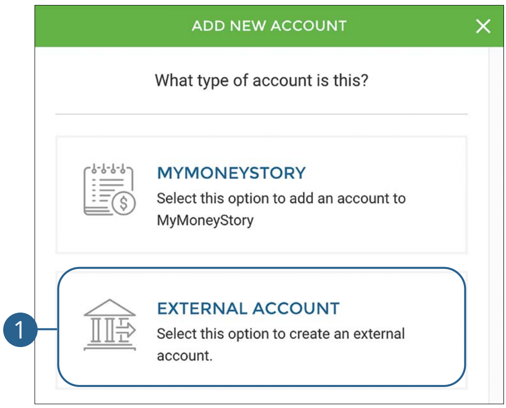
Your Invision Bank accounts are automatically linked to MyMoneyStory. You can also aggregate your external accounts. For more information about MyMoneyStory go to page 36.



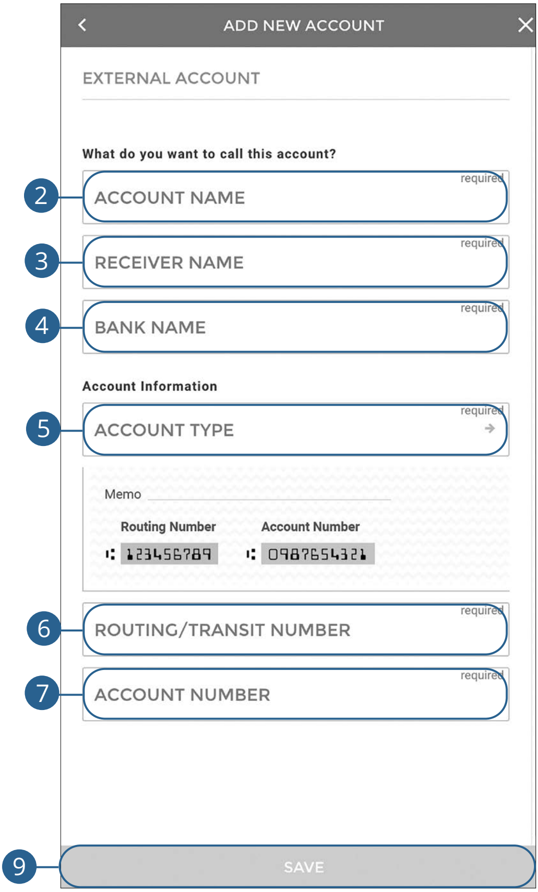
1. Click the **MyMoneyStory** button.
2. Locate your financial institution using the list or the search bar.
3. Select an account type.
4. Enter your user ID and password, and click the **Connect** button to finish linking an account.

Adding an External Account

Your accounts at other financial institutions can be linked to Online Banking with Farmers Bank and Trust Company, so you can transfer money between two financial institution accounts that you own without ever leaving home! After submitting the required documentation your external account will be presented to bank admin for approval.



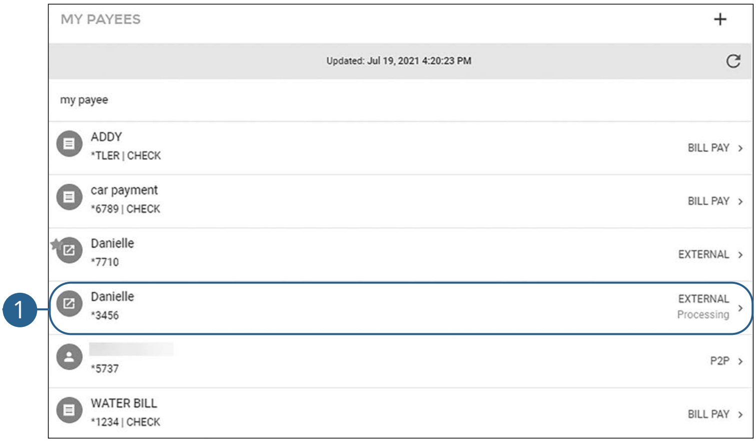
1. Click the **External Account** button.

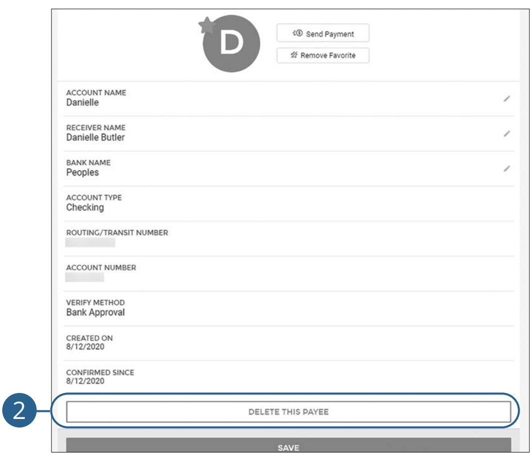


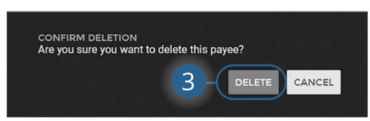
2. Enter an account name.
3. Enter a receiver name.
4. Enter the bank name.
5. Select an account type.
6. Enter the routing/transit number.
7. Enter the account number.
8. Click the **Save** button.

Removing an External Account

You can easily remove an external account if it is no longer needed. Any scheduled transfers involving the account will be deleted.







Click the **Move Money** tab.

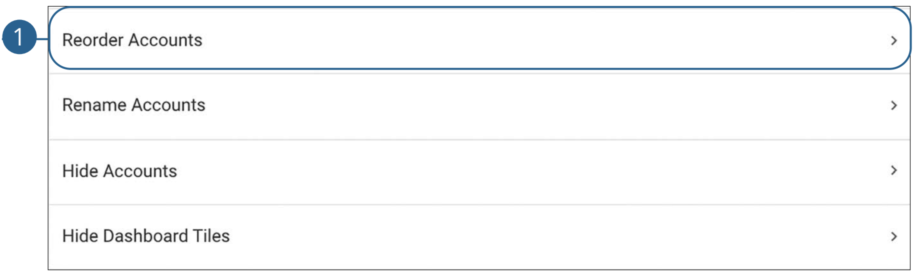
1. Select the account you would like to delete.
2. Click the **Delete This Payee** button.
3. Click the **Delete** button.

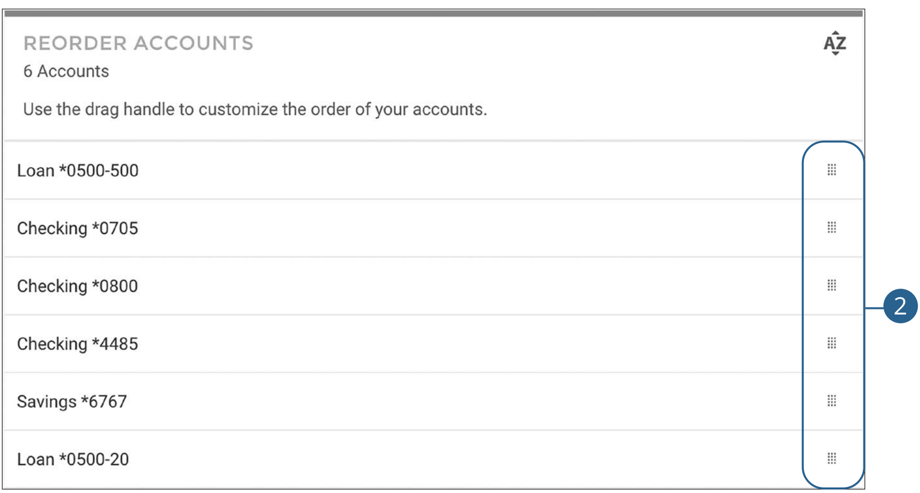
Accounts

Organize Dashboard

Reorder, rename and hide accounts to customize your dashboard. You can also hide dashboard tiles.

Reorder Accounts

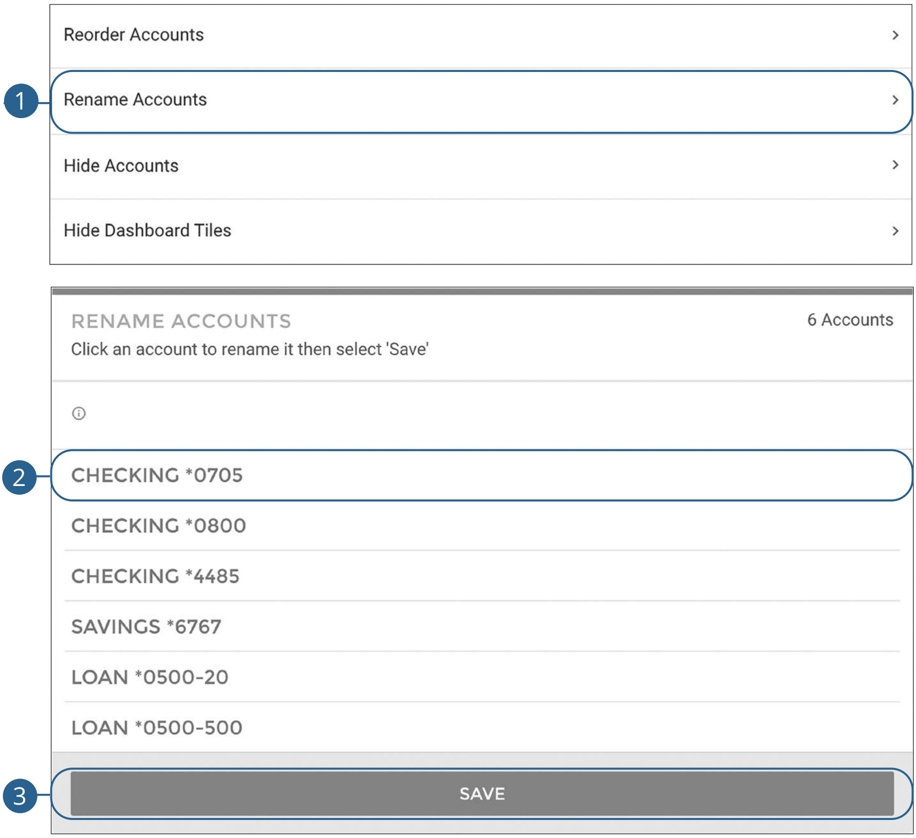




Click the “Manage Profile” link at the top of the side menu.

1. Click the **Reorder Accounts** button.
2. Click and drag an account to reorder them.

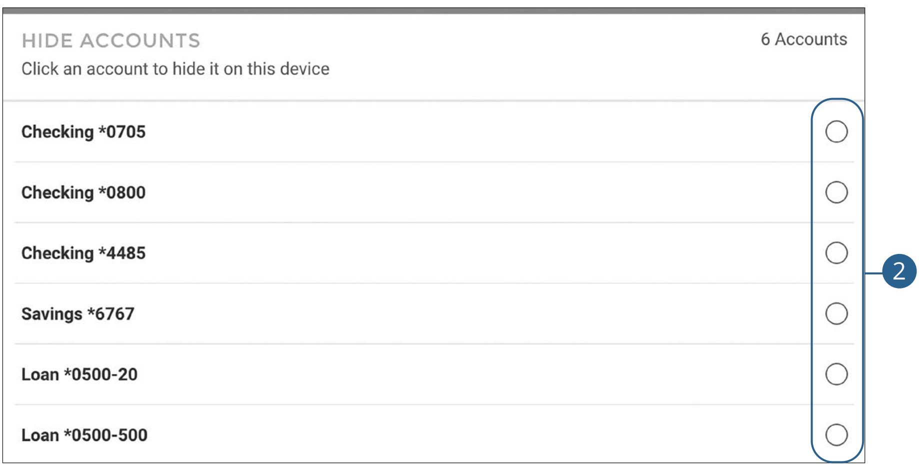
Rename Accounts



Click the “Manage Profile” link at the top of the side menu.

1. Click the **Rename Accounts** button.
2. Rename your account(s).
3. Click the **Save** button when you are finished.

Hide/Unhide Accounts



Click the “Manage Profile” link at the top of the side menu.

1. Click the **Hide Accounts** button.

2. Select which accounts to hide or unhide.

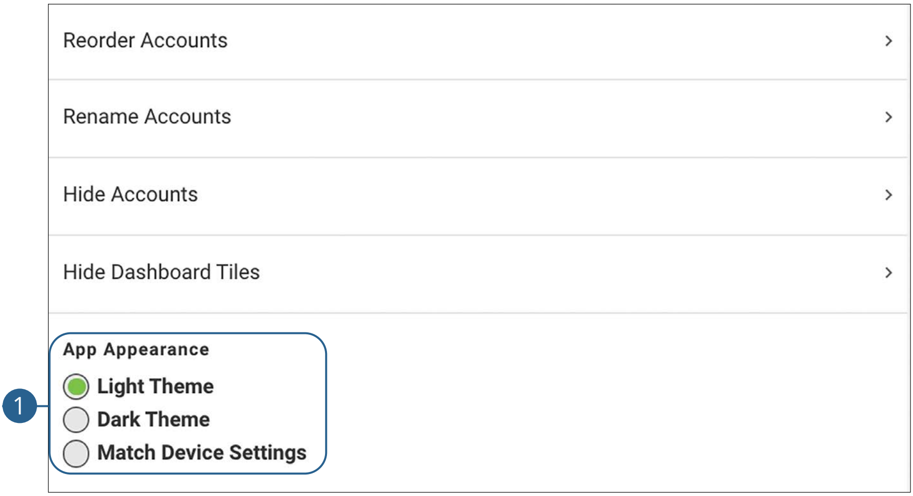
Hide/Unhide Dashboard Tiles

Click the “Manage Profile” link at the top of the side menu.

1. Click the **Hide Dashboard Tiles** button.
2. Select which dashboard tiles to hide or unhide.

App Appearance

Change the way the app appears on your devices. These changes will apply to any device you use to log into your account.



Click the “Manage Profile” link at the top of the side menu.

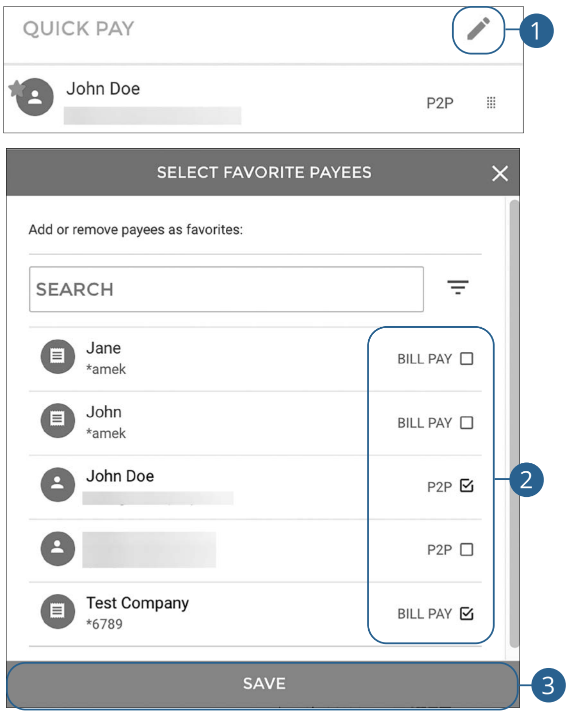
1. Select a display theme for the mobile app..

Accounts

Quick Pay

Quickly send transfers to your favorite payees.

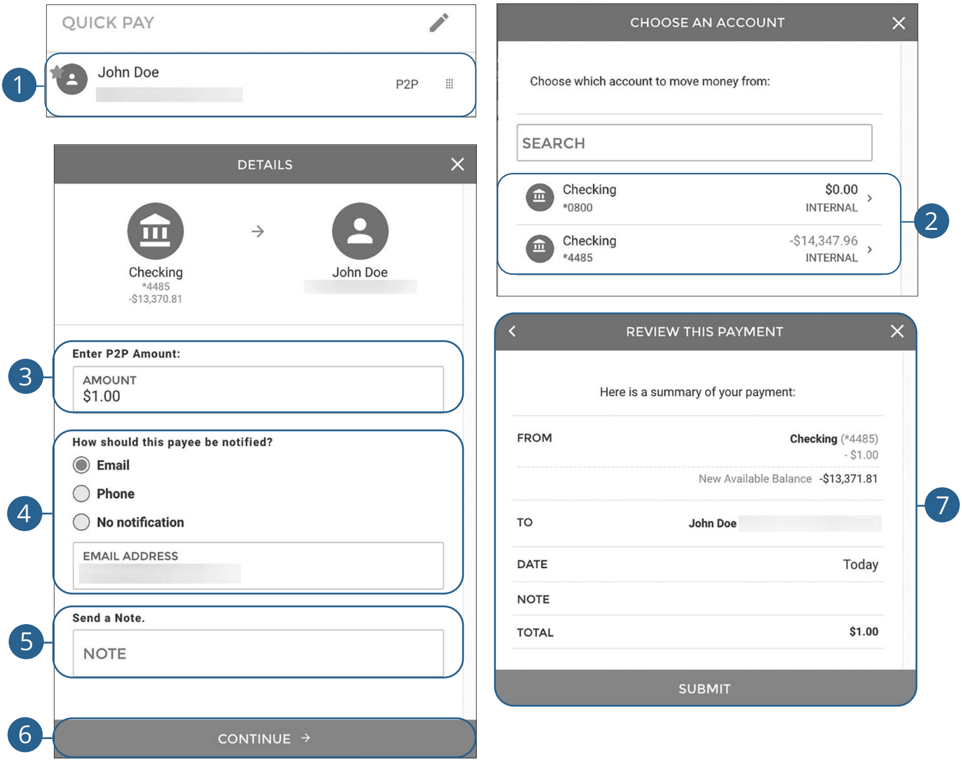
Selecting Favorite Payees



Click the **View Accounts** tab.

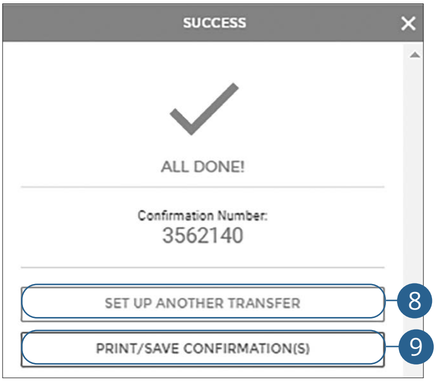
1. Click the ✎ icon.
2. Check or uncheck the boxes next to the payees to add or remove them as favorites.
3. Click the **Save** button.

Person to Person



Click the **View Accounts** tab.

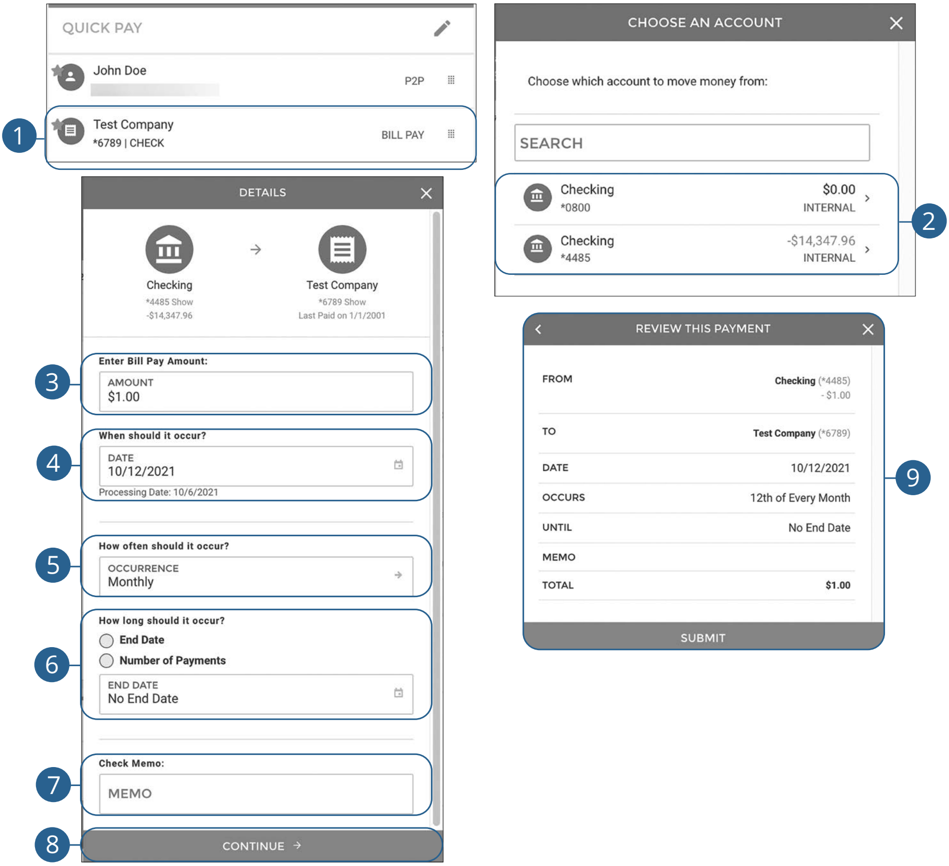
1. Click the person you would like to send money to.
2. Select an account.
3. Enter an amount to transfer.
4. Select how the payee should be notified and enter their contact information, if necessary.
5. (Optional) Enter a note.
6. Click the **Continue** button when you are finished.
7. Review the transfer information and click the **Submit** button.



8. Click the **Set Up Another Transfer** button to send another transfer.

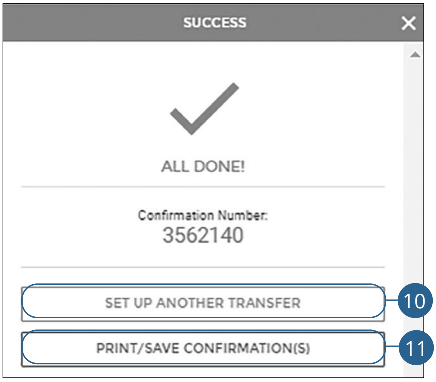
9. Click the **Print/Save Confirmation(s)** button to print and/or save the confirmation.

Bill Pay



Click the **View Accounts** tab.

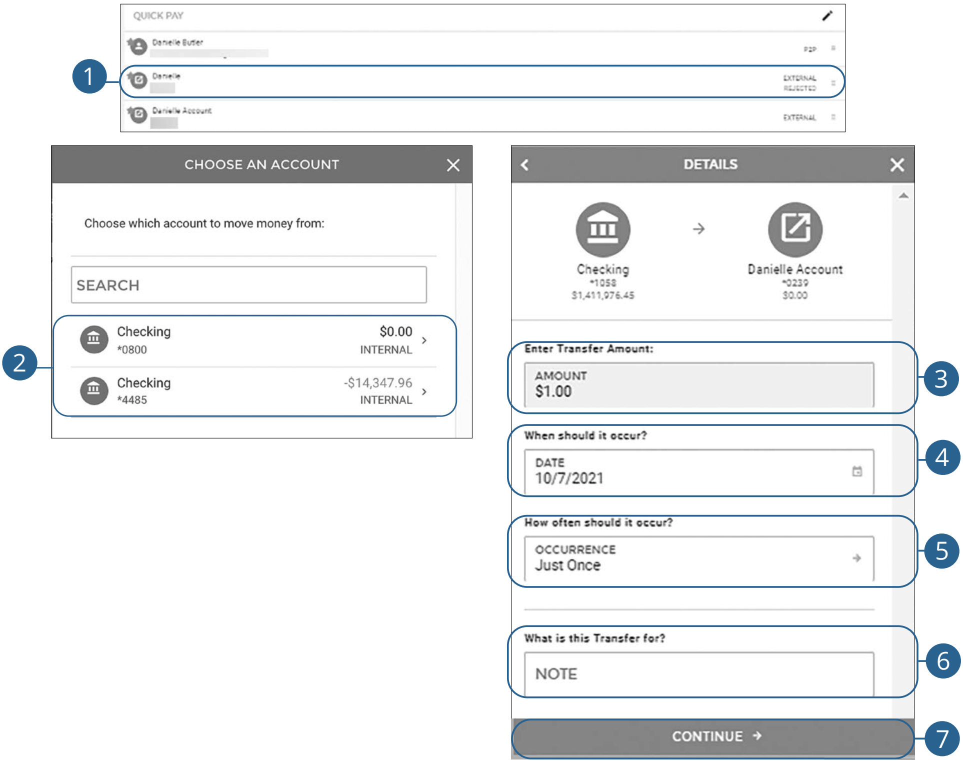
1. Click the bill you would like to pay.
2. Select an account.
3. Enter the amount to transfer.
4. Use the calendar feature to select a date.
5. Use the drop-down to select a frequency.
6. For recurring transfers, select an end date or number of payments.
7. Enter a check memo.
8. Click the **Continue** button.
9. Review the transfer information and click the **Submit** button.



10. Click the **Set Up Another Transfer** button to send another transfer.

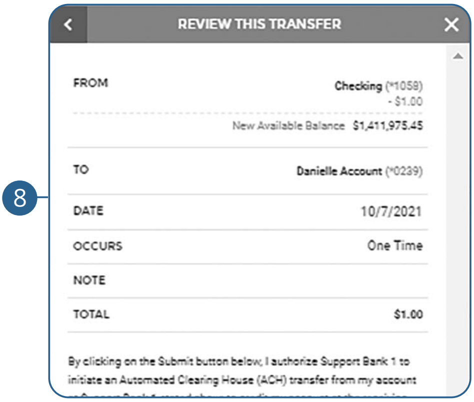
11. Click the **Print/Save Confirmation(s)** button to print and/or save the confirmation.

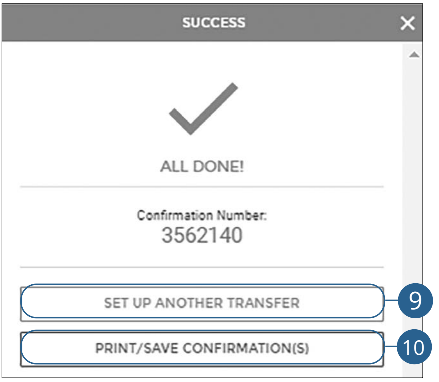
External Account



Click the **View Accounts** tab.

1. Click the person you would like to send money to.
2. Select an account.
3. Enter an amount to transfer.
4. Use the calendar feature to select a date.
5. Use the drop-down to select a frequency.
6. (Optional) Enter a note.
7. Click the **Continue** button when you are finished.





8. Review the transfer information and click the **Submit** button.

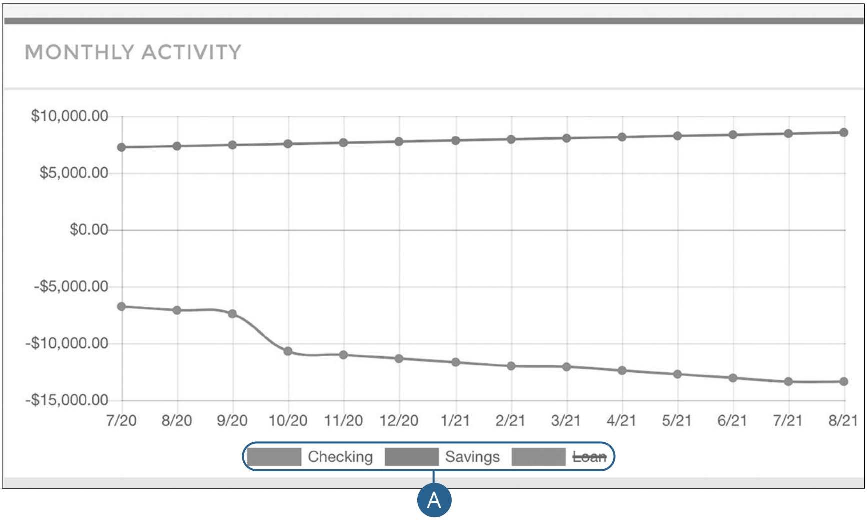
9. Click the **Set Up Another Transfer** button to send another transfer.

10. Click the **Print/Save Confirmation(s)** button to print and/or save the confirmation.

Accounts

Monthly Activity

Your monthly activity is displayed using a line graph.



Click the **View Accounts** tab.

A. Each colored line represents a different type of account

MyMoneyStory

Initial Setup

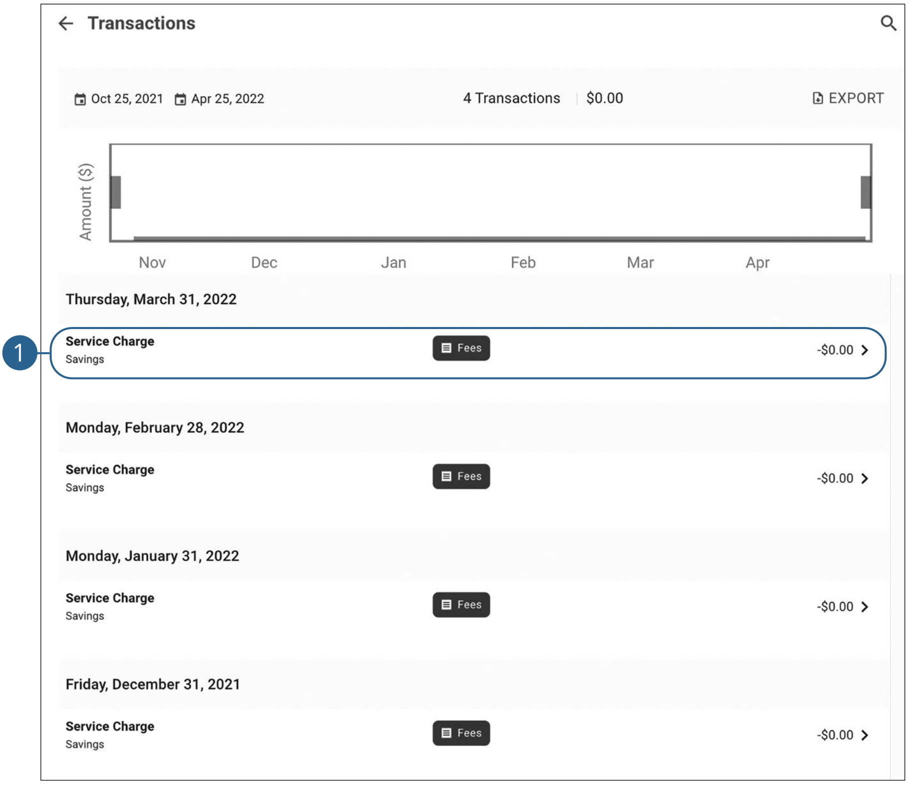
Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, MyMoneyStory not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within MyMoneyStory help you calculate your net worth, set budgets, view your spending habits and trends, and set up a debt payment plan.

Tagging Transactions

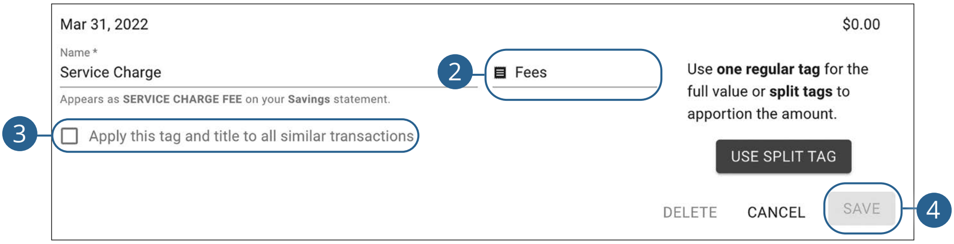
In order for our MyMoneyStory tools to work properly, make sure your transactions are correctly tagged. When all your accounts are linked to MyMoneyStory, your transactions are automatically tagged. Common tags include: travel, entertainment, health, home and utilities. If a transaction needs to be reassigned, you can manually edit the tag.

Each tag has a corresponding icon assigned to it to help quickly identify a transaction's financial tag. These icons are displayed next to each transaction in the transactions page.



Click the **MyMoneyStory** tab, then click the "View Transactions" link.

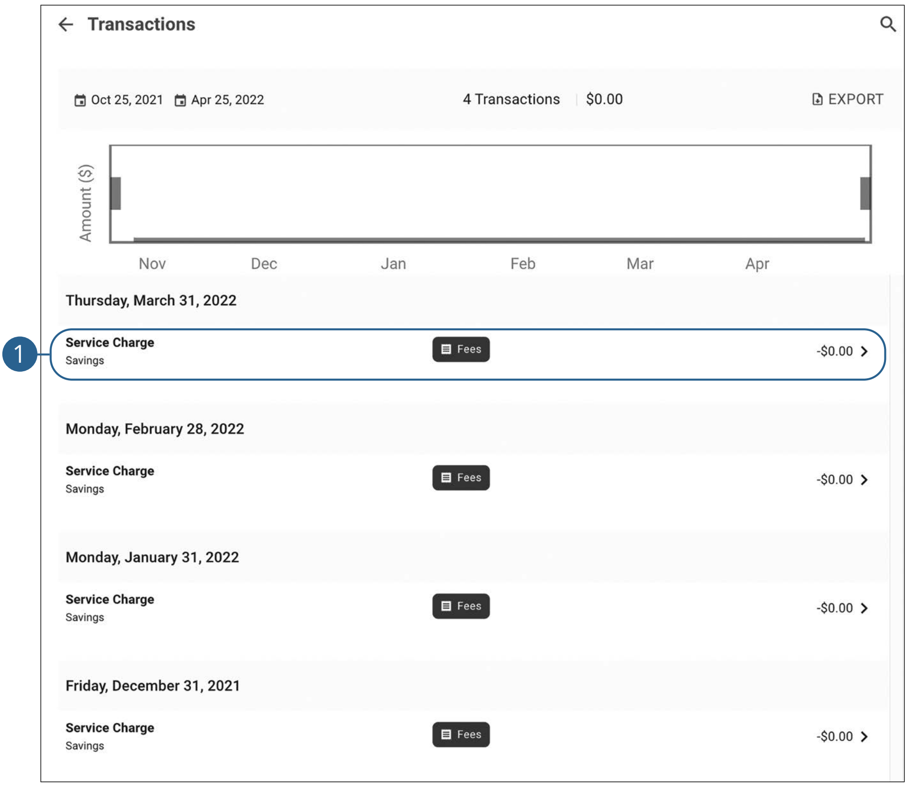
1. Click a transaction to edit the tag.



2. Select a new tag.
3. (Optional) Check the box next to "Apply this tag and title to all similar transactions" to apply the tag to similar transactions.
4. Click the **Save** button.

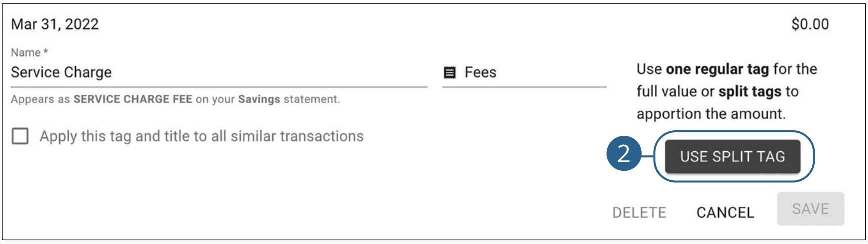
Splitting a Transaction

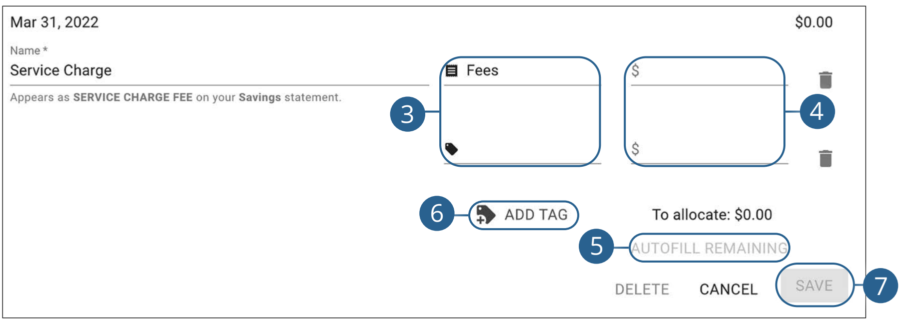
MyMoneyStory offers the ability to split one transaction to represent multiple tags. For example, if a shopping trip needs to be split into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple tags.



Click the **MyMoneyStory** tab, then click the "View Transactions" link.

1. Click a transaction to split.





2. Click the **Use Split Tag** button to split a transaction into multiple tags.

3. Select the tags.

4. Enter the amounts.

5. (Optional) After entering the first amount, click the “Autofill Remaining” link to automatically enter the remaining amount in the second tag.

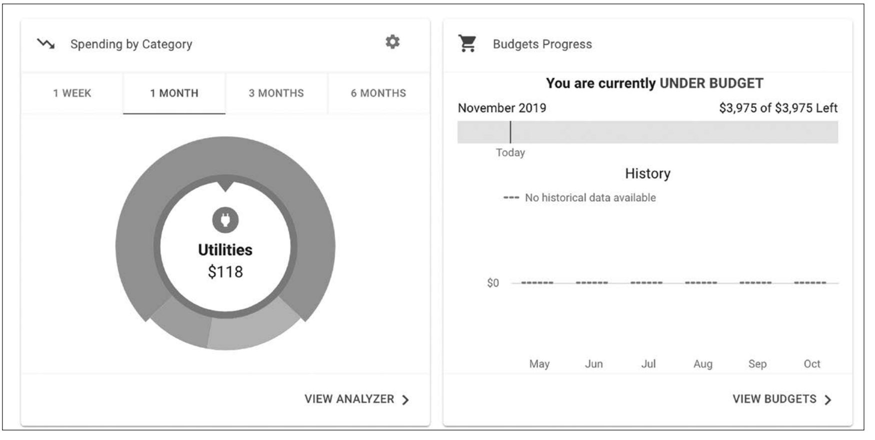
6. Click the “Add Tag” link to add additional tags.

7. Click the **Save** button.

MyMoneyStory

MyMoneyStory Dashboard

There are several features within MyMoneyStory that are accessed through widgets or menu options on the MyMoneyStory dashboard. These features help you review your finances within MyMoneyStory.



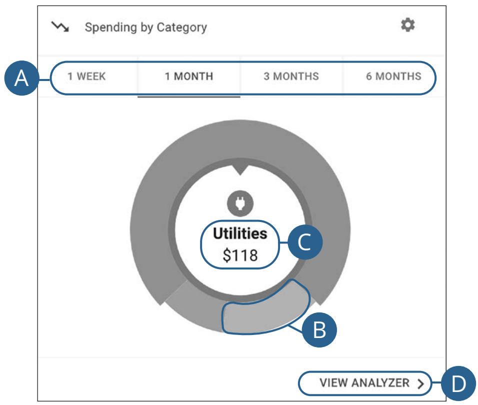
Different widgets and menu options appear on the MyMoneyStory dashboard, which take you to interactive features to help you manage your finances.

- **Spending:** See your spending habits in a visual chart.
- **Budgets**: Track your monthly finances by adding targets to help you better manage your expenses.
- **Cashflow:** The cash flow calendar displays your income and bills on an interactive calendar.
- **Net Worth**: Total your assets and debts and view a bar graph to see how funds are allocated.
- **Accounts:** View and manage all of the accounts linked to MyMoneyStory.
- **Transactions:** Track your habits even further to see how you spend your money over time.
- **Goals:** Add and track saving and spending goals.

MyMoneyStory

Spending by Category

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized into a pie chart on the MyMoneyStory dashboard for you to easily view your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



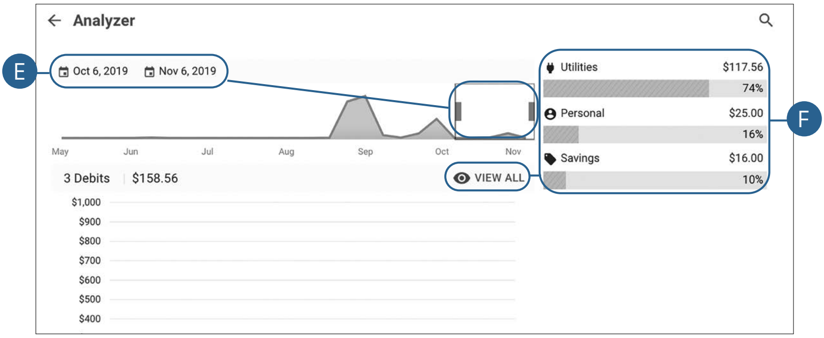
Click the **MyMoneyStory** tab.

A. Click a time period tab to view your spending habits during a specific time.

B. Click a section of the pie chart to view spending in a specific category.

C. Total amount spent in a category is located in the center of the chart.

D. Click the "View Analyzer" link to view your spending on a line graph.



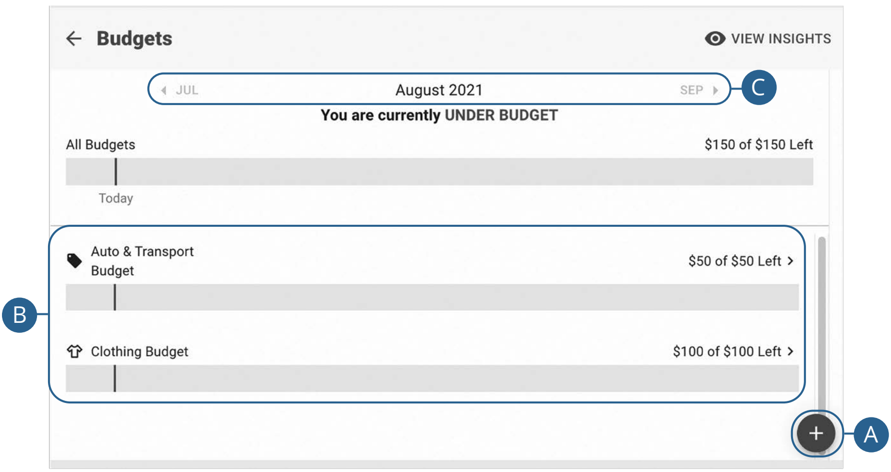
E. Adjust the time period by changing the dates or expanding and contracting the time period window.

F. Click a category or the “View All” link to view all your spending habits or income as a list.

MyMoneyStory

Budget

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are properly tagged.



Click the **MyMoneyStory** tab, then click the “View Budgets” link.

A. Click the **Add Budget** button to add a new budget.

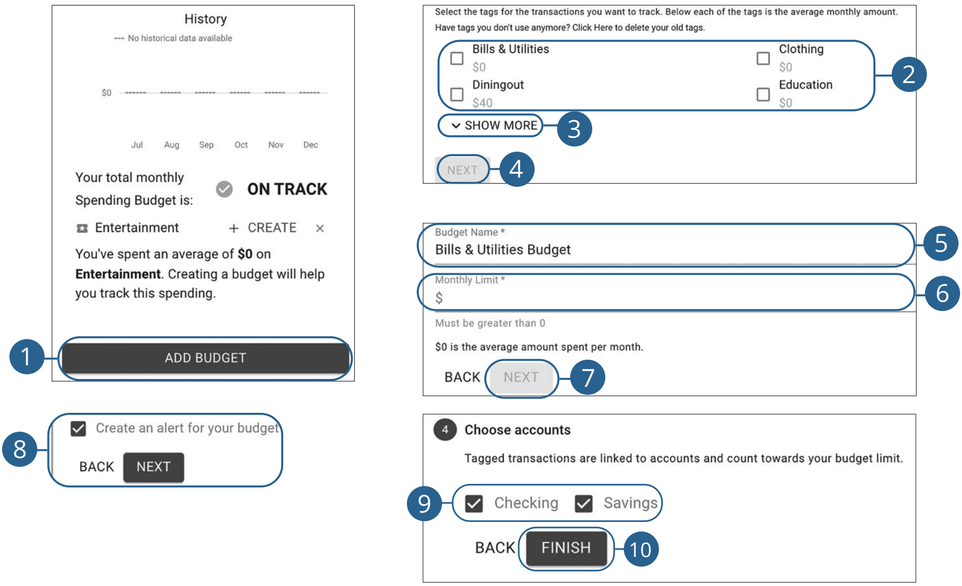
B. Click the **Budget Alert** button to add a new budget alert.

C. Your budgets appear as a bar chart to track your progress. A green bar indicates you are within budget, a yellow bar is near budget and a red bar is over budget.

D. Click the **<** **>** buttons to view another month’s budget.

Adding Budgets

Within the budget tool, you can add new budgets to help manage your spending.

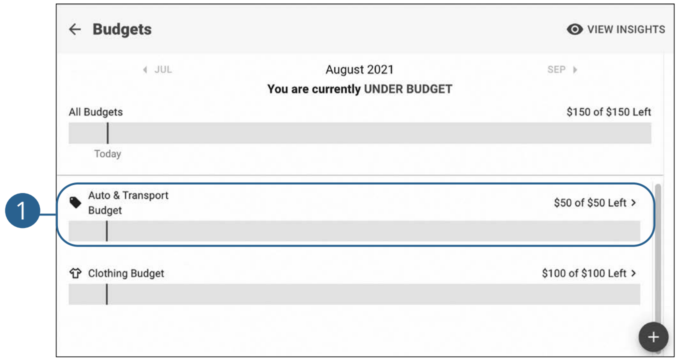


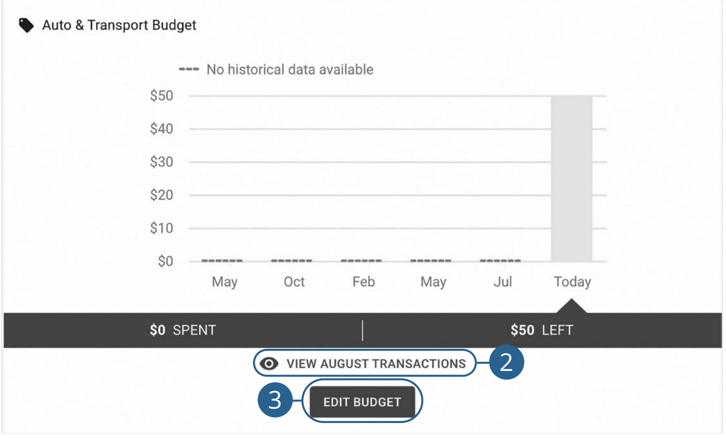
Click the **MyMoneyStory** tab, then click the "View Budgets" link.

1. Click the **Add Budget** button.
2. Check the boxes next to the tags you would like to include in the budget.
3. (Optional) Click the "Show More" link to show more tag options.
4. Click the **Next** button.
5. Enter a budget name.
6. Enter a monthly limit.
7. Click the **Next** button.
8. Check the box to "Create an alert for your budget" and click the **Next** button.
9. Choose the accounts to include.
10. Click the **Finish** button.
11. (Optional) Provide contact information for the alert.

Managing Budgets

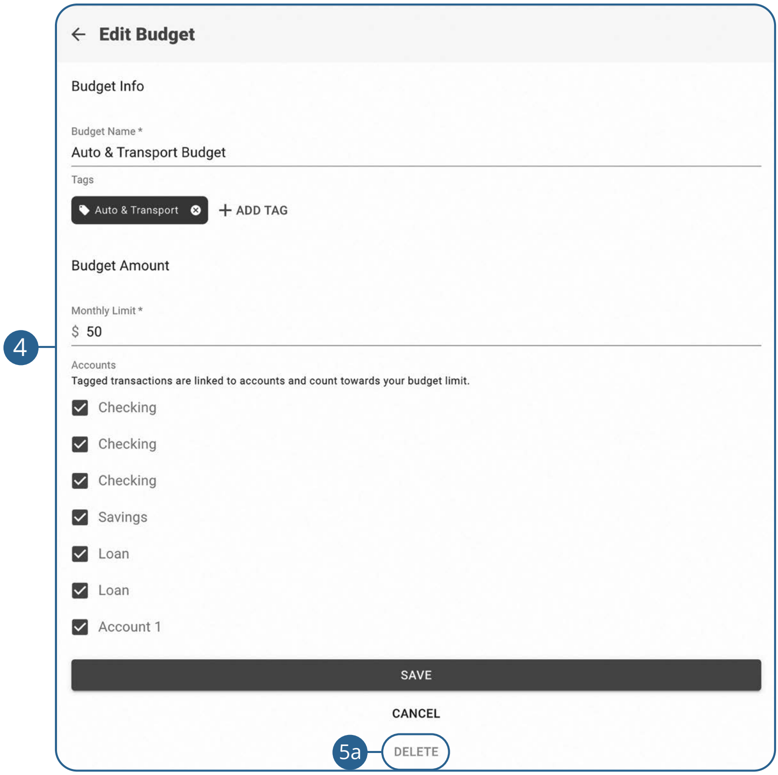
Within the budget tool, you can edit or delete an existing budget.

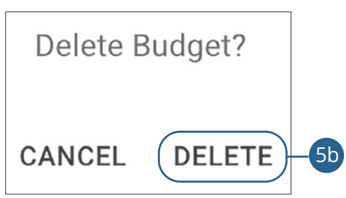




Click the **MyMoneyStory** tab, then click the “View Budgets” link.

1. Click on a budget.
2. Click the “View Transactions” link to view transactions in this budget.
3. Click the **Edit Budget** button.

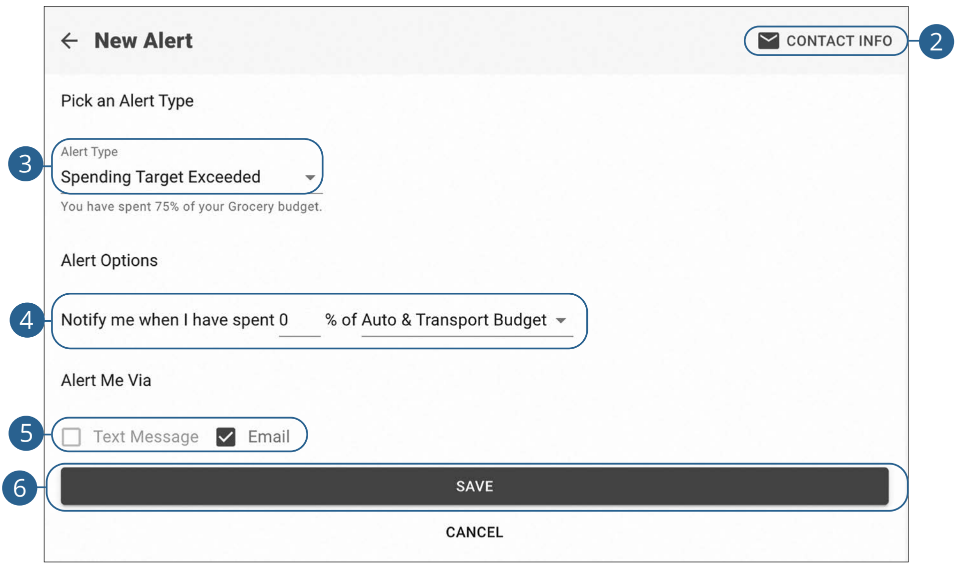




4. Make edits to your budget and click the **Save** button.
5. To delete a budget:
   a. Click the “Delete” link.
   b. Click the “Delete” link.

Add a Budget Alert

Create an alert for your budget.



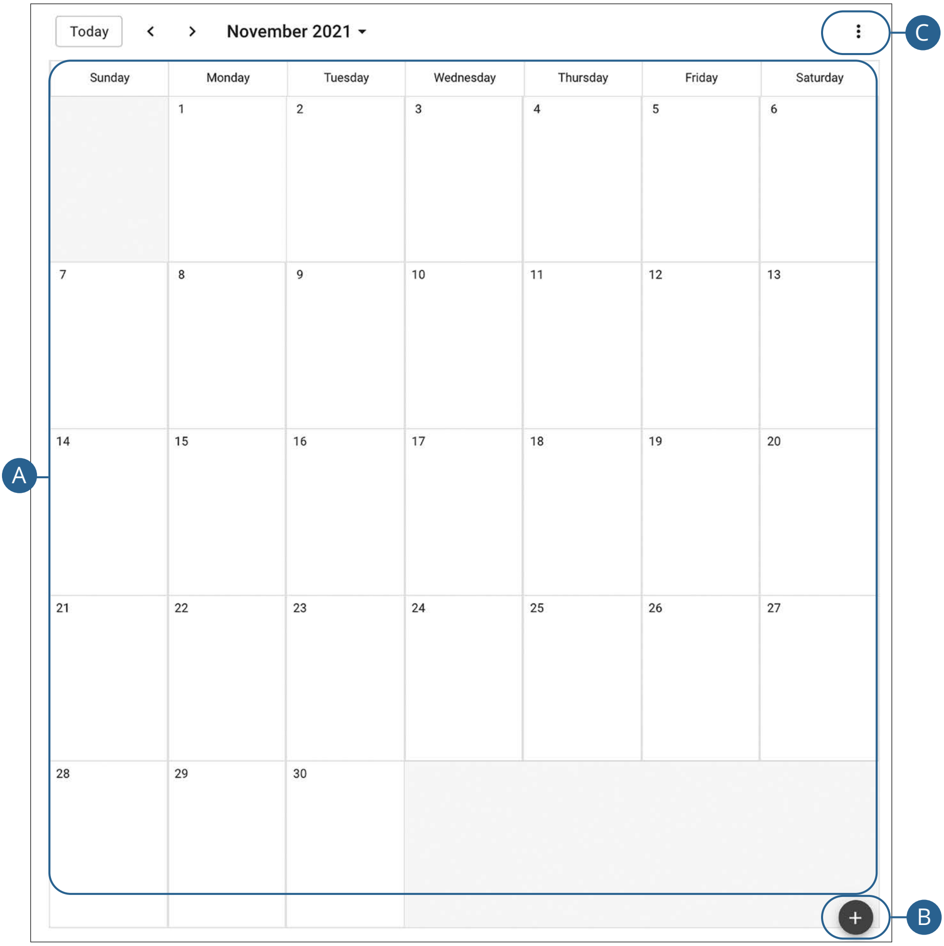
Click the **MyMoneyStory** tab, then click the “View Budgets” link.

1. Click the **Budget Alert** button.
2. (Optional) Click the “Contact Info” link to update your contact info for goal alerts.
3. Use the drop-down to select an alert type.
4. Fill out the alert options.
5. Check the box next to your chose alert methods.
6. Click the **Save** button.

MyMoneyStory

Cashflow Overview

The cash flow calendar displays your income and bills on an interactive calendar.



Click the **MyMoneyStory** tab, then click the "View Cashflow" link.

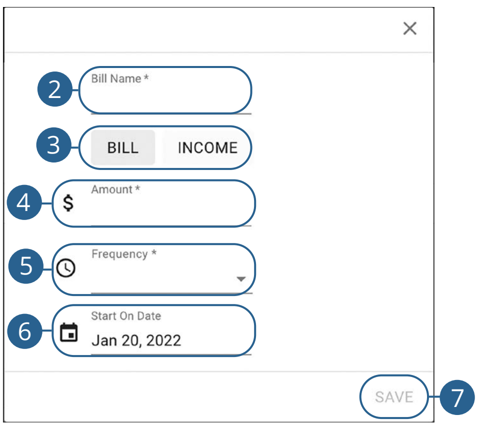
A. Income and bills are displayed on the calender.

B. Click the + icon to add a bill or income.

C. Click the ⋮ icon and select "Configure Accounts" to select which accounts contribute to your cashflow or select "Bills & Income" to view a list of your bills and income.

Add a Bill or Income

Add a bill or income to your cashflow.



Click the **MyMoneyStory** tab, then click the “View Cashflow” link.

1. Click the + icon to add a bill or income.
2. Enter a name.
3. Select “Bill” or “Income.”
4. Enter an amount
5. Use the drop-down to select a frequency.
6. Use the calendar feature to select a start on date.
7. Click the **Save** button when you are finished.

MyMoneyStory

Net Worth

After your accounts are linked and tagged, you can view your net worth by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month, allowing you to monitor your financial progress.

Click the **MyMoneyStory** tab, then click the “View Net Worth” link.

A. Click the arrows to view additional years.

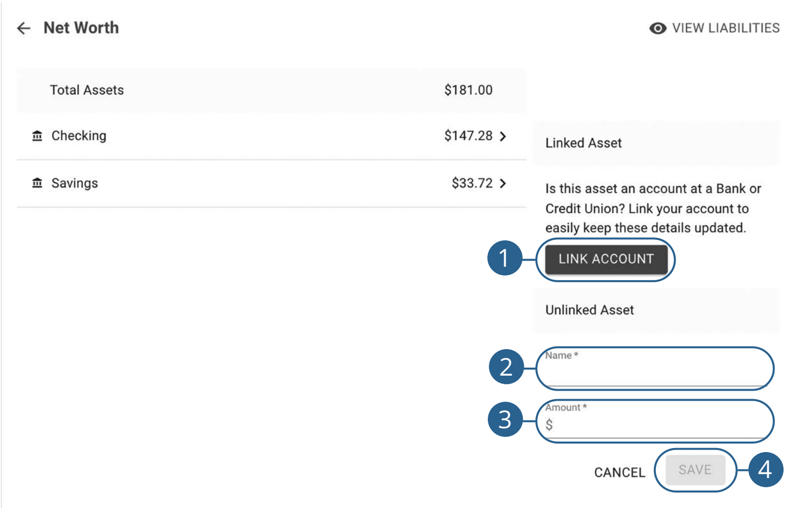
B. Click the “Assets” or “Liabilities” links to view more details about your net worth.

C. Click on a data point to view your net worth during a specific month.

D. Click the **Add Asset** or **Add Liability** buttons then click the **Link Account** button to add an asset or liability. Go to page 19 for more information about linking an account.

Add an Unlinked Asset or Debt

Add a bill or income to your cashflow.



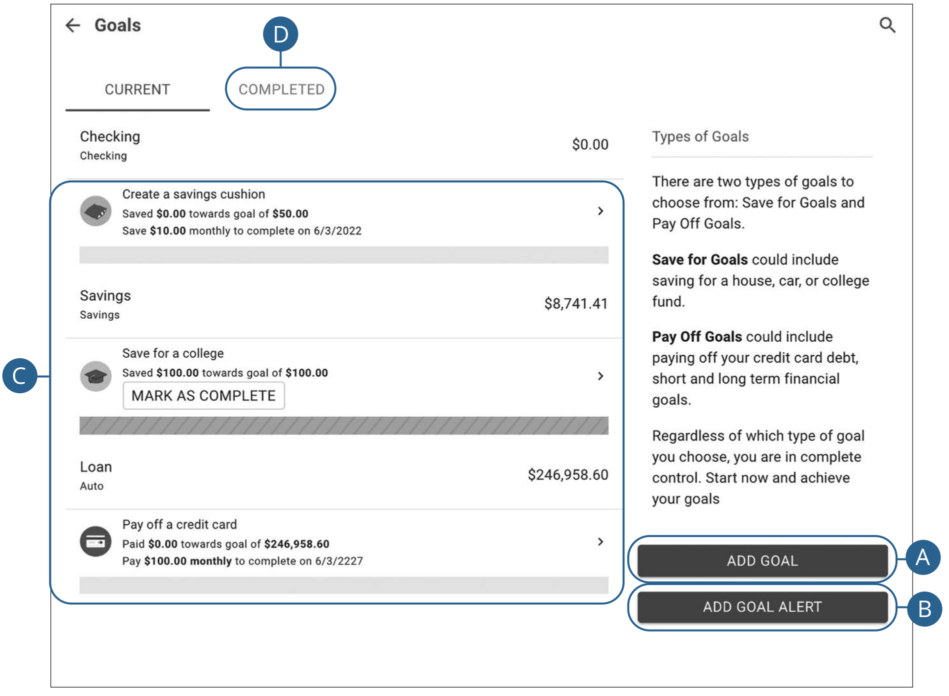
Click the **MyMoneyStory** tab, then click the "View Net Worth" link.

1. Click the **Add Asset** or **Add Liability** buttons.
2. Enter a name.
3. Enter an amount.
4. Click the **Save** button.

MyMoneyStory

Goals

Our goals feature allows you to create financial goals for yourself such as saving for a vacation or paying off a high-rate credit card. Your goal summary updates your completion date and the amount needed per month according to your preferences. Goals automatically update your progress and reflect your day-to-day account balances in MyMoneyStory.



Click the **MyMoneyStory** tab, then click the “View Goals” link.

A. Click the **Add Goal** button to add a new goal.

B. Click the **Add Goal Alert** button to add a new goal alert.

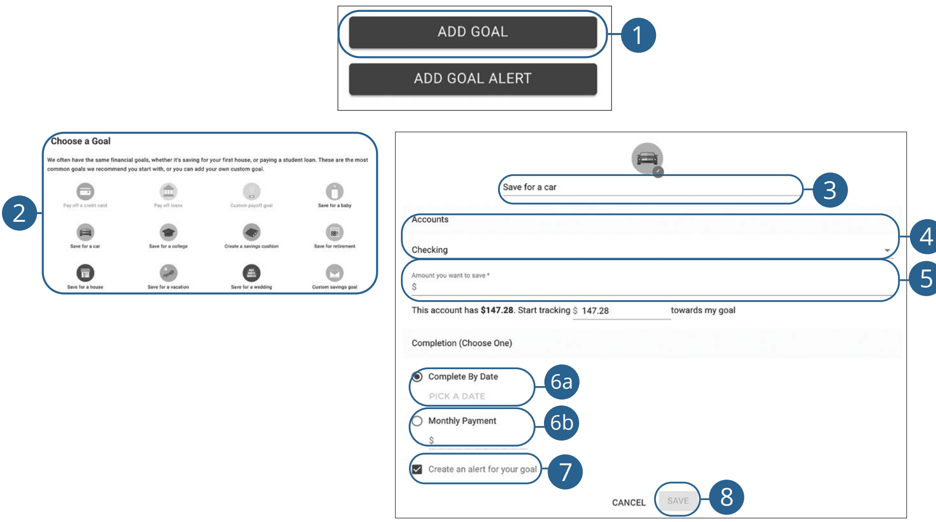
C. Your goals appear as bar charts to track your progress.

D. View your completed goals by clicking the **Completed** tab.

Adding Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals. Save for Goals include saving for your next car or a child's college fund. Pay Off Goals include paying off your credit card debt, short-term and long-term financial goals.

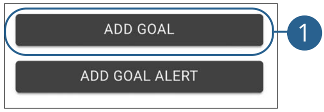
Save for Goals

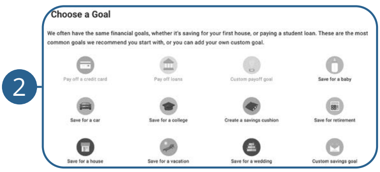


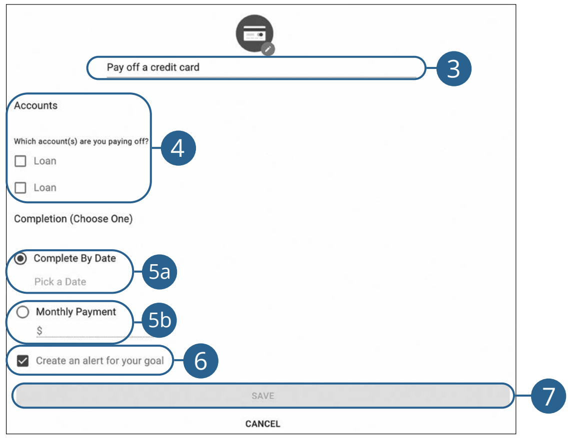
Click the **MyMoneyStory** tab, then click the "View Goals" link.

1. Click the **Add Goal** button.
2. Select a goal.
3. Enter a name for the goal.
4. Select an account using the drop-down.
5. Enter the amount you want to save.
6. Choose how you would like to complete your goal.
    a. Use the calendar feature to select a complete by date.
    b. Enter a monthly payment.
7. Check the box to create an alert for the goal.
8. Click the **Save** button.

Pay Off Goals





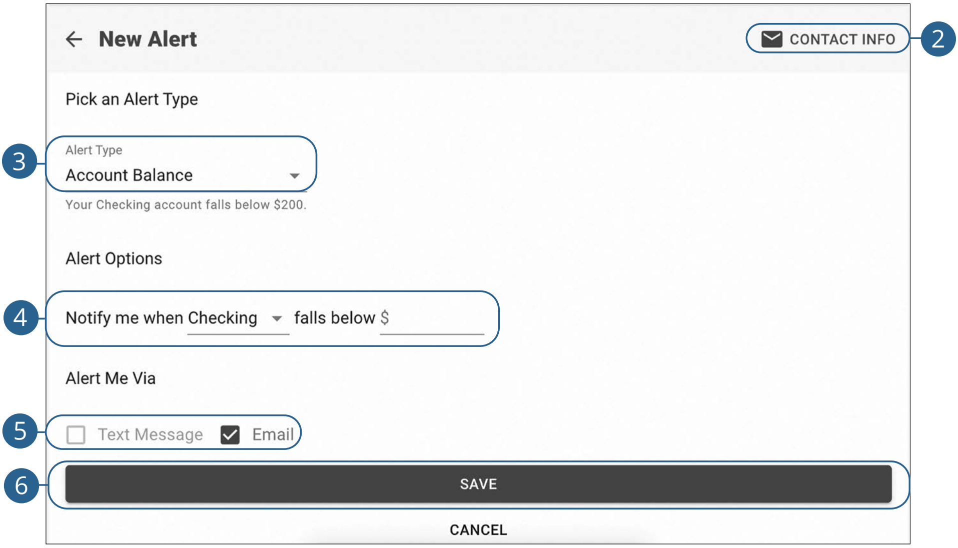


Click the **MyMoneyStory** tab, then click the “View Goals” link.

1. Click the **Add Goal** button.
2. Select a goal.
3. Enter a name for the goal.
4. Select an account to pay off.
5. Choose how you would like to complete your goal.
    a. Use the calendar feature to select a complete by date.
    b. Enter a monthly payment.
6. Check the box to create an alert for the goal.
7. Click the **Save** button.

Add a Goal Alert

Create an alert for your goal.

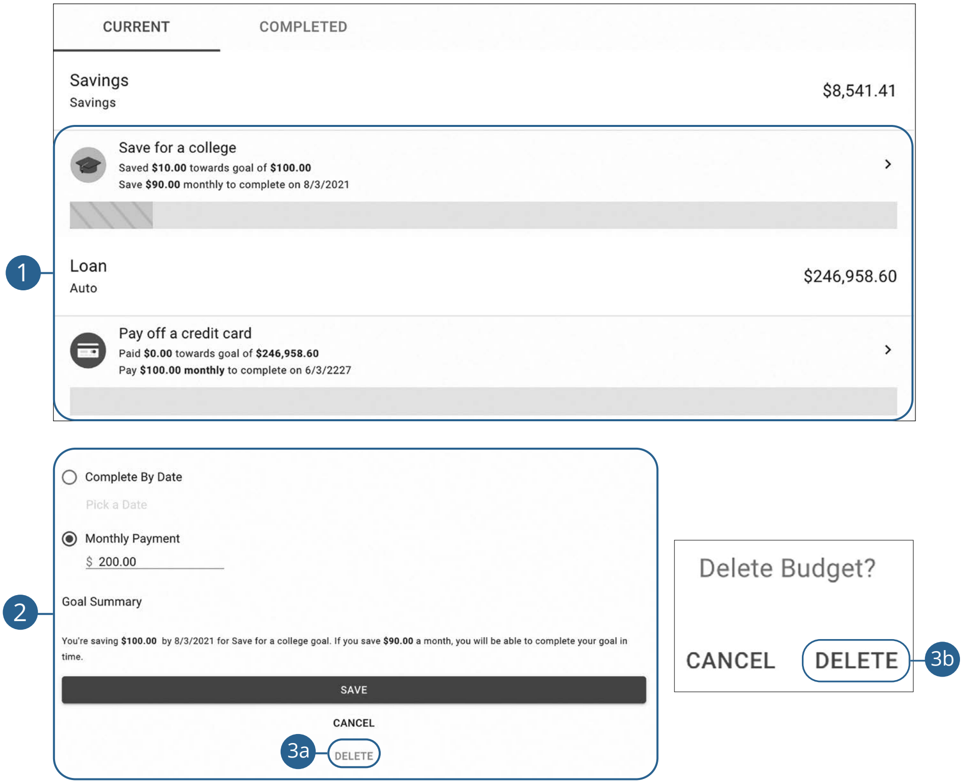


Click the **MyMoneyStory** tab, then click the “View Goals” link.

1. Click the **Add Goal Alert** button.
2. (Optional) Click the “Contact Info” link to update your contact info for goal alerts.
3. Use the drop-down to select an alert type.
4. Fill out the alert options.
5. Check the box next to your chose alert methods.
6. Click the **Save** button.

Managing Goals

Within the goal tool, you can edit or delete an existing goal.



Click the **MyMoneyStory** tab, then click the “View Goals” link.

1. Click on a goal.
2. Make edits to your goal and click the **Save** button.
3. To delete a goal:
    - **a.** Click the “Delete” link.
    - **b.** Click the “Delete” link.

Security

Protecting Your Information

Here at Farmers Bank and Trust Company, we work hard to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 855-430-BANK.

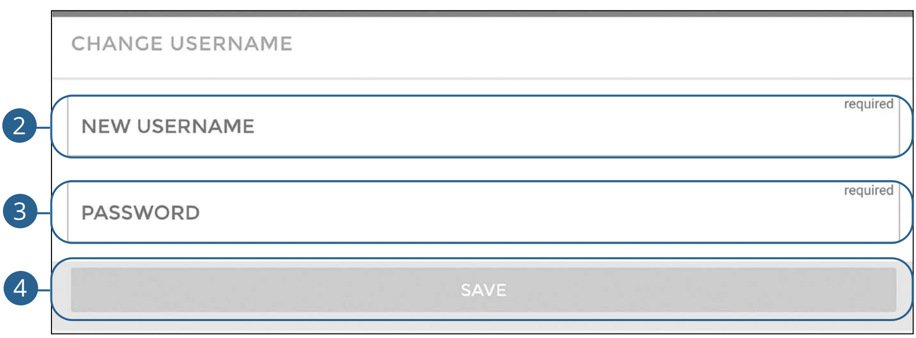
Security

Login Settings

We take security very seriously at Farmers Bank and Trust Company, so we have added various tools to help you better protect your account information. You can manage these features to strengthen your Online Banking experience.

Change Username

You can change your username at any time. Create a unique username you will remember and follows our required guidelines.

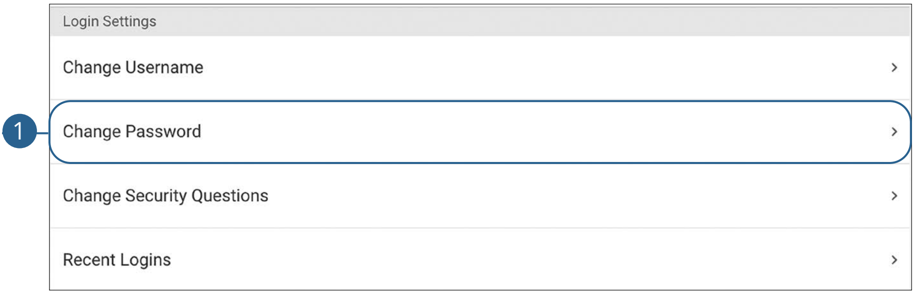


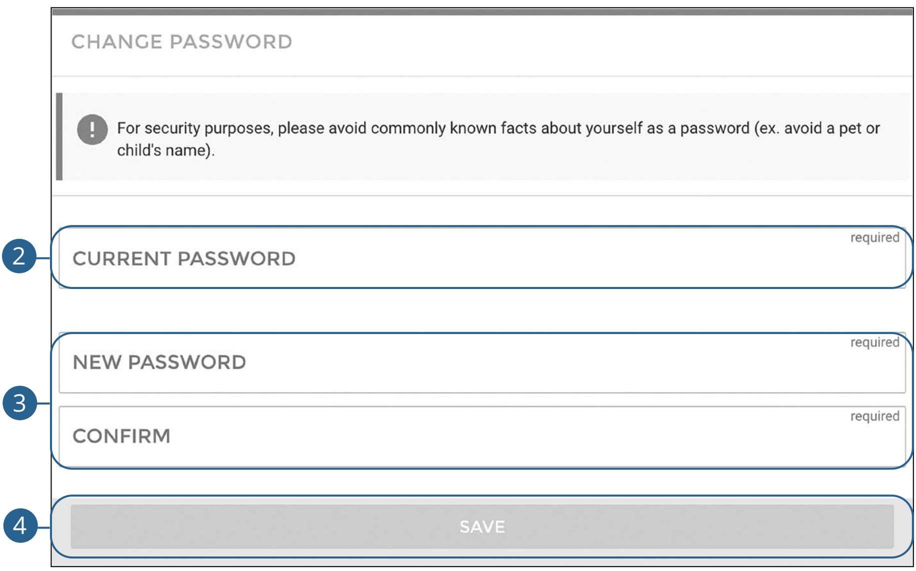
Click the "Manage Profile" link at the top of the side menu.

1. Click the **Change Username** button
2. Enter a new username.
3. Enter your password.
4. Click the **Save** button.

Change Password

You can change your Online Banking password whenever you want to. Follow our guidelines to create a strong password.



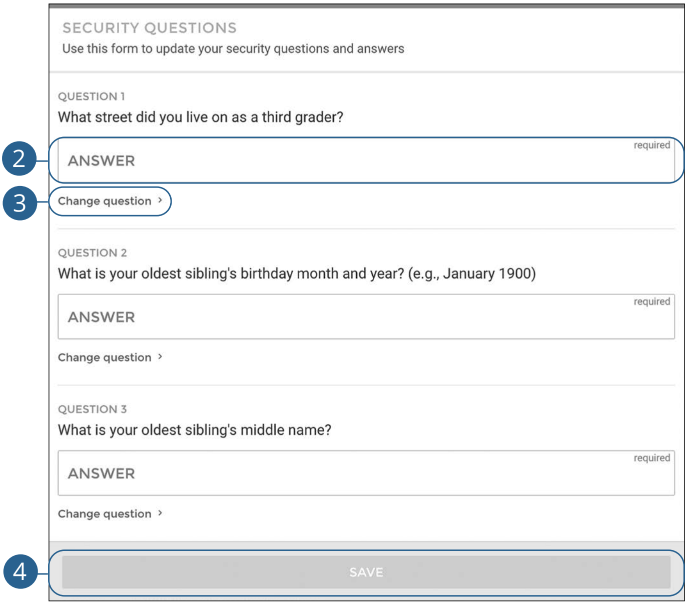


Click the “Manage Profile” link at the top of the side menu.

1. Click the **Change Password** button
2. Enter your current password.
3. Enter and confirm your new password.
4. Click the **Save** button.

Change Security Questions

For your protection, you can establish new security questions and answers. Just like changing your password frequently, changing your security questions and answers helps to ensure the security of your accounts.



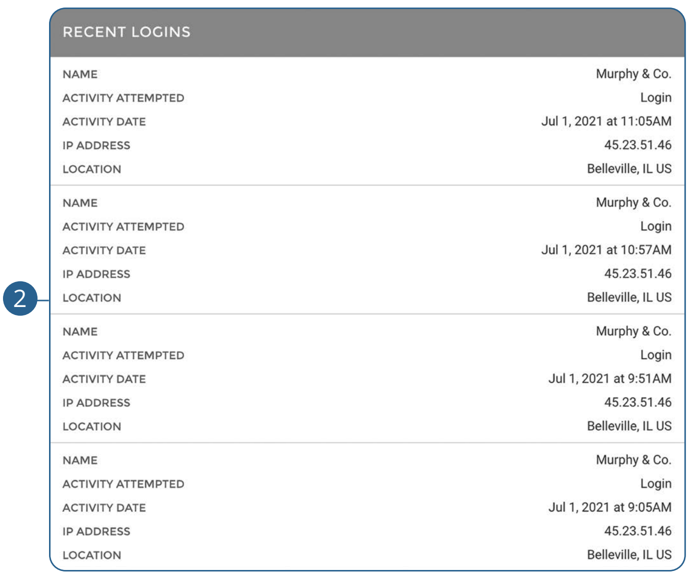
Click the “Manage Profile” link at the top of the side menu.

1. Click the **Change Security Questions** button
2. Enter a new answer.
3. Click the “Change question” link to change the question.
4. Click the **Save** button.

Security

Recent Logins

View a list of recent logins to your account.



Click the “Manage Profile” link at the top of the side menu.

1. Click the **Recent Logins** button
2. A list of recent logins will be displayed.

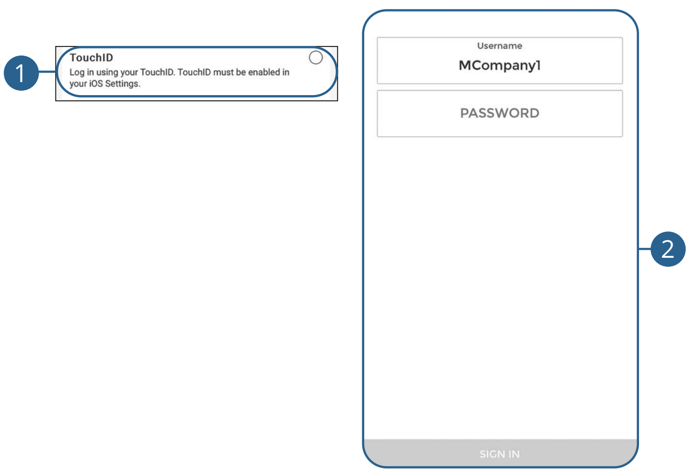
Security

Mobile Security Preferences

Within Farmers Bank and Trust Company's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

Enabling Biometric Sign-In

Biometric Sign-In uses fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!



Sign in to Farmers Bank and Trust Company's Mobile Banking app and click the "Manage Profile" link at the top of the side menu.

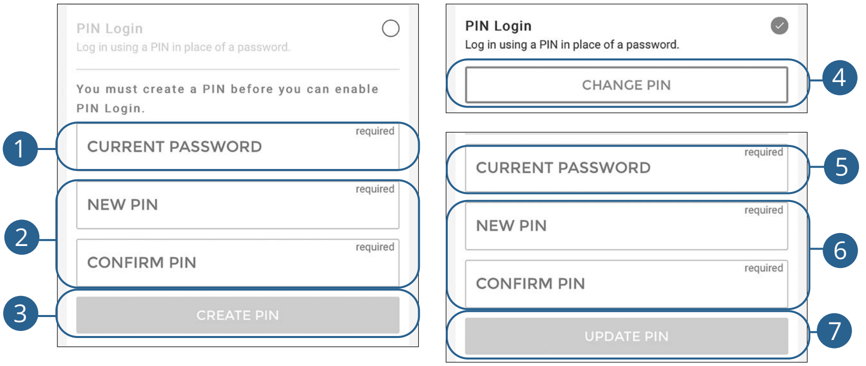
1. Click the **TouchID** tab.
2. Enter your username and password, and click the **Sign In** button.

Note: You must have biometric sign-in enabled on your mobile device before enabling it through our Mobile Banking app.

Security

Enabling PIN Login

Create a unique PIN within our Mobile Banking app to quickly and easily log in to Mobile Banking on the go.



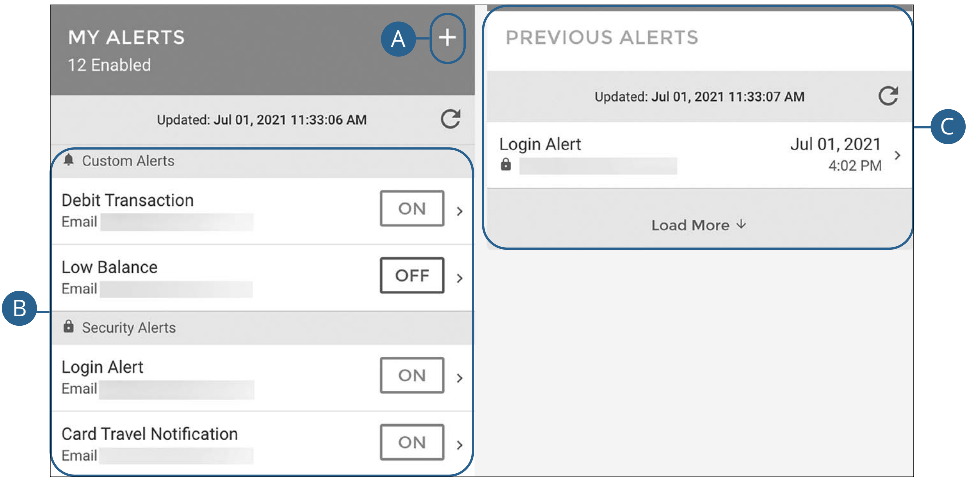
Sign in to Farmers Bank and Trust Company's Mobile Banking app and click the "Manage Profile" link at the top of the side menu.

1. Enter your current password.
2. Enter and re-enter your chosen PIN number.
3. Click the **Create PIN** button.
4. To edit your pin, click the **Change PIN** button.
5. Enter your current password.
6. Enter and re-enter your chosen PIN number.
7. Click the **Update PIN** button.

Alerts

Alerts Overview

Stay on top of the transactions flowing to and from your accounts. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



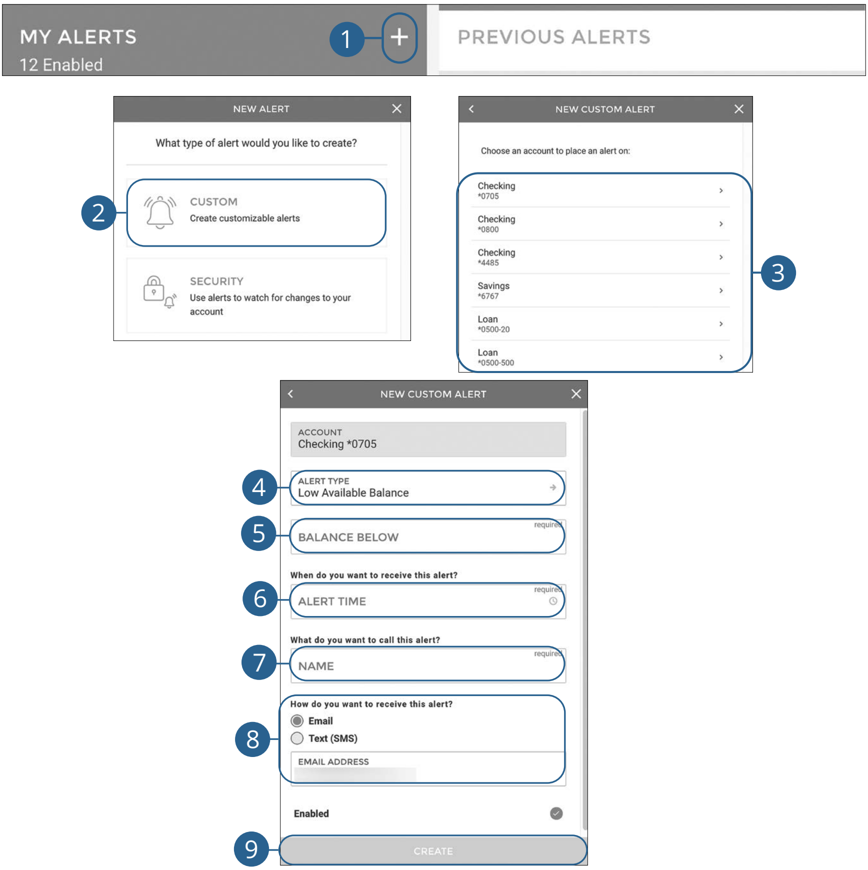
Click the **Manage Alerts** tab.

A. Click the + icon to create an alert.

B. View your alerts and turn them on and off.

C. View previous alerts.

Custom Alerts

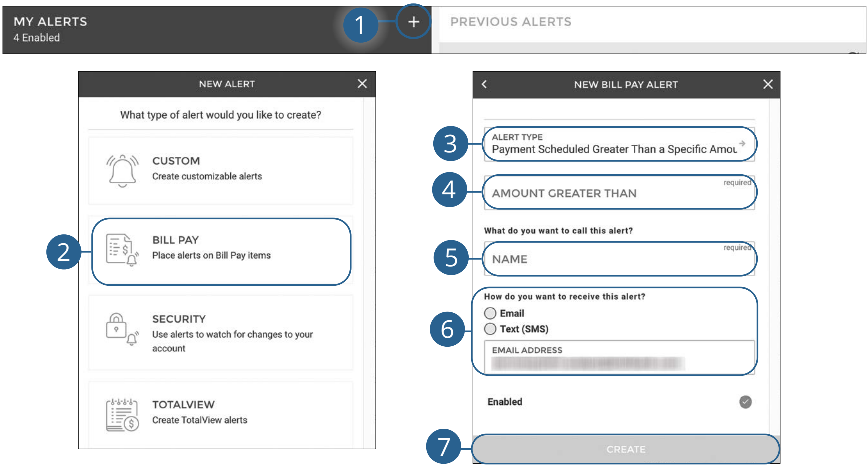


Click the **Manage Alerts** tab.

1. Click the + icon.
2. Click the **Custom** button.
3. Select an account.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Use the drop-down to select an alert time.
7. Enter a name for the alert.
8. Select a notification method.
9. Click the **Create** button.

Bill Pay Alerts

Create alerts to monitor bill pay items.

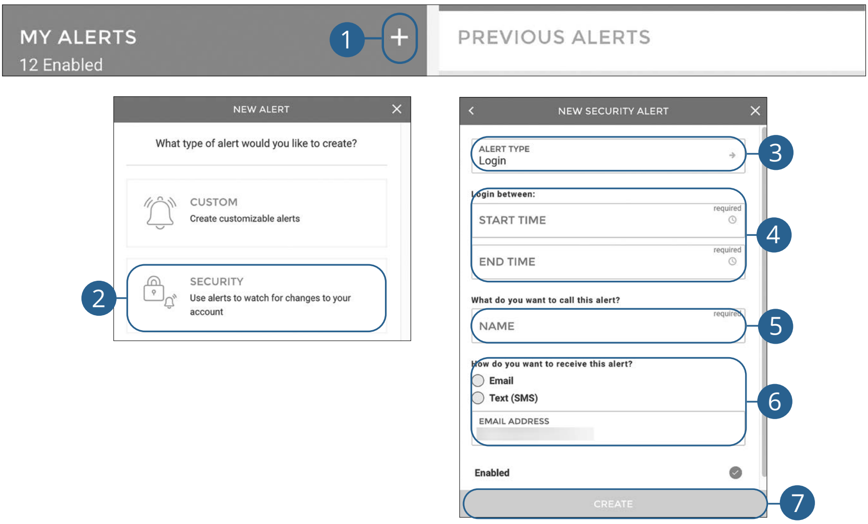


Click the **Manage Alerts** tab.

1. Click the + icon.
2. Click the **Bill Pay** button.
3. Use the drop-down to select an alert type.
4. Use the drop-down to select an alert time.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

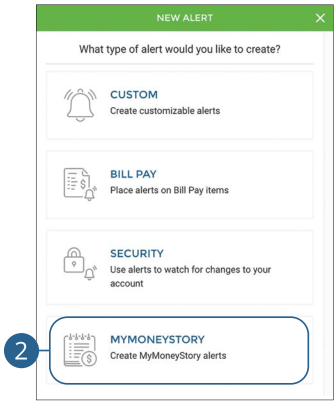


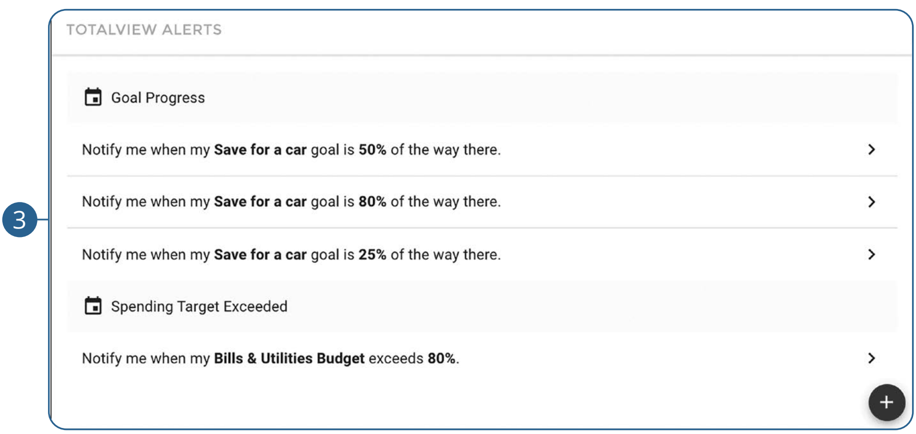
Click the **Manage Alerts** tab.

1. Click the + icon.
2. Click the **Security** button.
3. Select an alert type.
4. Enter the required fields. Fields will vary based on the alert type selected.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

MyMoneyStory Alerts

View alerts created within MyMoneyStory.





Click the **Manage Alerts** tab.

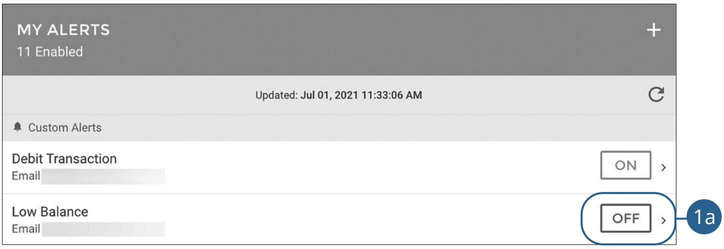
1. Click the + icon.

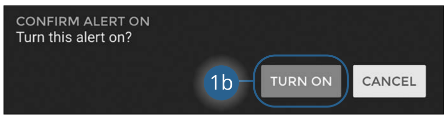
2. Click the **MyMoneyStory** button.

3. A list of current MyMoneyStory alerts will be displayed.

4. For more information about MyMoneyStory go to page 36.

Turning Alerts On and Off





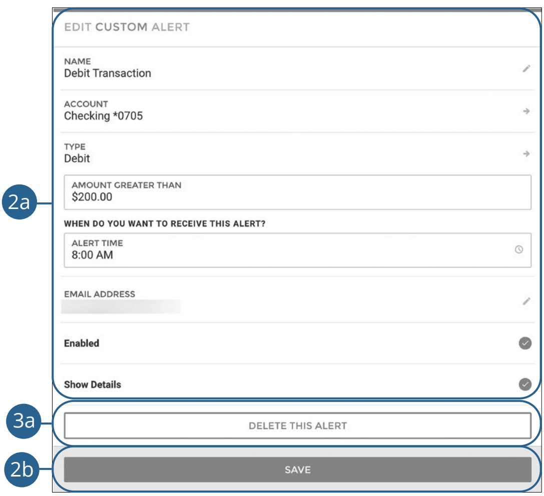
Click the **Manage Alerts** tab.

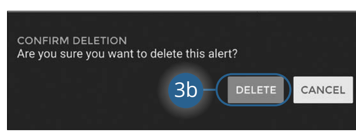
1. To turn an alert on:
    a. Click the **Off** button next to the alert.
    b. Click the **Turn On** button.
2. To turn an alert off:
    a. Click the **On** button next to the alert.
    b. Click the **Turn Off** button.

Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing alerts.





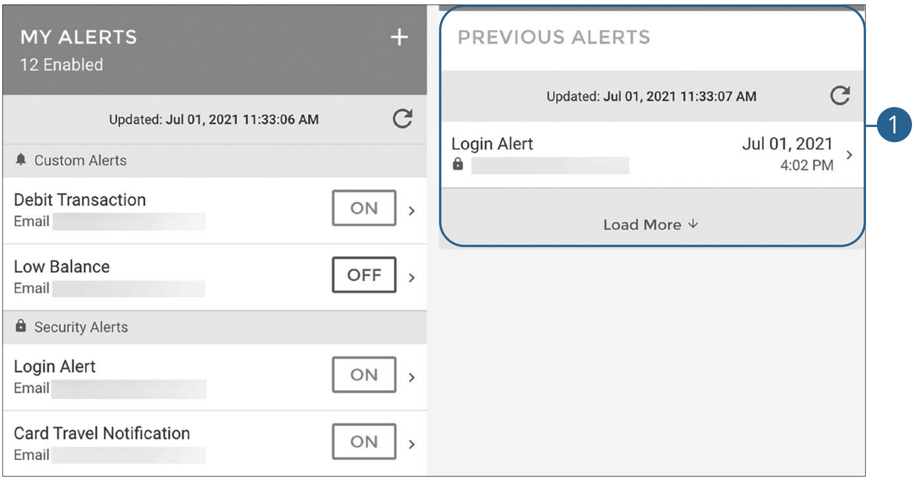
Click the **Manage Alerts** tab.

1. Click an alert.
2. To edit an alert:
    a. Make the necessary changes.
    b. Click the **Save** button.
3. To delete an alert:
    a. Click the **Delete This Alert** button.
    b. Click the **Delete** button.

Alerts

Previous Alerts

View alerts previously sent to you.



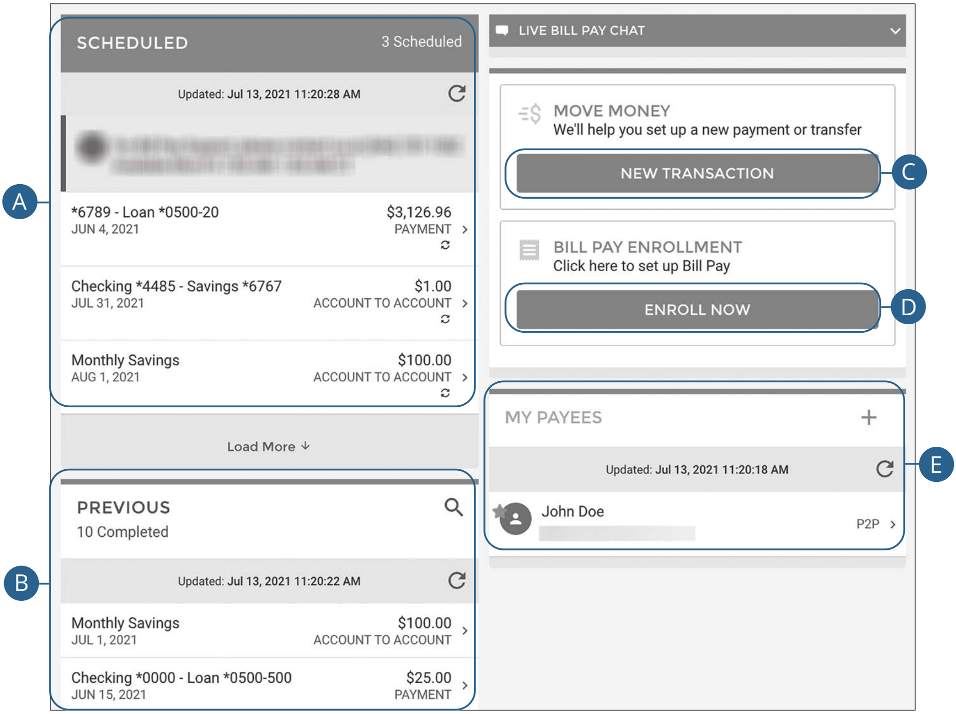
Click the **Manage Alerts** tab.

1. Click an alert to view more details.

Move Money

Move Money Overview

Making transfers between your accounts or sending payments to companies and individuals has never been easier!



Click the **Move Money** tab.

A. Edit or delete your scheduled transactions. Go to page 84 for more information.

B. View your completed previous transactions.

C. Create a new transaction by clicking the **New Transaction** button. Go to page 86 for more information.

D. Enroll in Bill Pay by clicking the **Enroll Now** button. Go to page 74 for more information.

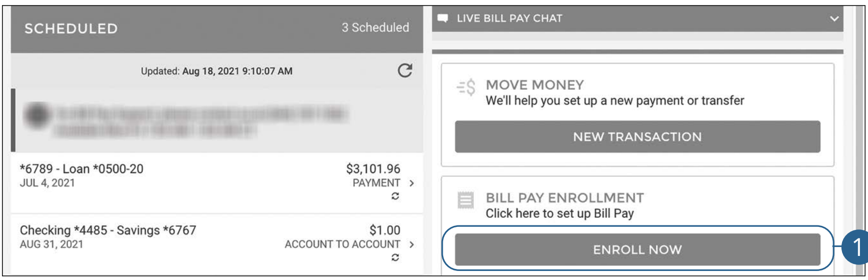
E. Add, edit or delete payees. Go to page 76 for more information.

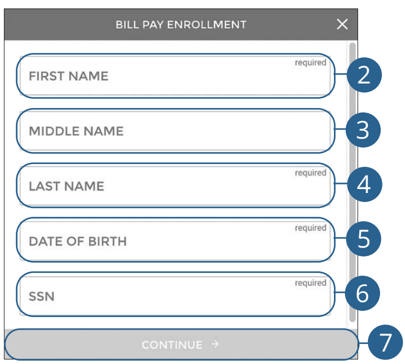
Move Money

Bill Pay Enrollment

Payments with Farmers Bank and Trust Company helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

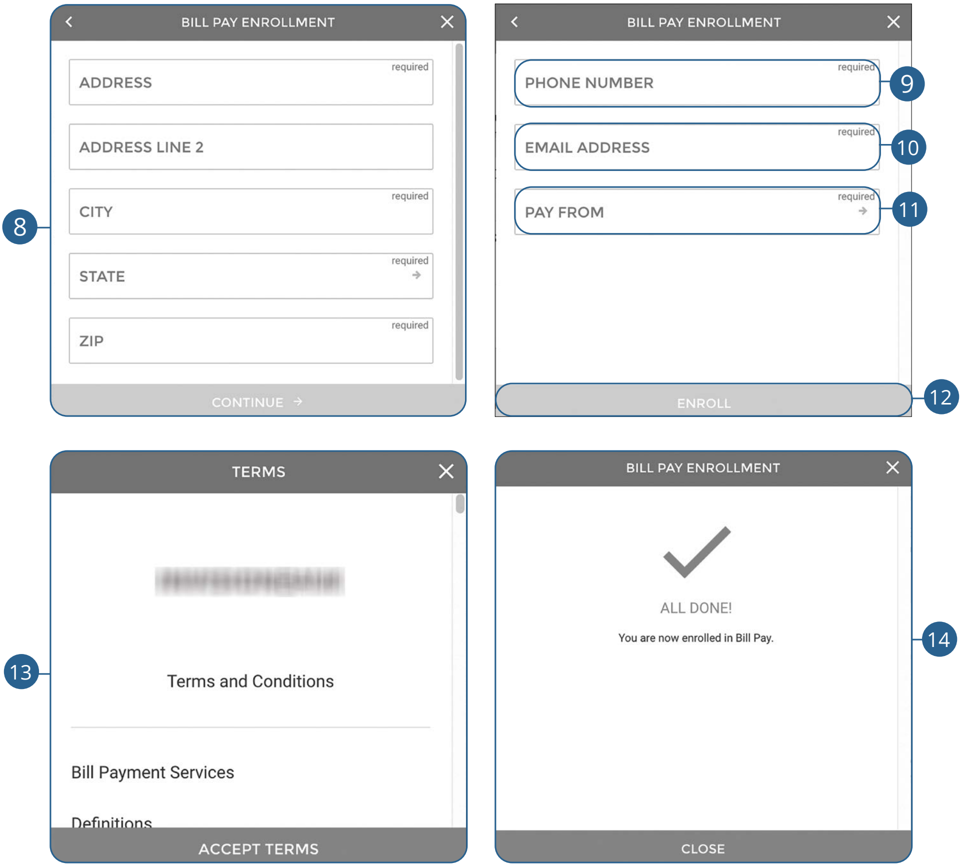
To set up bill pay, you need to choose an account to use within Bill Pay and to accept the terms and conditions.





Click the **Move Money** tab.

1. Click the **Enroll Now** button.
2. Enter your first name.
3. (Optional) Enter your middle name.
4. Enter your last name.
5. Enter your date of birth.
6. Enter your social security number.
7. Click the **Continue** button.



8. Enter your address and click the **Continue** button.

9. Enter your phone number.

10. Enter your email address.

11. Use the drop-down to select a pay from account.

12. Click the **Enroll** button.

13. Review the terms and conditions and click the **Accept Terms** button.

14. Click the **Close** button.

Move Money

Adding a Payee

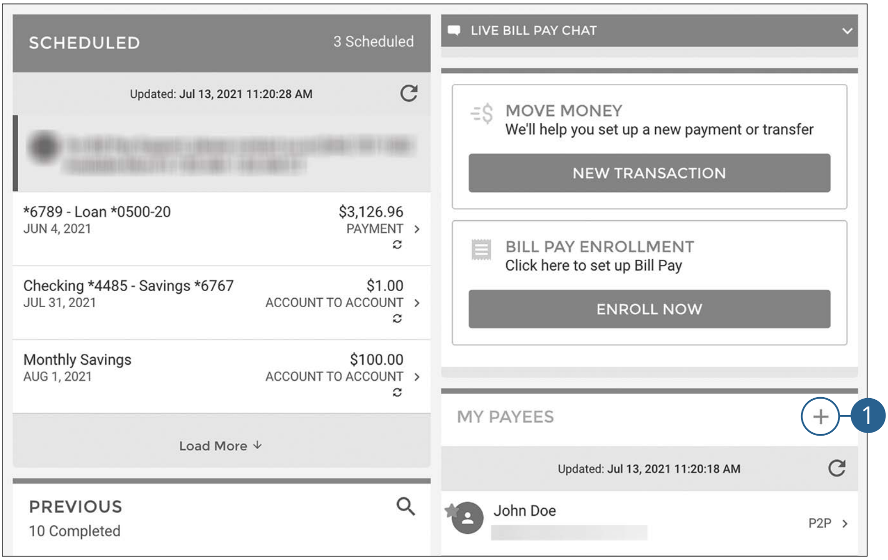
You can add three different types of payees.

Person to Person: Person to person payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's paying allowance, splitting the check or sending a birthday gift, person to person payments allow you to quickly transfer money from your existing debit account to almost anyone.

External Account: Your accounts at other financial institutions can be linked to Online Banking with Farmers Bank and Trust Company, so you can transfer money between two financial institutions without ever leaving home! For more information about adding an external account, go to page 20.

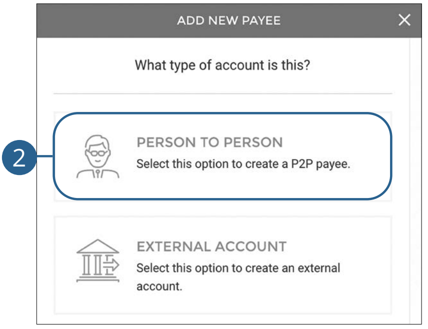
Bill Pay: Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks. For more information about adding a bill pay payee, go to page 78.

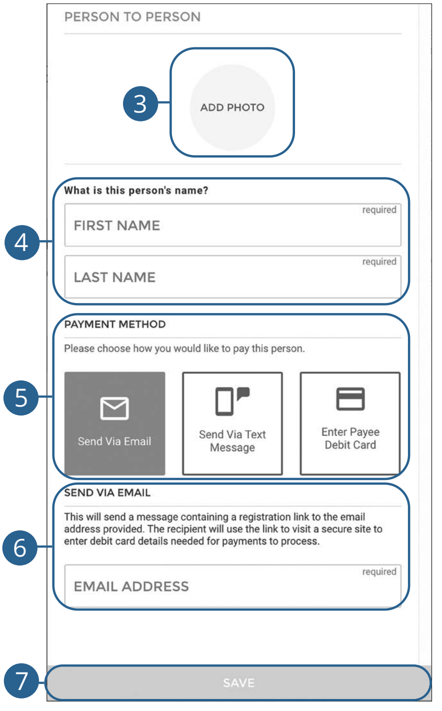
Person to Person Payee



Click the **Move Money** tab.

1. Click the + icon.





2. Click the **Person to Person** button.

3. (Optional) Upload a photo of the payee.

4. Enter the payee's first and last name.

5. Select a payment method.

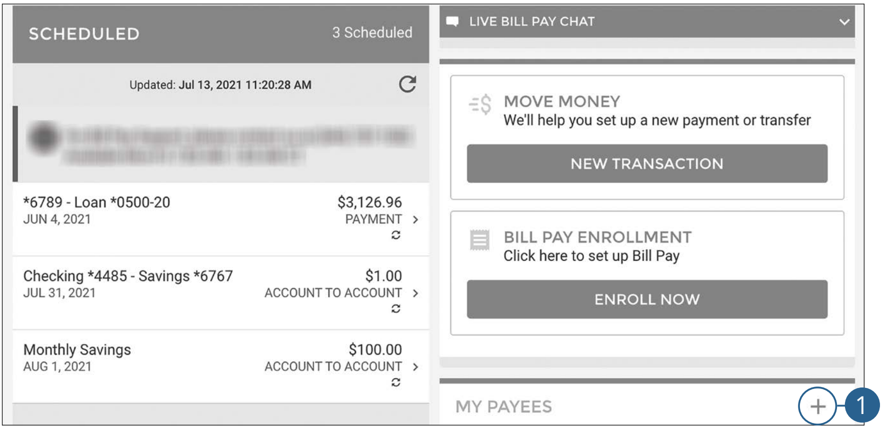
6. Enter the payee's email, mobile number or debit card information depending upon the payment method chosen.

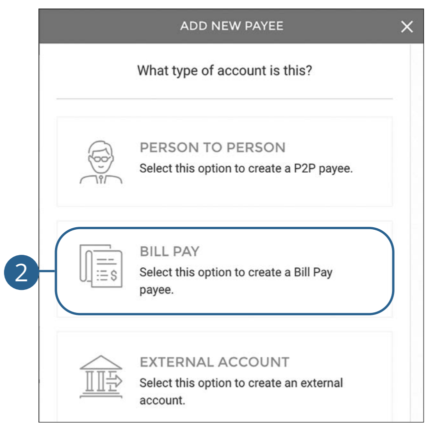
7. Click the **Save** button when you are finished.

Note: We'll send the recipient a notice and ask them to take a moment to register.

Bill Pay Payee - Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.





Click the **Move Money** tab.

1. Click the + icon.
2. Click the **Bill Pay** button.

3. (Optional) Upload a photo of the payee.

4. Select “Company.”

5. Enter the payee’s name.

6. Enter a payee nickname.

7. Use the drop-down to select a pay from account.

8. Enter the payee’s account number.

9. Enter the payee’s phone number.

10. Enter the payee’s address.

11. Click the **Save** button when you are finished.

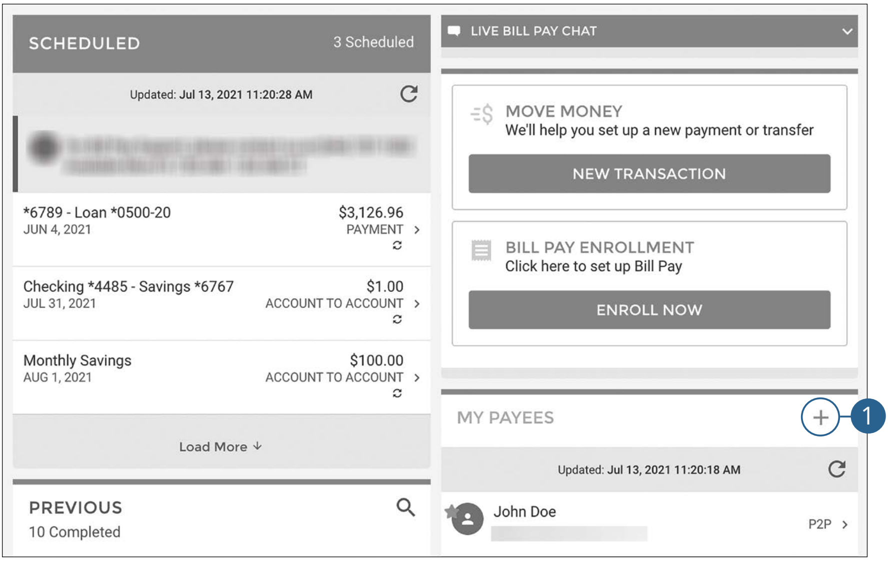
12. Click the **Send A Payment** button to send a payment.

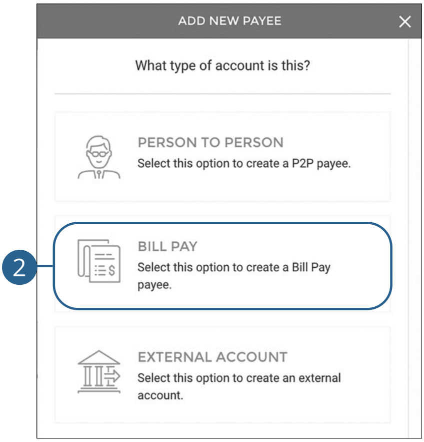
13. Click the **Add Another Payee** button to add another payee.

14. Click the **Close** button to close the window.

Bill Pay Payee - Individual

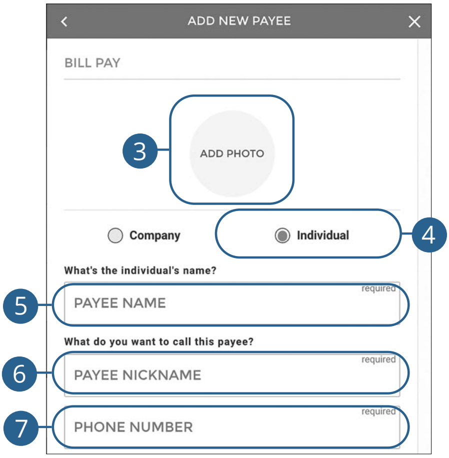
You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in Bill Pay.

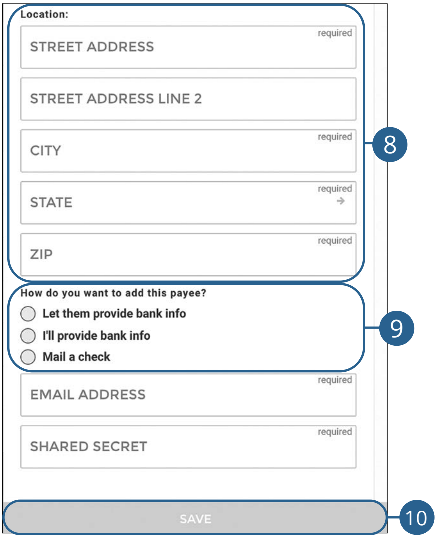




Click the **Move Money** tab.

1. Click the + icon.
2. Click the **Bill Pay** button.





3. (Optional) Upload a photo of the payee.

4. Select “Individual.”

5. Enter the payee’s name.

6. Enter a payee nickname.

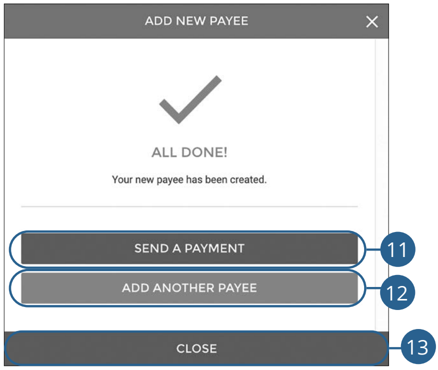
7. Enter the payee’s phone number.

8. Enter the payee’s address.

9. Choose how you want to pay this payee.

- **Let them provide bank info:** Enter their email address and a shared secret. We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you. This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.
- **I’ll provide bank info:** If you know the payee’s bank account information, you can enter their account number, routing number and choose their account type.
- **Mail a check:** A check payment will be mailed to them.

10. Click the **Save** button when you are finished.



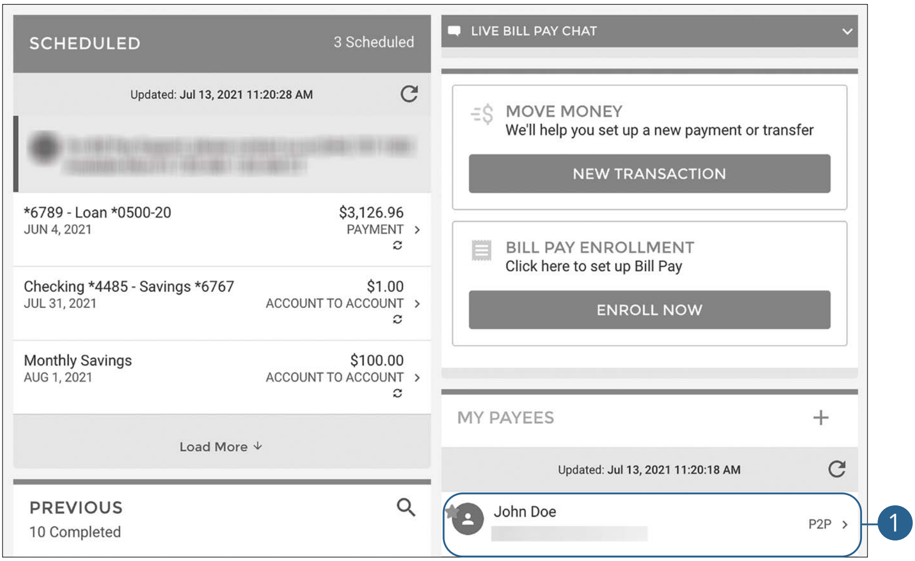
11. Click the **Send A Payment** button to send a payment.

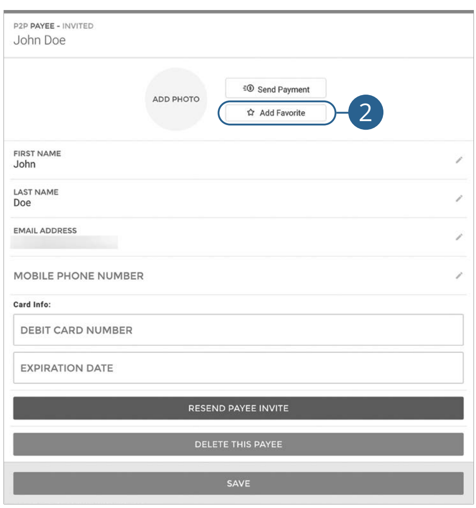
12. Click the **Add Another Payee** button to add another payee.

13. Click the **Close** button to close the window.

Favoriting a Payee

Mark payees as favorites to send quick payments to them. For more information about quick payments, go to page 28.

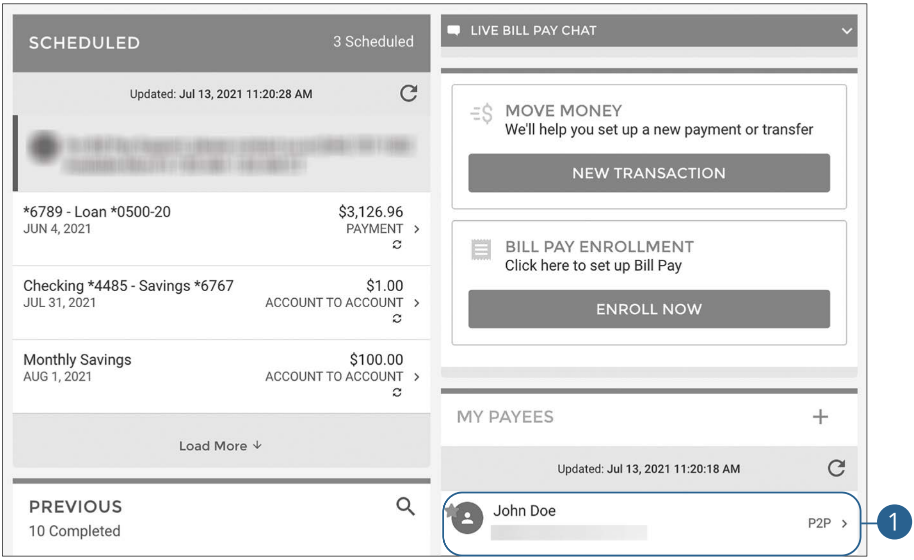


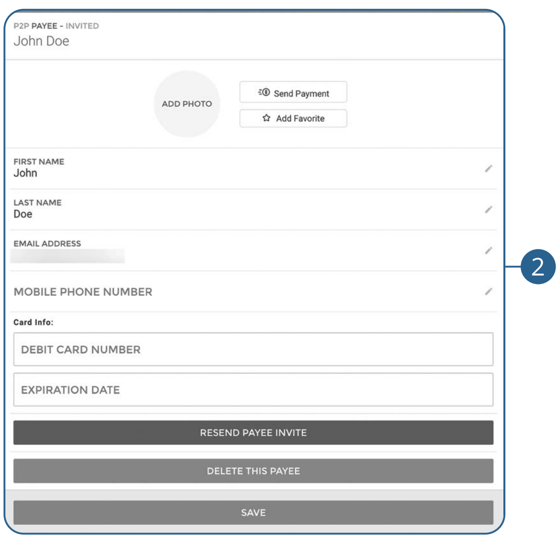


Click the **Move Money** tab.

1. Click the payee you would like to favorite.
2. Click the **Add Favorite** button.

Editing a Payee

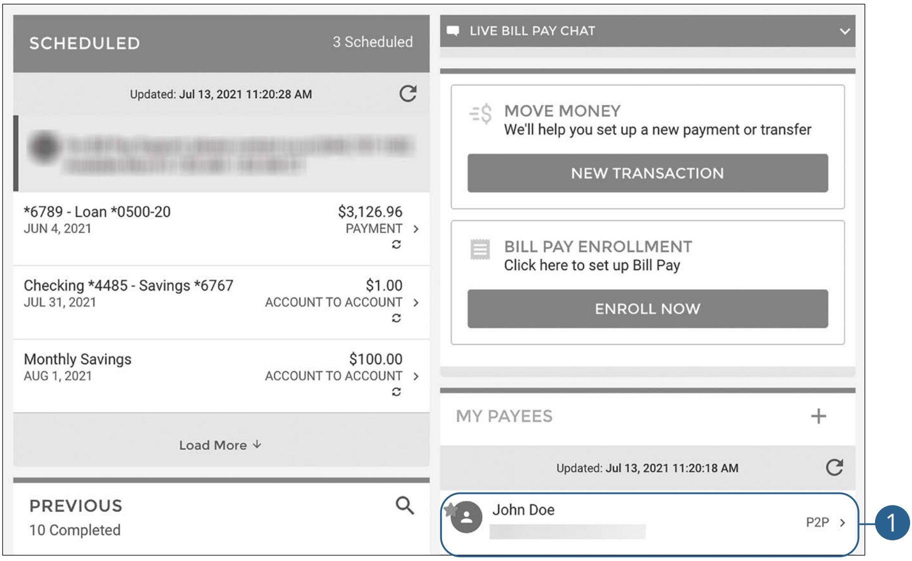


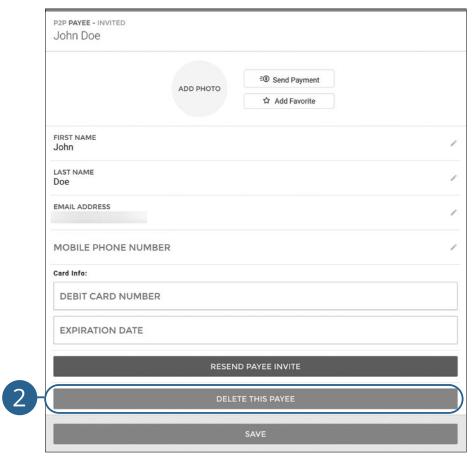


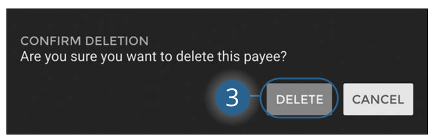
Click the **Move Money** tab.

1. Click the payee you would like to edit.
2. Make the necessary changes and click the **Save** button.

Deleting a Payee







Click the **Move Money** tab.

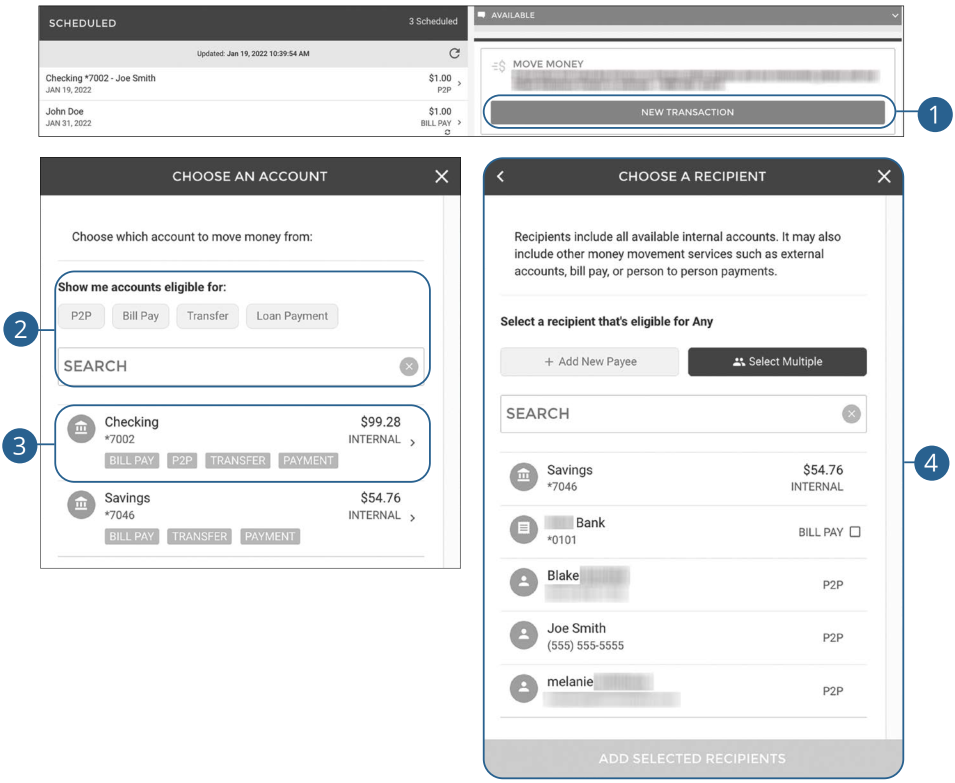
1. Click the payee you would like to delete.
2. Click the **Delete This Payee** button.
3. Click the **Delete** button.

Move Money

New Transaction

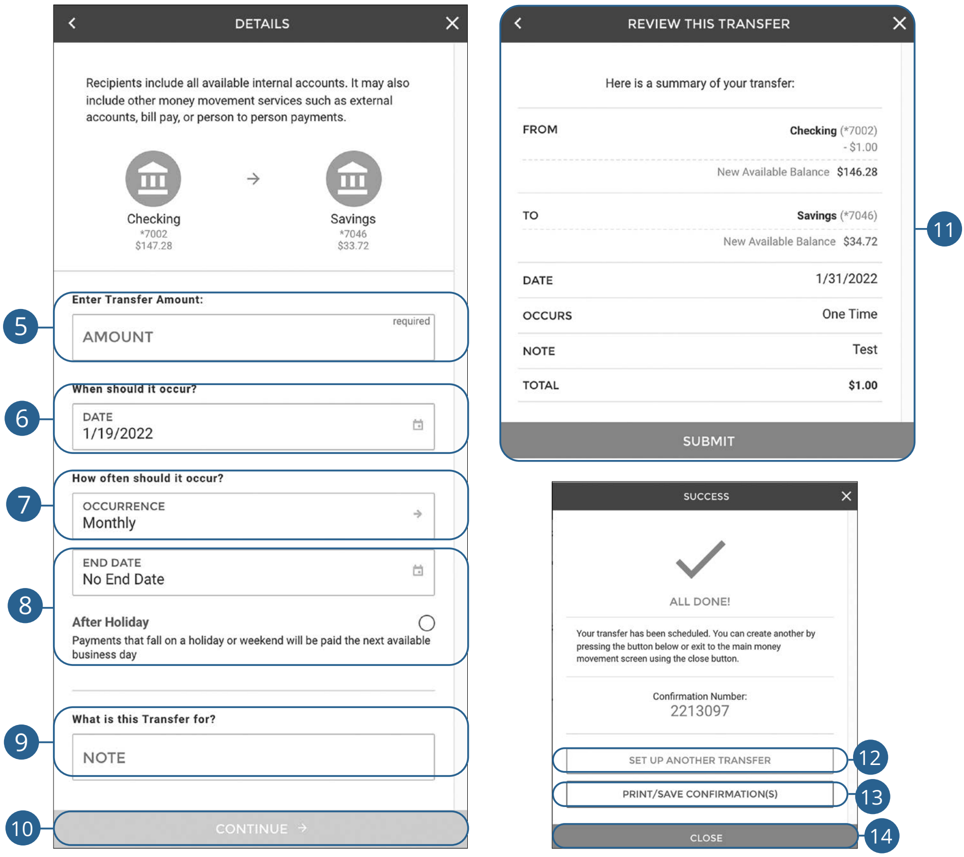
Transfer money between your accounts or to another person.

Transferring Money Between Your Accounts



Click the **Move Money** tab.

1. Click the **New Transaction** button.
2. (Optional) Use the tags and search bar to filter through your accounts.
3. Choose an account.
4. Choose a recipient. To choose multiple recipients, click the **Select Multiple** button, choose your recipients and click the **Add Selected Recipients** button.



5. Enter the amount to transfer.

6. Use the calendar feature to select a date.

7. Use the drop-down to select a frequency.

8. For recurring transfers, select an end date and check the box to make transfers that fall on a holiday or weekend on the next available business day.

9. (Optional) Enter a note.

10. Click the **Continue** button.

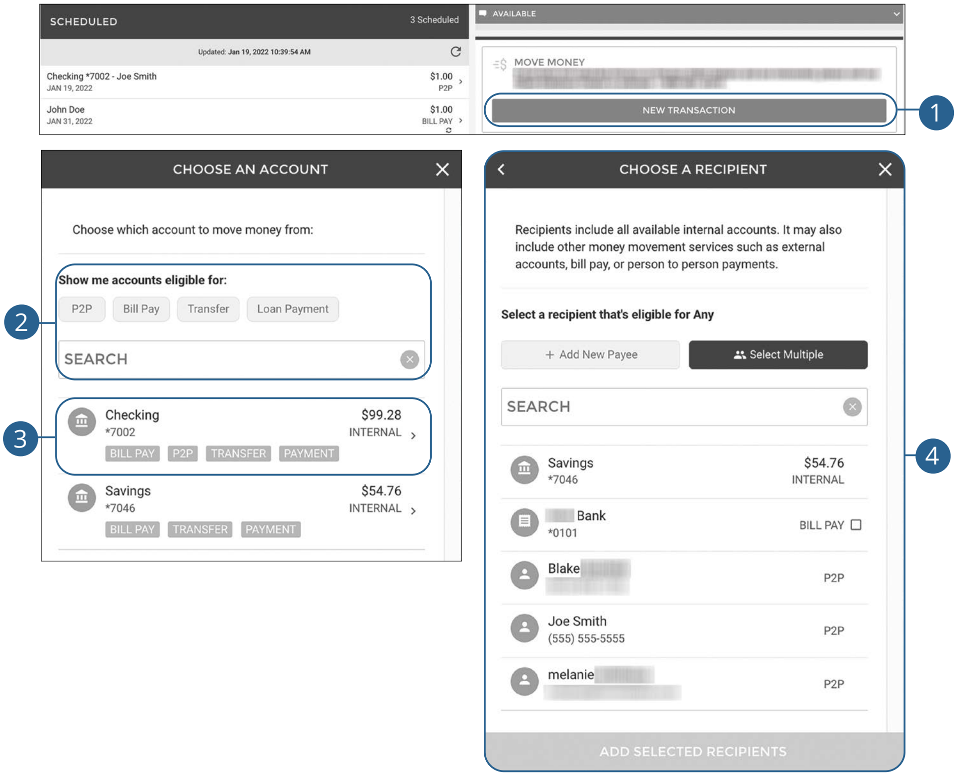
11. Review the transfer information and click the **Submit** button.

12. Click the **Set Up Another Transfer** button to create another transfer.

13. Click the **Print/Save Confirmation** button to print or save the confirmation.

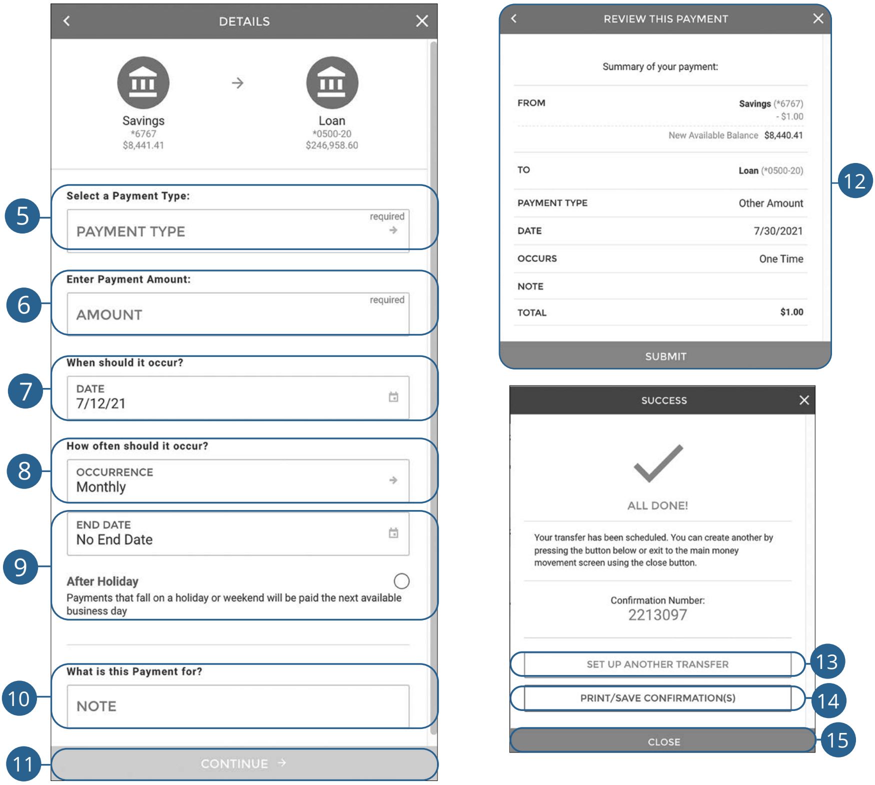
14. Click the **Close** button when you are finished.

Making a Loan Payment



Click the **Move Money** tab.

1. Click the **New Transaction** button.
2. (Optional) Use the tags and search bar to filter through your accounts.
3. Choose an account.
4. Choose a recipient. To choose multiple recipients, click the **Select Multiple** button, choose your recipients and click the **Add Selected Recipients** button.



5. Use the drop-down to select a payment type.

6. Enter the amount to pay.

7. Use the calendar feature to select a date.

8. Use the drop-down to select a frequency.

9. For recurring payments, select an end date and check the box to make transfers that fall on a holiday or weekend on the next available business day.

10. (Optional) Enter a note.

11. Click the **Continue** button.

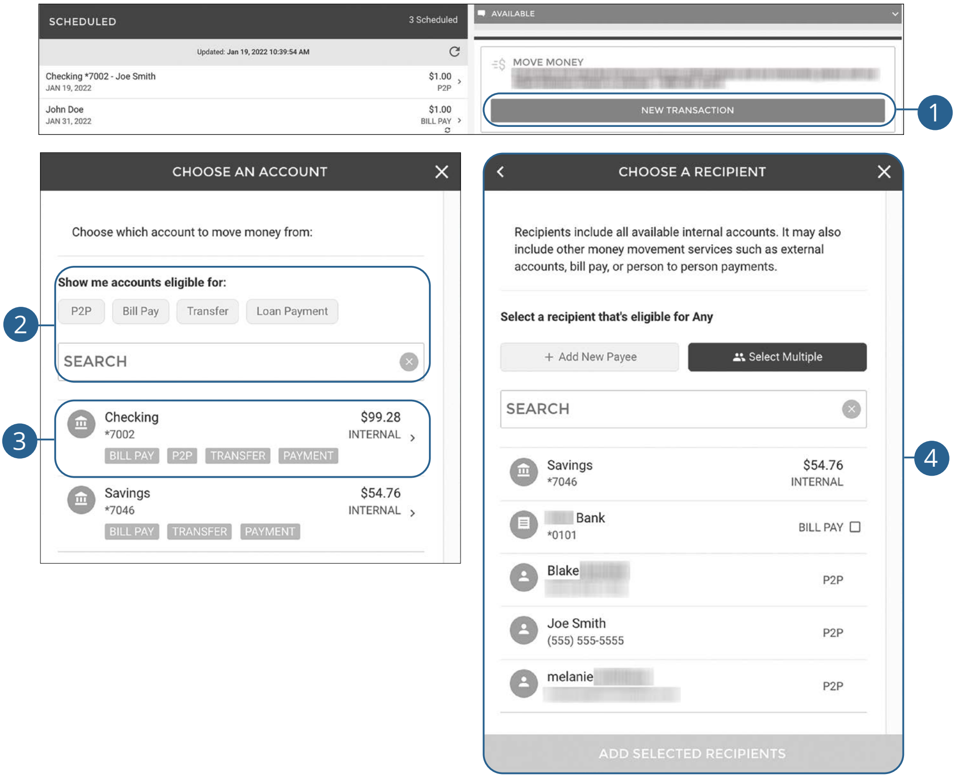
12. Review the payment information and click the **Submit** button.

13. Click the **Set Up Another Transfer** button to create another transfer.

14. Click the **Print/Save Confirmation** button to print or save the confirmation.

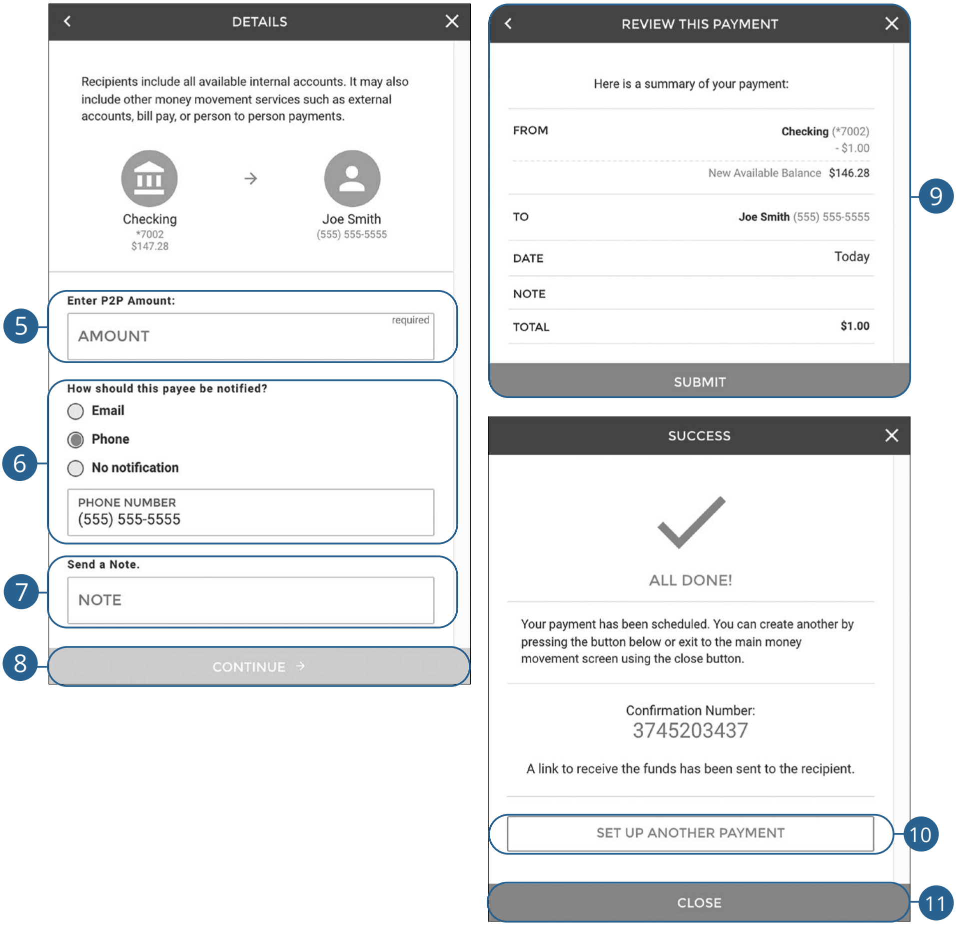
15. Click the **Close** button when you are finished.

Transferring Money to Another Person (P2P)



Click the **Move Money** tab.

1. Click the **New Transaction** button.
2. (Optional) Use the tags and search bar to filter through your accounts.
3. Choose an account.
4. Choose a recipient. To choose multiple recipients, click the **Select Multiple** button, choose your recipients and click the **Add Selected Recipients** button.



5. Enter an amount to transfer.

6. Select how the payee should be notified and enter their contact information, if necessary.

7. (Optional) Enter a note.

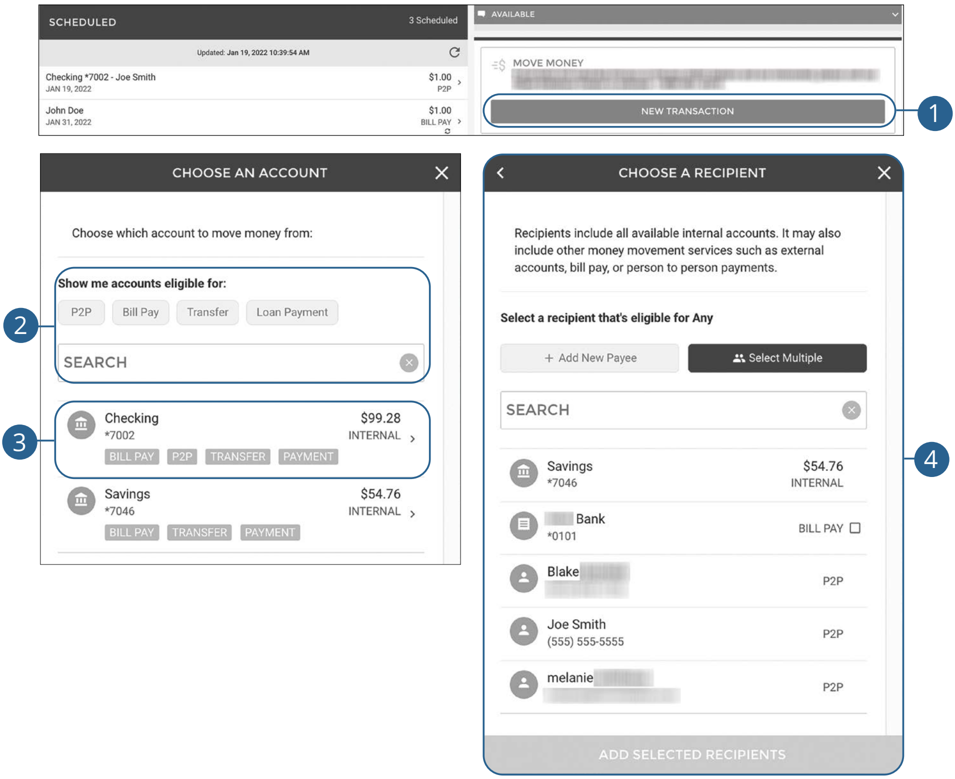
8. Click the **Continue** button when you are finished.

9. Review the transfer information and click the **Submit** button.

10. Click the **Set Up Another Transfer** button to create another transfer.

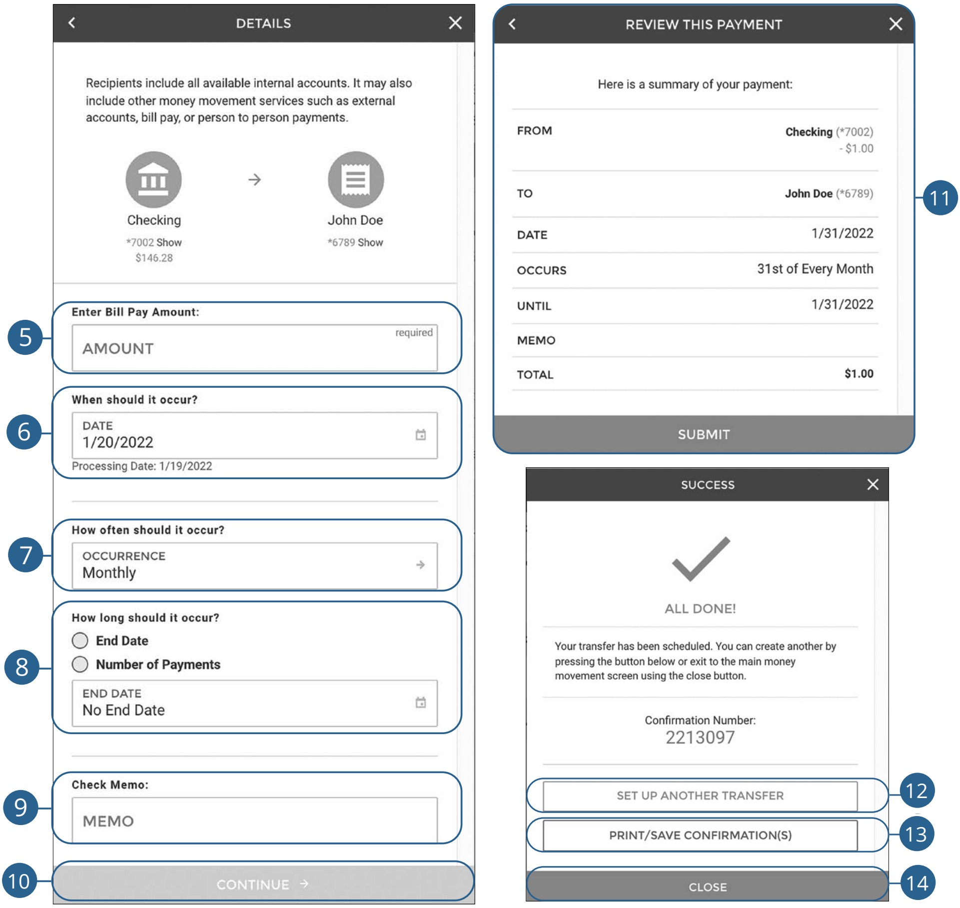
11. Click the **Close** button when you are finished.

Making a Bill Pay Payment



Click the **Move Money** tab.

1. Click the **New Transaction** button.
2. (Optional) Use the tags and search bar to filter through your accounts.
3. Choose an account.
4. Choose a recipient. To choose multiple recipients, click the **Select Multiple** button, choose your recipients and click the **Add Selected Recipients** button.



5. Enter an amount.

6. Use the calendar feature to select a date.

7. Use the drop-down to select an occurrence

8. For recurring payment, select an end date or number of payments.

9. (Optional) Enter a memo.

10. Click the **Continue** button.

11. Review the payment and click the **Submit** button.

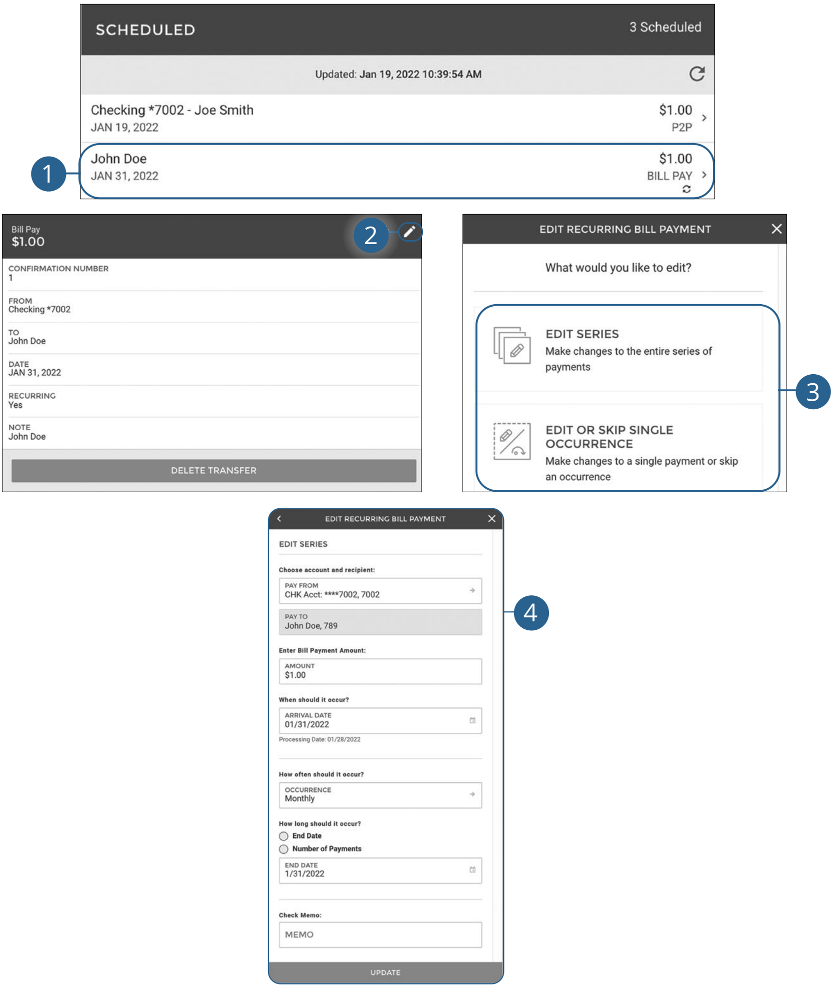
12. Click the **Set Up Another Transfer** button to create another transfer.

13. Click the **Print/Save Confirmation** button to print or save the confirmation.

14. Click the **Close** button when you are finished.

Editing Transfers/Payments

You can edit scheduled transactions up until their process date.

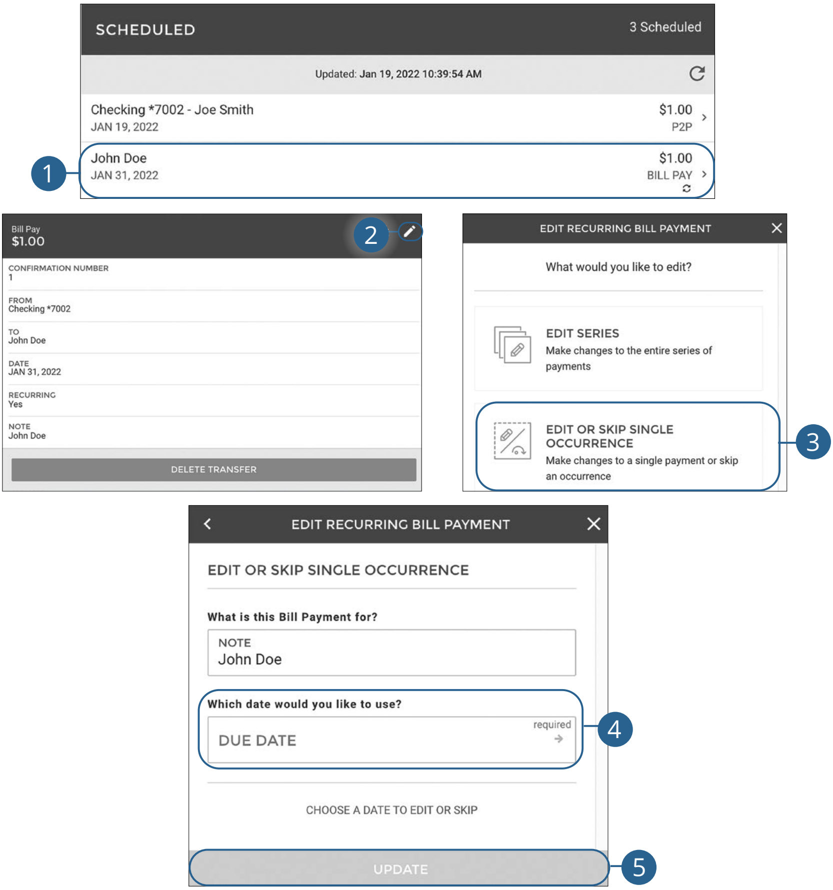


Click the **Move Money** tab.

1. Browse through your scheduled transactions and click on the transaction you would like to edit.
2. Click the icon.
3. Decide whether to edit the entire series or a single occurrence.
4. Make the necessary edits, then click the **Update** button when you are finished.

Skip Transfers/Payments

You can skip single occurrences of a recurring payment.

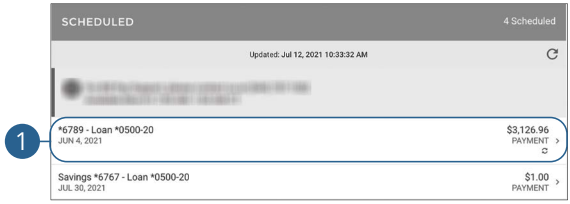


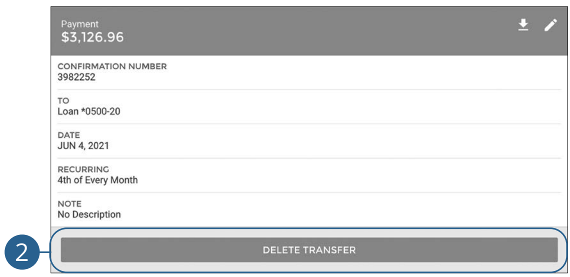
Click the **Move Money** tab.

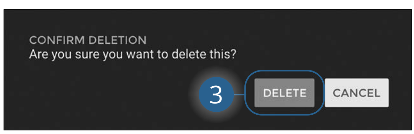
1. Browse through your scheduled transactions and click on the transaction you would like to skip.
2. Click the  icon.
3. Click the **Edit or Skip Single Occurrence** button.
4. Select a date to skip.
5. Click the **Update** button when you are finished.

Deleting Transfers/Payments

You can delete pending transactions up until their process date.







Click the **Move Money** tab.

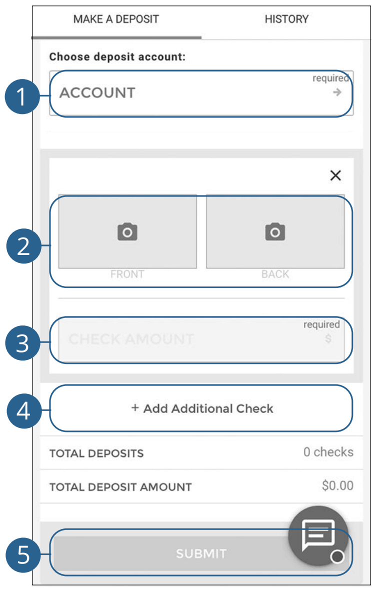
1. Browse through your scheduled transactions and click on the transaction you would like to delete.
2. Click the **Delete Transfer** button.
3. Click the **Delete** button.

Deposit Checks

Remote Deposit

Online Banking with Farmers Bank and Trust Company gives you the tools to tackle your finances how you want. Enroll in Remote Deposit to deposit checks from anywhere at anytime from nearly any device.

Note: This feature is only available when using our mobile banking app on your mobile device.



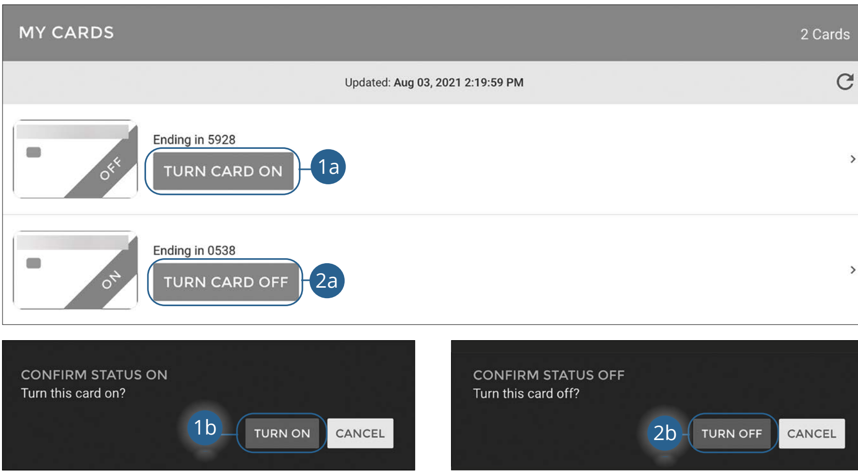
Tap the **Deposit Checks** tab.

1. Use the drop-down to select an account.
2. Sign the back of the check exactly like the example shows-For Mobile Deposit Only to Farmers Bank and Trust Co. Place the check on a flat, well-lit surface and take an image of the front and back of the check.
3. Enter the dollar amount of the check.
4. (Optional) Tap the "+ Add Additional Check" link and repeat steps 2 and 3 to add another check.
5. Tap the **Submit** button.

Manage Cards

Turn Card On or Off

You can easily turn off or turn on any of your cards.



Click the **Manage Cards** button.

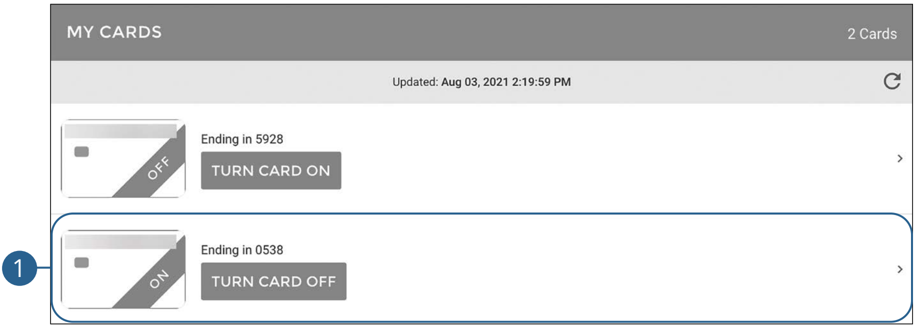
1. To turn a card on:
    a. Click the **Turn Card On** button.
    b. Click the **Turn On** button.
2. To turn a card off:
    a. Click the **Turn Card Off** button.
    b. Click the **Turn Off** button.

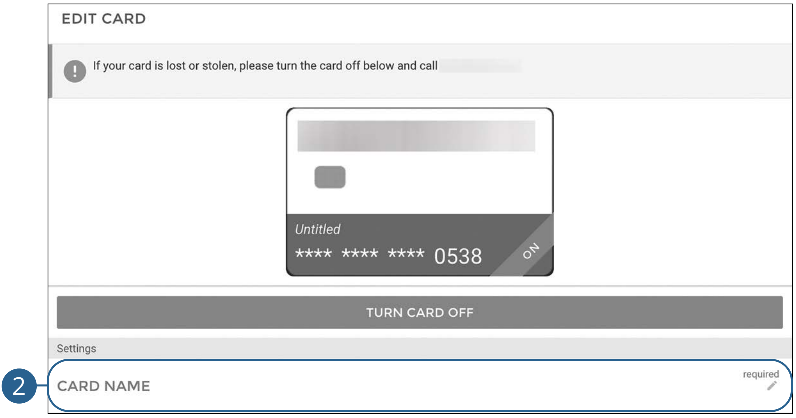
Manage Cards: Turn Card On or Off

Manage Cards

Card Name

Edit a card name.





Click the **Manage Cards** button.

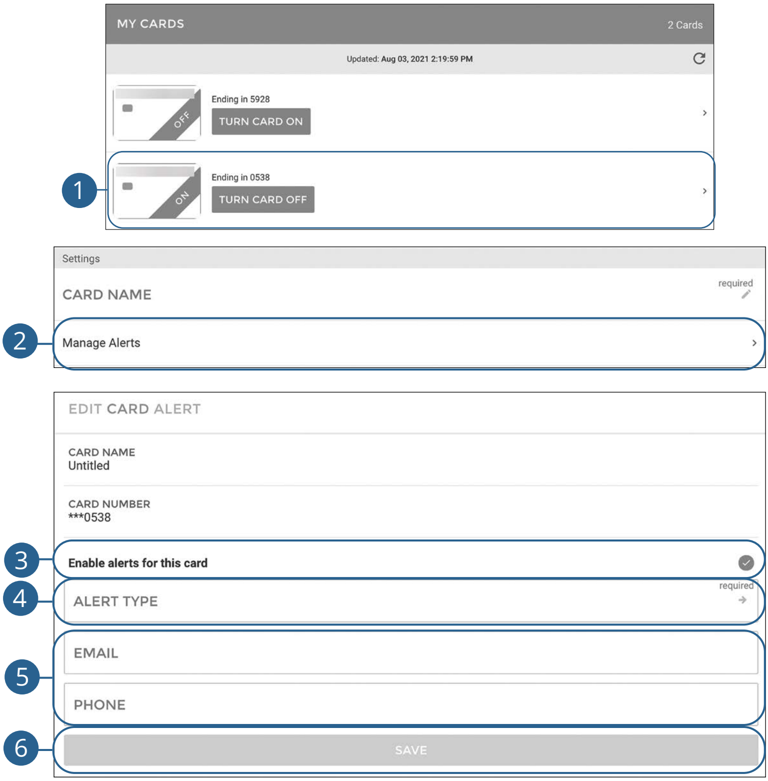
1. Select a card.

2. Enter a card name.

Manage Cards

Card Alert

Create custom alerts for each of your cards.



Click the **Manage Cards** button.

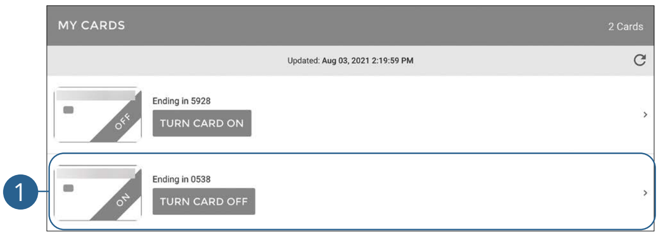
1. Select a card.
2. Click the **Manage Alerts** button.
3. Check the box to enable alerts for this card.
4. Select an alert type.
5. Enter your email and/or phone number.
6. Click the **Save** button.

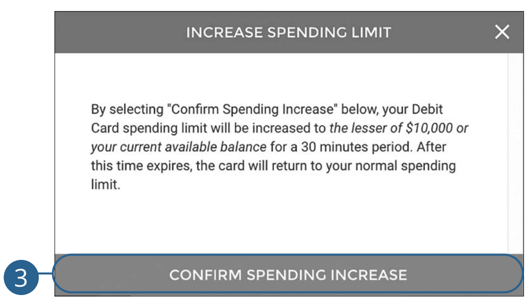
Manage Cards

Temporary Spending Limit Increase

Most Farmers Bank and Trust Company cards have a daily spending limit. We set limits to protect you in the event your card is lost or stolen.

But what if you'd like to use your card to pay for a big auto repair or to upgrade your appliances, you can by temporarily increasing your spending limit.





Click the **Manage Cards** button.

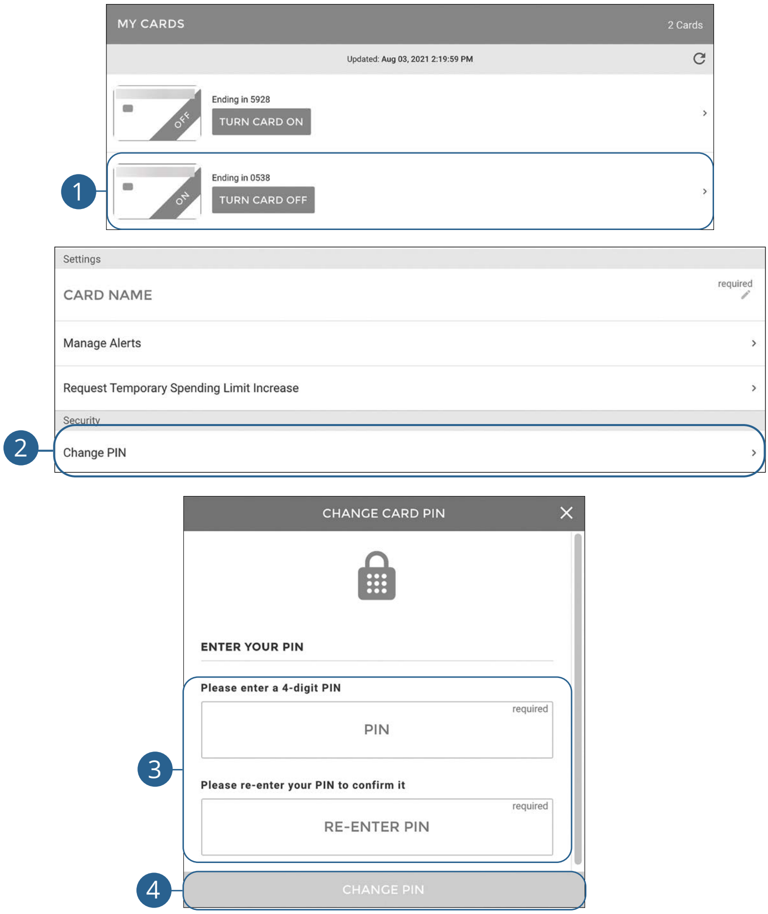
1. Select a card.
2. Click the **Request Temporary Spending Limit Increase** button.
3. Click the **Confirm Spending Increase** button.

Note: Your spending limit will be increased to the lesser of $2000.00 or your current available balance for a 30 minute period. After this time expires, the card will return to your normal spending limit.

Manage Cards

Change PIN

Easily change your card's PIN.



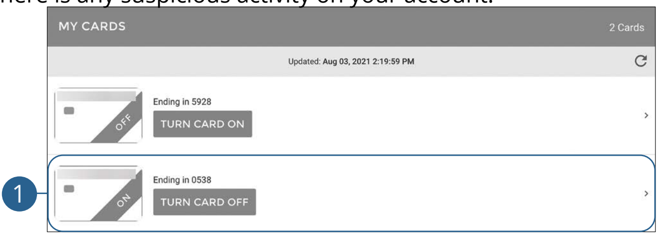
Click the **Manage Cards** button.

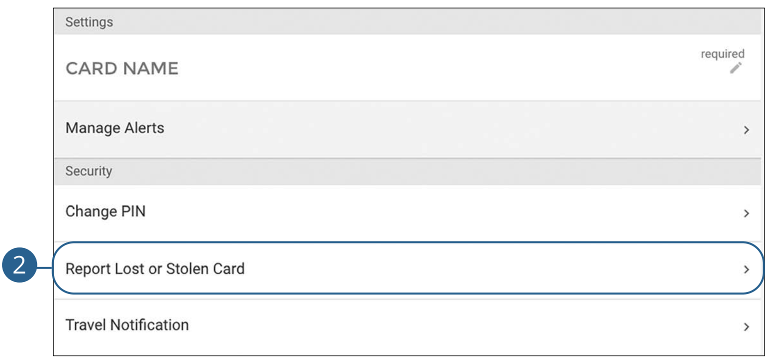
1. Select a card.
2. Click the **Change PIN** button.
3. Enter and re-enter a new PIN.
4. Click the **Change PIN** button.

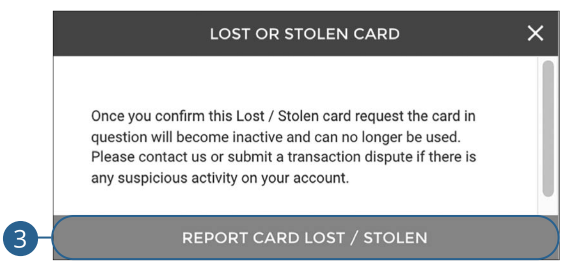
Manage Cards

Report Lost or Stolen Card

Easily report a card lost or stolen. Once a card has been reported as lost or stolen it will become inactive and can no longer be used. Please contact us at 855-430-BANK if there is any suspicious activity on your account.







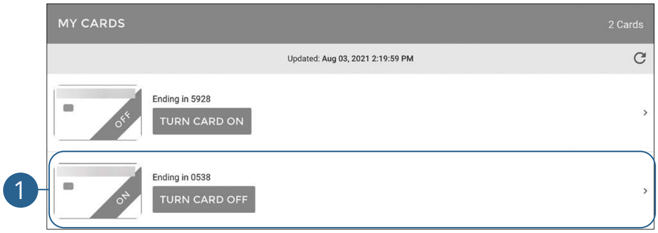
Click the **Manage Cards** button.

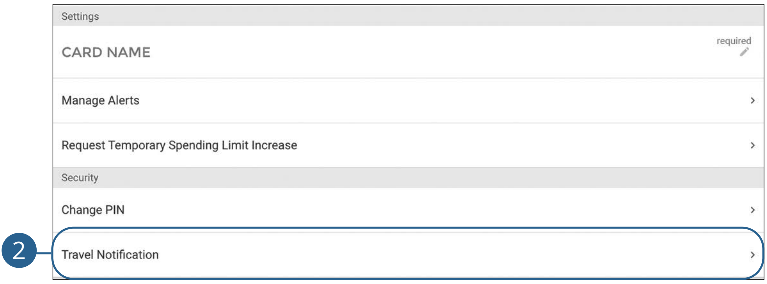
1. Select a card.
2. Click the **Report Lost or Stolen Card** button.
3. Click the **Report Card Lost/Stolen** button.

Manage Cards

Travel Notification

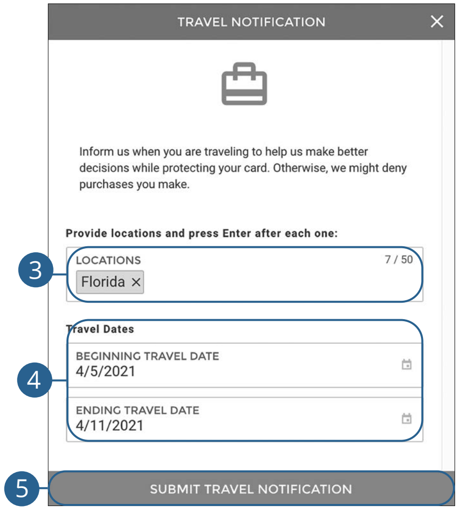
When you travel outside your normal spending area, your risk score increases, which can cause transactions to be declined. To reduce the chance of declines, you can notify Farmers Bank and Trust Company about your travel plans.





Click the **Manage Cards** button.

1. Select a card.
2. Click the **Travel Notification** button.



3. Enter the location(s) you will be traveling.

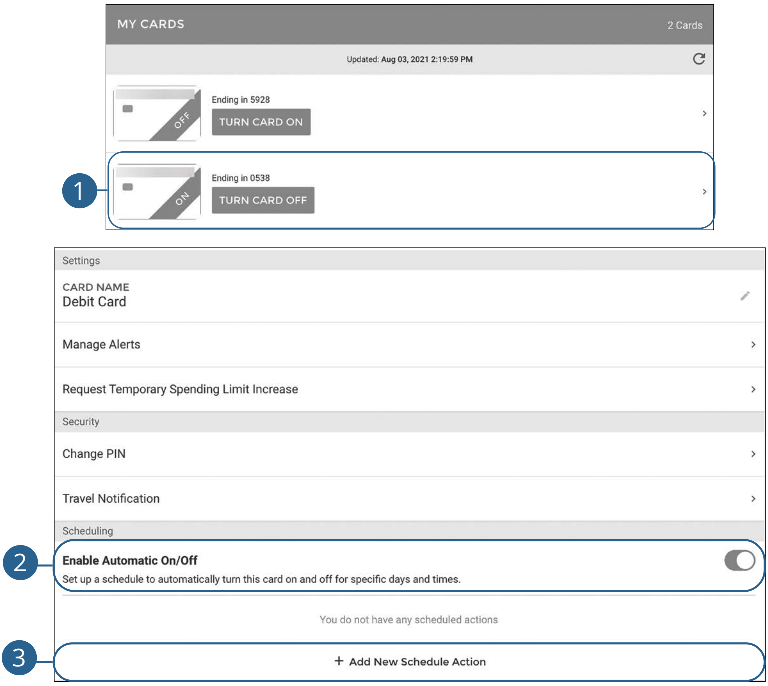
4. Enter your beginning and ending travel dates.

5. Click the **Submit Travel Notification** button.

Manage Cards

Enable Automatic On/Off

Set up a schedule to automatically turn this card on and off for specific days and times.

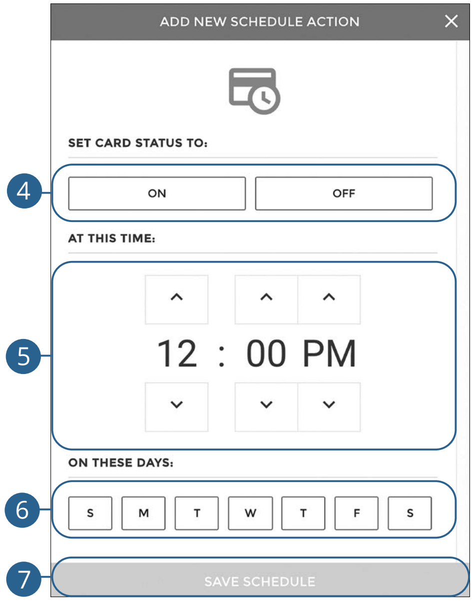


Click the **Manage Cards** button.

1. Select a card.

2. Toggle the “Enable Automatic On/Off” switch on.

3. Click the “+ Add New Schedule Action” link.



4. Choose a card status

5. Select a time.

6. Select days of the week.

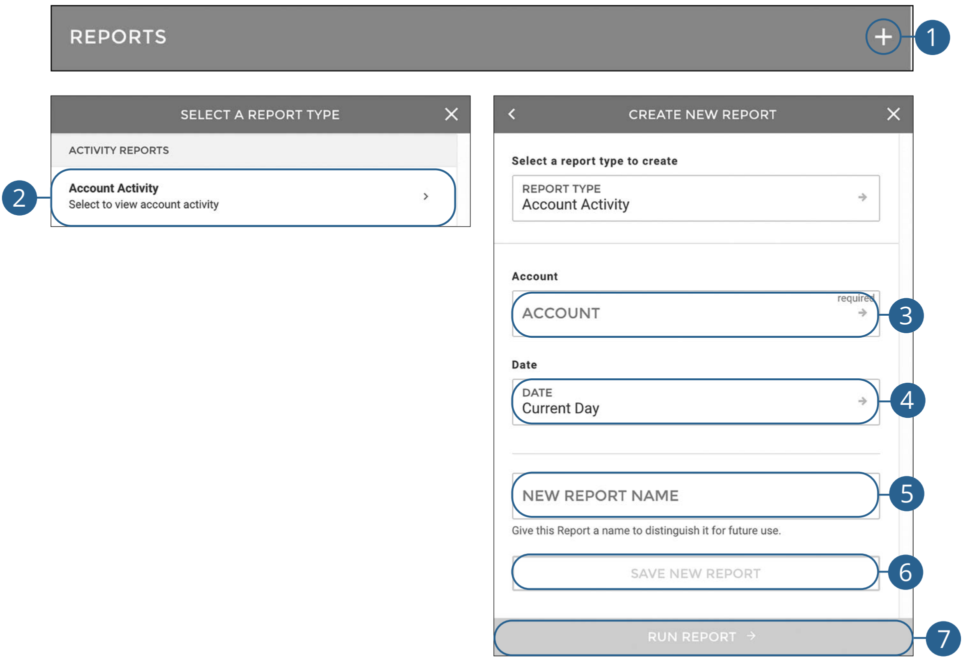
7. Click the **Save Schedule** button.

Reports

Creating a New Report

Account Activity Report

The Account Activity Report helps you view your account activity over a specified period of time.



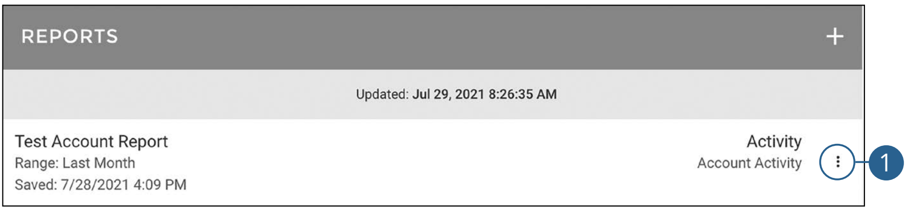
Click the **Reports** tab.

1. Click the + icon.
2. Click the **Account Activity** button.
3. Use the drop-down to select an account.
4. (Optional) Select a date.
5. Enter a report name.
6. Click the **Save New Report** button to save the report.
7. Click the **Run Report** button to run the report. A PDF of your report will then download.

Reports

Running an Existing Report

You can run an existing report.



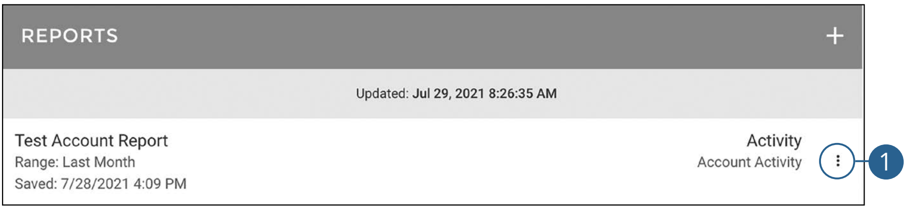
Click the **Reports** tab.

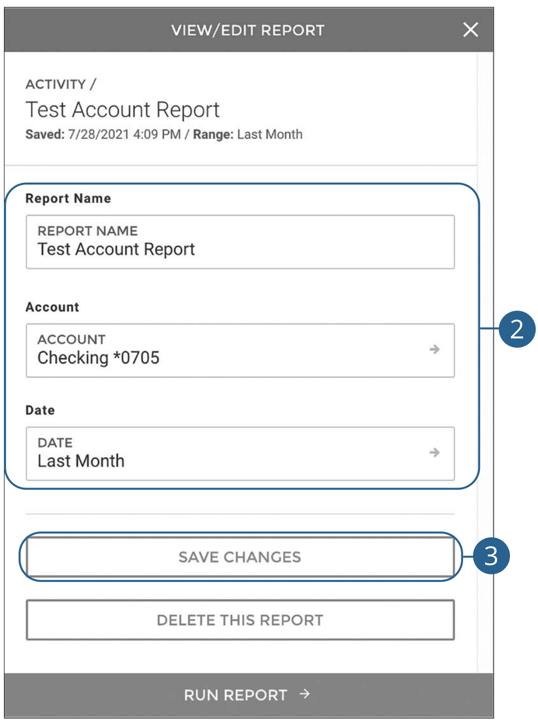
1. Click the ⋮ icon next to the report you would like to run and select “Run Report.” A PDF of your report will then download.

Reports

Editing a Report

You can edit an existing report.





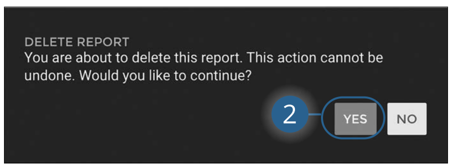
Click the **Reports** tab.

1. Click the ⋮ icon next to the report you would like to edit. Select “Edit Report” to make changes to an existing report.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

Reports

Deleting a Report

When a report is no longer needed, you can delete the unnecessary report.



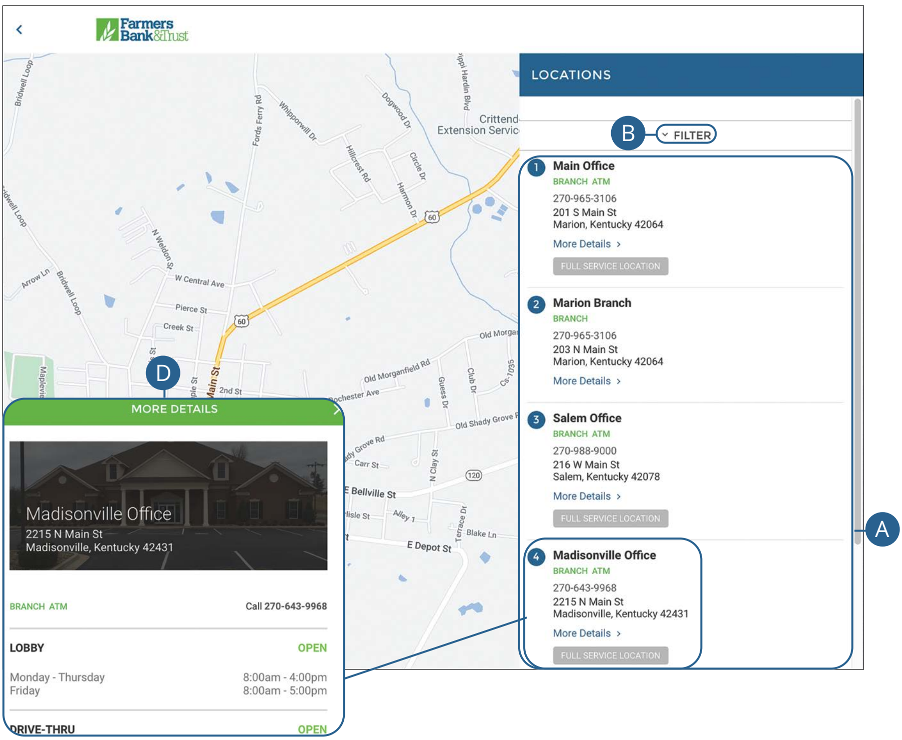
Click the **Reports** tab.

1. Click the ⋮ icon next to the report you would like to delete. Select "Delete Report" to remove an existing report.
2. Click the **Yes** button to permanently remove the report.

Services

Locations

If you need to locate a Farmers Bank and Trust Company branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of branches appears.



Click on the **Find Locations** tab.

A. Details about branches or ATMs are displayed on the right side of the page.

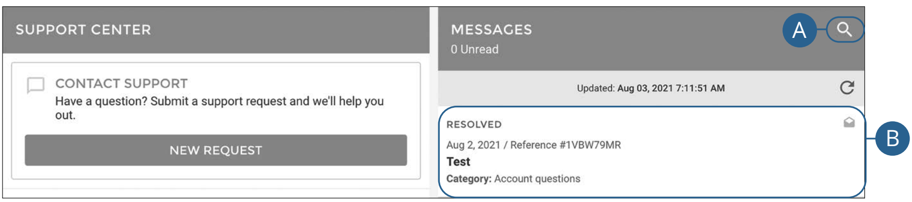
B. Use the "Filter" link to filter the displayed locations.

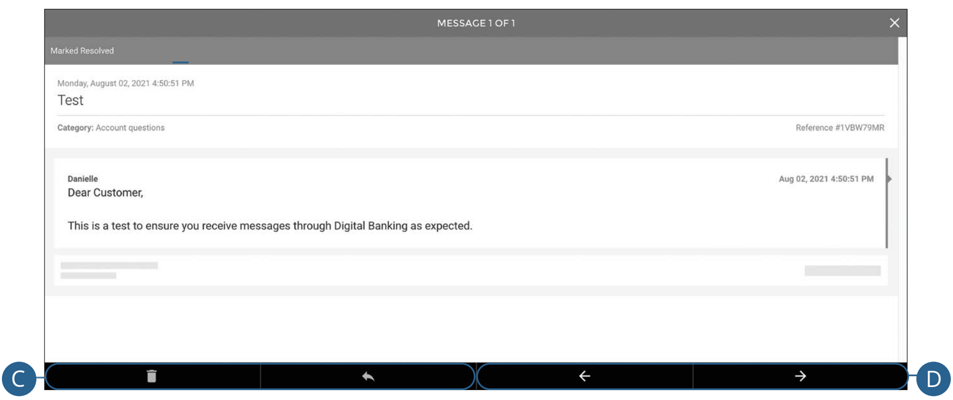
C. Farmers Bank and Trust Company locations are marked, along with your location. Click the "More Details" link for additional details such as phone numbers, lobby hours and drive-thru hours.

Services

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Farmers Bank and Trust Company, Secure Messages allow you to communicate directly with a Farmers Bank and Trust Company customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.





Click the **Messages** tab.

A. Click the icon to search and filter your messages.

B. Click on a message to open it.

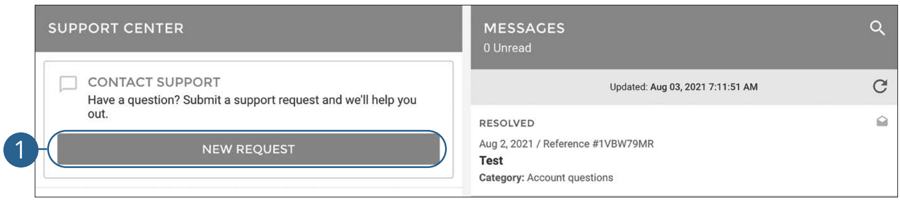
C. Delete an opened message by clicking the icon or reply by clicking the icon.

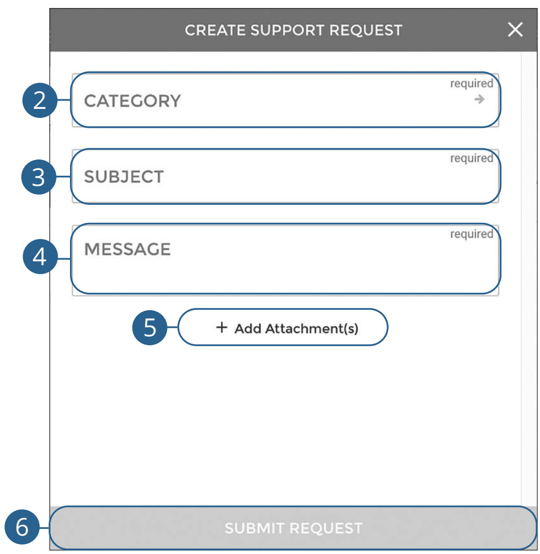
D. Toggle through your messages by clicking the icons.

Services

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.



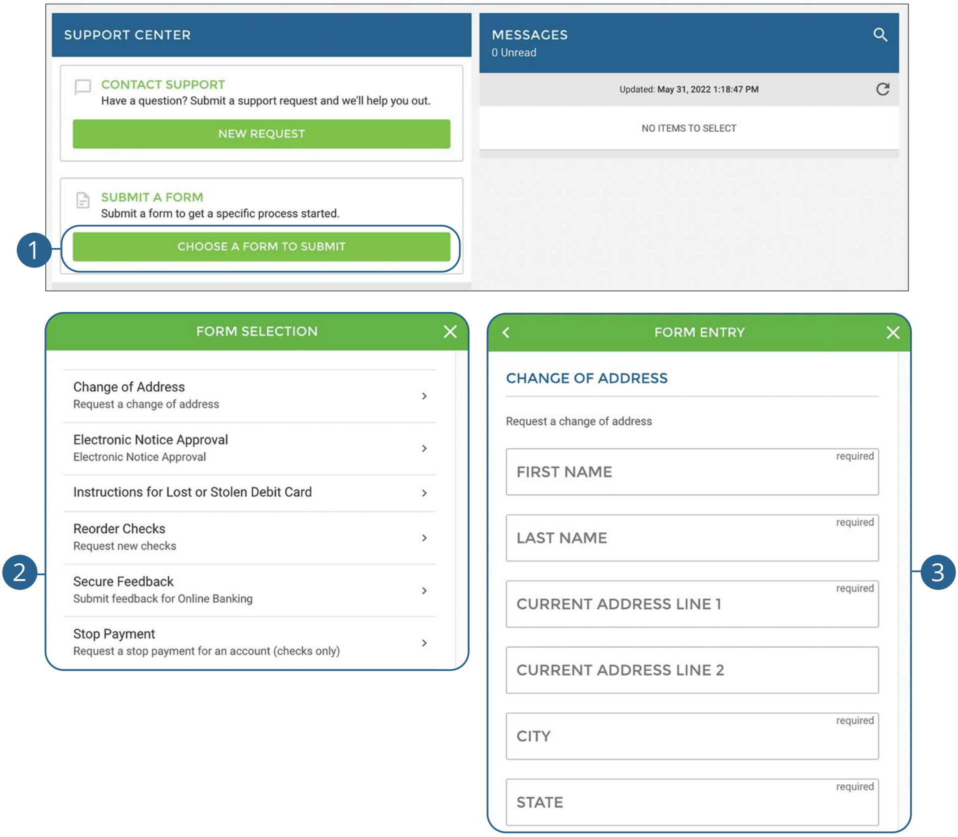


Click the **Messages** tab.

1. Create a new message by clicking the **New Request** button.
2. Use the drop-down to select a category.
3. Enter the subject.
4. Enter your message.
5. (Optional) Click the "+ Add Attachment(s)" link to add an attachment.
6. Click the **Submit Request** button when you are finished.

Submit a Form

Submit a form for popular requests such as bill pay access, change of address or lost or stolen card .



Click the **Messages** tab.

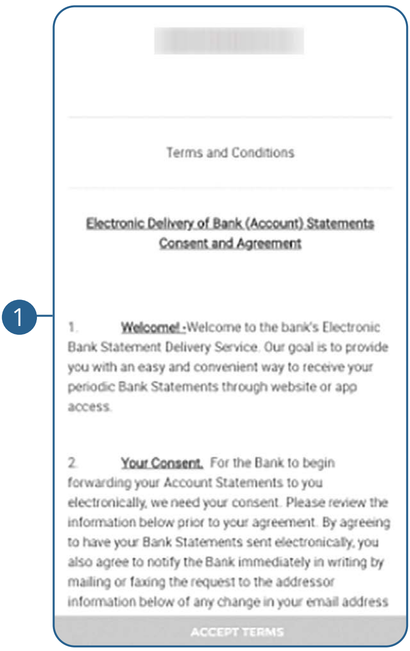
1. Click the **Choose a Form to Submit** button.
2. Select a form.
3. Enter the appropriate information and click the **Submit** button.

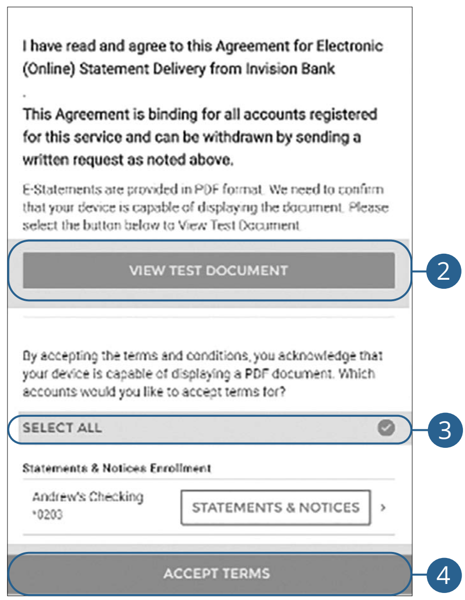
Services

Documents

The Documents feature is a great virtual filing system for your bank documents, saving you paper and space. By storing your documents electronically, your account information is always readily available when you need it.

Document Enrollment

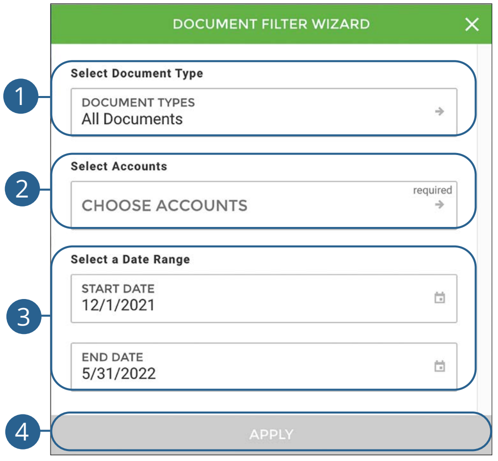


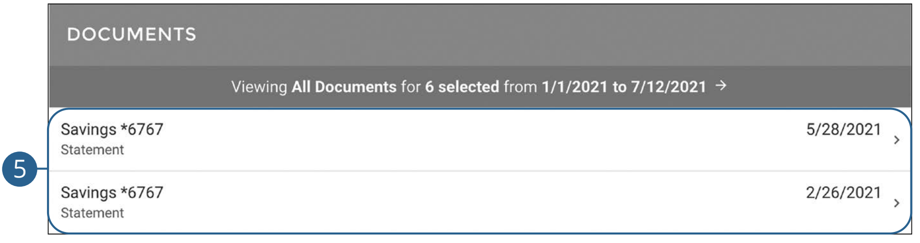


Click the **Documents** tab.

1. Review the terms and conditions.
2. Click the **View Test Document** button. A PDF will download to verify that you can view PDFs.
3. Select “Select All” to accept the terms and conditions.
4. Click the **Accept Terms** button when you are finished.

Viewing Documents





Click the **Documents** tab.

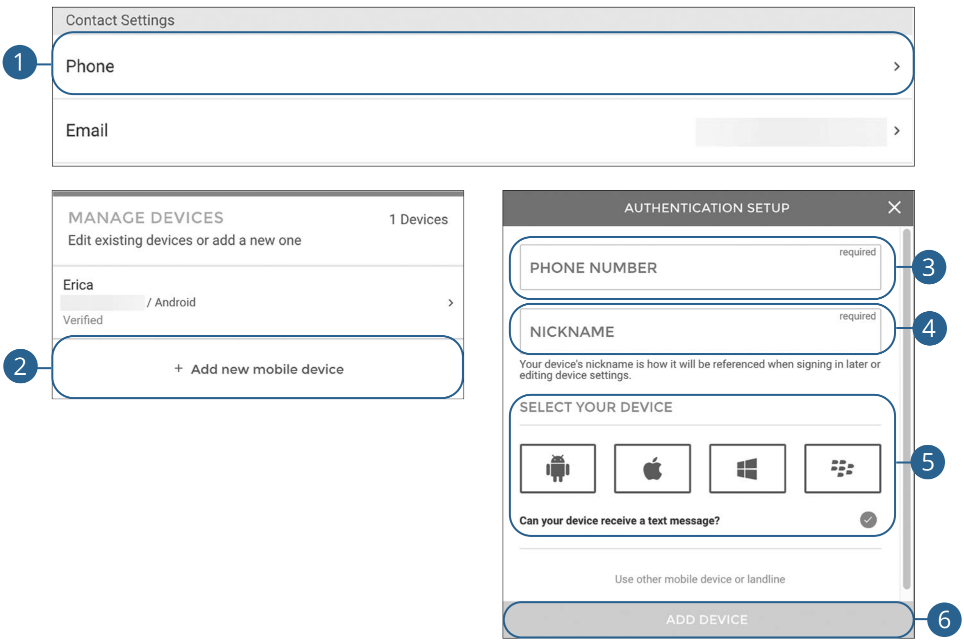
1. Use the drop-down to select a document type.
2. Select an account or accounts.
3. Use the calendar to select start and end dates.
4. Click the **Apply** button.
5. Your documents will be displayed.

Settings

Contact Settings

It is important to maintain current contact information on your account. Please note, updating your Online Banking profile also updates your customer contact information at Farmers Bank and Trust Company.

Adding a New Phone



Click the “Manage Profile” link at the top of the side menu.

1. Click the **Phone** button.

2. Click the “+ Add new mobile device” link.

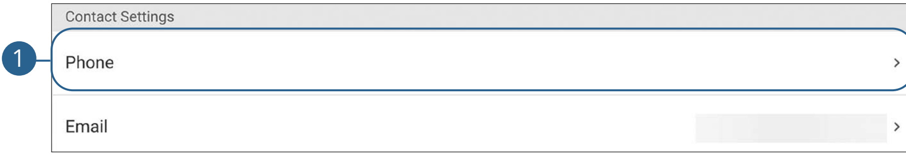
3. Enter the phone number.

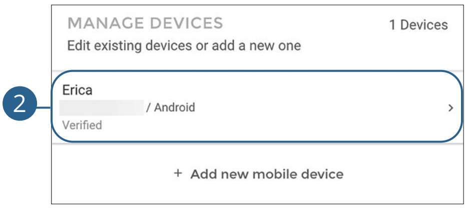
4. Enter a nickname.

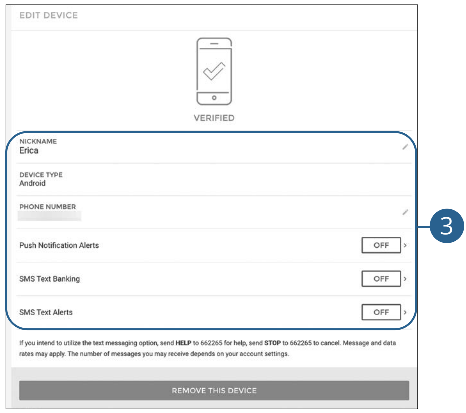
5. Select your device.

6. Click the **Add Device** button.

Editing a Phone



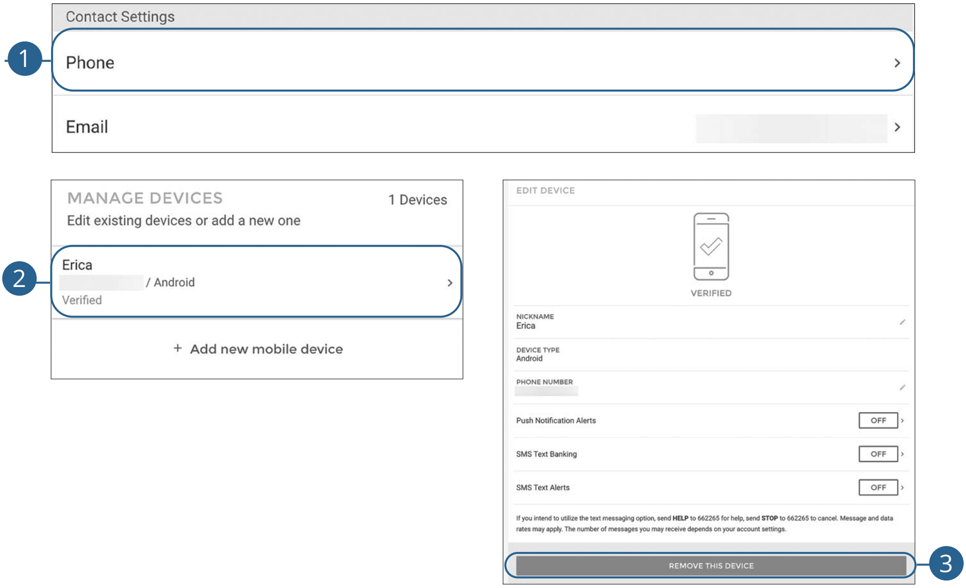




Click the "Manage Profile" link at the top of the side menu.

1. Click the **Phone** button.
2. Click the phone you would like to edit.
3. Make your changes.

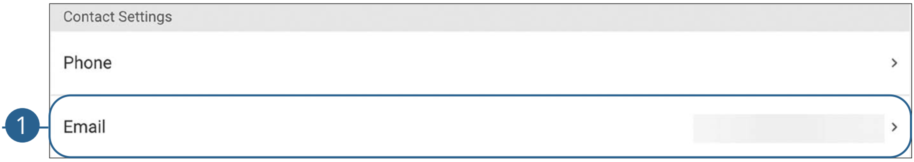
Deleting a Phone

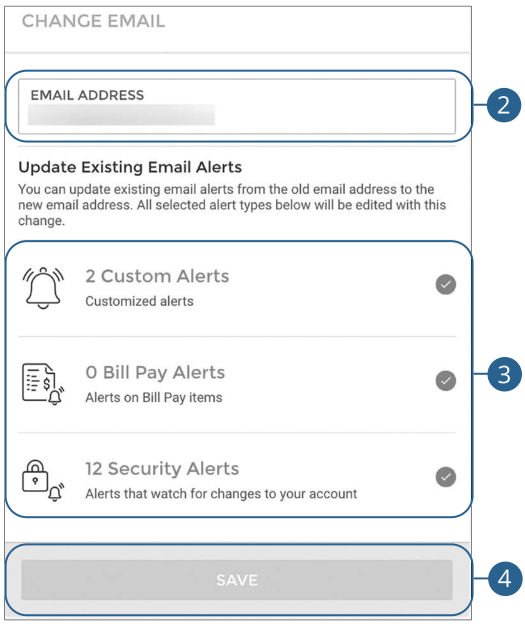


Click the “Manage Profile” link at the top of the side menu.

1. Click the **Phone** button.
2. Click the phone you would like to delete.
3. Click the **Remove This Device** button.

Editing an Email Address





Click the “Manage Profile” link at the top of the side menu.

1. Click the **Email** button.
2. Change the email address.
3. Select which alert types you would like to be edited with this change.
4. Click the **Save** button when you are finished.

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Marion, KY 42064
270.965.3106

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216 W Main Street
Salem, KY 42078
270.988.9000

Bowling Green
2009 Scottsville Road
Bowling Green, KY 42104
270.936.7500

Henderson
1555 S Green Street
Henderson, KY 42420
270.827.9574

Madisonville
2215 N Main Street
Madisonville, KY 42431
270.643.9968

Calhoun
1 Veterans Memorial Blvd
Calhoun, KY 42327
270.273.9001

Livermore
201 E 3rd Street | PO Box 250
Livermore, KY 42352
270.278.9900

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112 W Depot Street | PO Box 191
Greenville, KY 42345
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110 N 1st Street | PO Box 70
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