

Member
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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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Getting Started

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.

The image illustrates the login interface for Farmers Bank & Trust. The header includes the bank's logo and navigation links: 'Your Life', 'Your Business', 'How We Help', and 'About'. A search icon and a 'LOGIN' button (marked with a circled 1) are in the top right. A 'Forgot Username / Password' link (marked with a circled 2) is located below the header. The login form itself contains a 'Username' field (pre-filled with 'JohnDoe'), a 'Password' field (marked with a circled 3), a 'Remember Username' checkbox (marked with a circled 4), and a 'SIGN IN' button (marked with a circled 5). At the bottom of the form are links for 'Sign Up' and 'Forgot Username / 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!

The first screenshot shows the Farmers Bank & Trust login page. It has fields for USERNAME (JohnDoe) and PASSWORD. Below the password field is a 'SIGN IN' button. At the bottom, there is a 'Remember Username' checkbox and a 'Sign Up' link. A blue circle with the number 1 points to the 'Password' link in the bottom navigation bar.

The second screenshot shows the 'Enter your information below:' form. It has a 'USERNAME' field and a 'CONTINUE' button. Below the button is a 'Back to Sign In' link. A blue circle with the number 2 points to the 'CONTINUE' button.


The third screenshot shows the 'What is your oldest sibling's birthday month and year? (e.g., January 1900)' form. It has an 'ANSWER' field and a 'SEND RESET LINK' button. Below the button is a 'Back to Sign In' link. A blue circle with the number 3 points to the 'SEND RESET LINK' button.

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!



USERNAME
JohnDoe

PASSWORD

SIGN IN

Remember Username


[Sign Up](#) [Forgot Username](#) [Password](#)

Enter your information below:

EMAIL ADDRESS required

CONTINUE

[Back to Sign In](#)



For added security we have enabled Multi-Factor Authentication (MFA) for our users.

Question
What is your oldest sibling's birthday month and year? (e.g., January 1900)

ANSWER required

SUBMIT

SUCCESS
Your username is . Click ok to continue to log in

OK

1

2

3

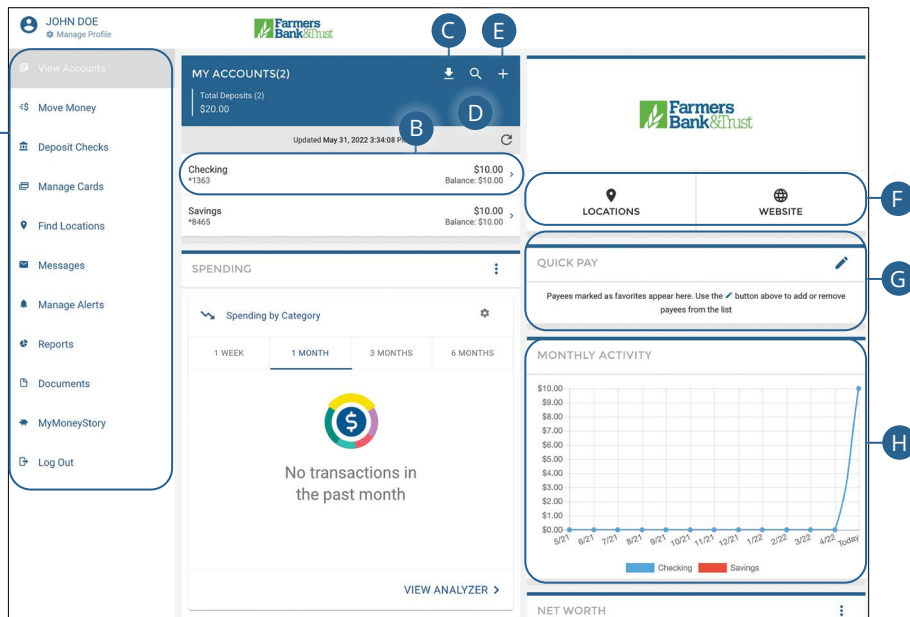
4




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

Checking
*4485

-\$13,055.81
Balance: -\$13,055.81 >

B

Checking *1363
Available Balance
\$10.00

C

D

E

Sort: Date (Newest First) →

Updated: May 31, 2022 12:48:01 PM

H

Friday, May 27, 2022

INTERNET TRANSFER FROM CHK 1363 TO SAV 8465 30286 -\$1.00 \$10.00

INTERNET TRANSFER FROM SAV 8465 TO CHK 1363 18128 \$1.00 \$11.00

Thursday, May 26, 2022

Deposit \$10.00 \$10.00

Load More ↓

I

BALANCE INFORMATION

ACCOUNT NUMBER *1363 Show

ROUTING NUMBER 083902316

BALANCE \$10.00

AVAILABLE BALANCE \$10.00

PENDING \$0.00

STATEMENT BALANCE \$0.00
05/26/2022




HOLD AMOUNT \$0.00

ACCOUNT SERVICES

Statements Access statements for this account >

Bill Pay - APPROVED Start a new Money Movement Transaction >

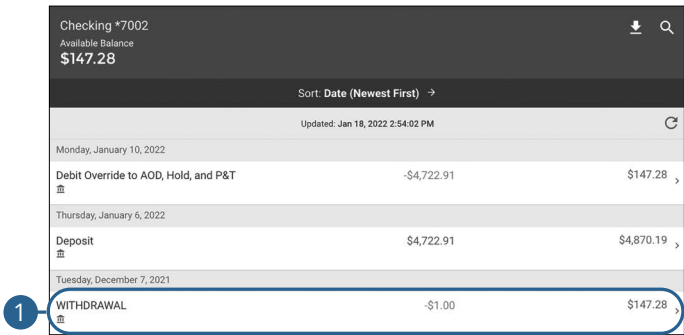
Accounts: Account Details Overview

-
- 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

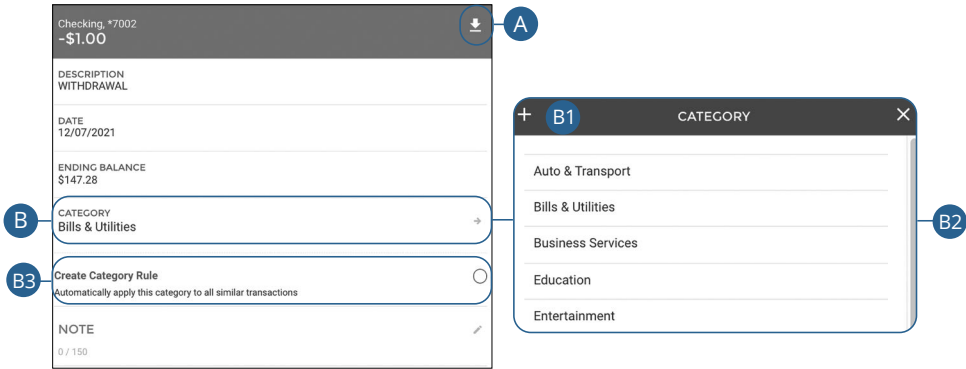
Transaction Details



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.

Checking, *7002
-\$1.00

DESCRIPTION
WITHDRAWAL

DATE
12/07/2021

ENDING BALANCE
\$147.28

CATEGORY
Bills & Utilities

Create Category Rule
Automatically apply this category to all similar transactions

NOTE
0 / 150

IMAGES

CHECKING WITHDRAWAL

TEST


2,474.00 \$ 1.00

VIEW FRONT

CHECKING WITHDRAWAL

VIEW BACK

+ Attach Image(s)

- 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.

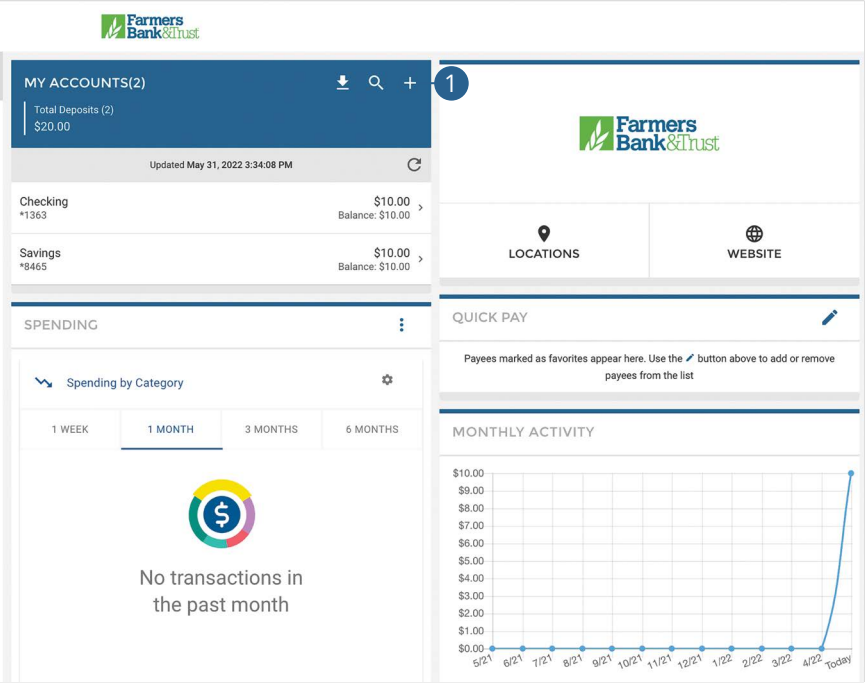


Note: Adding a tag makes transactions easier to search. Adding an image is a great way to organize receipts.


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.

ADD NEW ACCOUNT

What type of account is this?

1











MYMONEYSTORY
 Select this option to add an account to MyMoneyStory

Add an account

Choose from the following financial institutions or search by name below.

2

Don't see your financial institution above? Search for it here.

Name

SEARCH

Still can't find what you're looking for?
 CONTACT SUPPORT FOR ASSISTANCE

3

Chase Credit Cards

<https://chaseonline.chase.com/>

Chase Bank

https://chaseonline.chase.com/chaseonline/login/sso_login.jsp?fromLoc=ALL&LOB=COLLlogin

Chase - Mortgage

<http://mortgage.chase.com/pages/shared/gateway.jsp>

4

Connect to Chase Credit Cards

Fill in your account credentials so we can connect to your financial institution.

User ID *

Password *

CANCEL

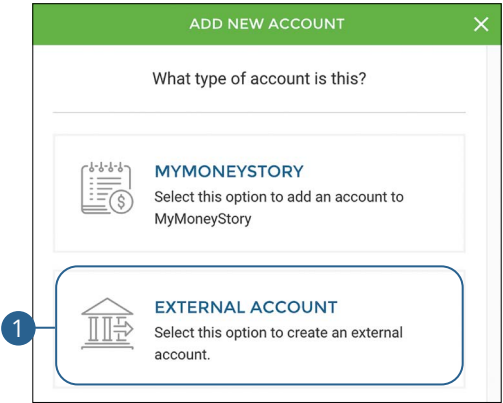
CONNECT

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.

Accounts: Adding a New 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.

The screenshot shows a mobile application interface for adding a new external account. The form is titled 'ADD NEW ACCOUNT' and includes a back arrow and a close 'X' button. The section is labeled 'EXTERNAL ACCOUNT'. Below this, a question asks 'What do you want to call this account?'. There are three input fields for 'ACCOUNT NAME', 'RECEIVER NAME', and 'BANK NAME', each marked as 'required'. Below these is the 'Account Information' section, which includes an 'ACCOUNT TYPE' dropdown menu (also 'required') and a 'Memo' section. The 'Memo' section contains a table with 'Routing Number' and 'Account Number' fields, each with a sample number and a 'required' label. At the bottom is a 'SAVE' button. Numbered circles 2 through 9 point to the following elements: 2. ACCOUNT NAME field, 3. RECEIVER NAME field, 4. BANK NAME field, 5. ACCOUNT TYPE dropdown, 6. ROUTING/TRANSIT NUMBER field, 7. ACCOUNT NUMBER field, and 9. SAVE button.

ADD NEW ACCOUNT

EXTERNAL ACCOUNT

What do you want to call this account?

ACCOUNT NAME required

RECEIVER NAME required

BANK NAME required

Account Information

ACCOUNT TYPE required →

Memo

Routing Number	Account Number
123456789	0987654321

ROUTING/TRANSIT NUMBER required

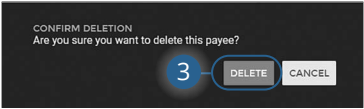
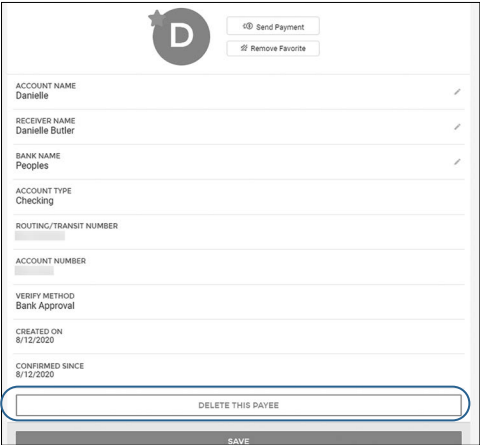
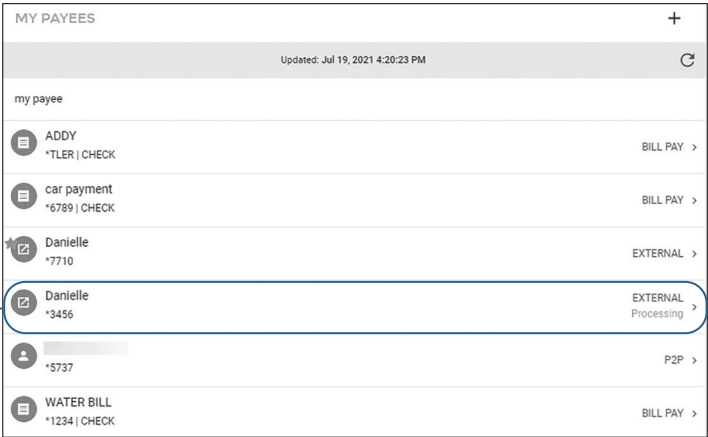
ACCOUNT NUMBER required

SAVE

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

1

Reorder Accounts

Rename Accounts

Hide Accounts

Hide Dashboard Tiles

REORDER ACCOUNTS

6 Accounts

Use the drag handle to customize the order of your accounts.

Loan *0500-500

Checking *0705

Checking *0800

Checking *4485

Savings *6767

Loan *0500-20

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

Reorder Accounts

1

Rename Accounts

Hide Accounts

Hide Dashboard Tiles

RENAME ACCOUNTS

6 Accounts

Click an account to rename it then select 'Save'

ⓘ

2

CHECKING *0705

CHECKING *0800

CHECKING *4485

SAVINGS *6767

LOAN *0500-20

LOAN *0500-500

3

SAVE

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

Reorder Accounts	>
Rename Accounts	>
1 Hide Accounts	>
Hide Dashboard Tiles	>

HIDE ACCOUNTS		6 Accounts
Click an account to hide it on this device		
Checking *0705		<input type="radio"/>
Checking *0800		<input type="radio"/>
Checking *4485		<input type="radio"/>
Savings *6767		<input type="radio"/>
Loan *0500-20		<input type="radio"/>
Loan *0500-500		<input type="radio"/>

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

Reorder Accounts	>
Rename Accounts	>
Hide Accounts	>
Hide Dashboard Tiles	>

HIDE DASHBOARD TILES		3 Tiles
Click a Tile to hide it		
Budget	<input type="checkbox"/>	
Goals	<input type="checkbox"/>	
Net Worth	<input type="checkbox"/>	

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.

Reorder Accounts	>
Rename Accounts	>
Hide Accounts	>
Hide Dashboard Tiles	>
<div>App Appearance <input checked="" type="radio"/> Light Theme <input type="radio"/> Dark Theme <input type="radio"/> Match Device Settings</div>	

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

The screenshot shows the 'QUICK PAY' interface. At the top, there is a 'QUICK PAY' header with an edit icon (pencil) circled in blue and labeled '1'. Below the header, a payee 'John Doe' is listed with a 'P2P' button and a menu icon. Below this is a 'SELECT FAVORITE PAYEES' dialog box. The dialog has a 'SEARCH' bar and a list of payees. The payees are: Jane *amek, John *amek, John Doe, and Test Company *6789. To the right of each payee name are checkboxes for 'BILL PAY' and 'P2P'. The 'P2P' checkbox for 'John Doe' is checked. A blue box labeled '2' highlights these checkboxes. At the bottom of the dialog is a 'SAVE' button labeled '3'.

Payee	BILL PAY	P2P
Jane *amek	<input type="checkbox"/>	<input type="checkbox"/>
John *amek	<input type="checkbox"/>	<input type="checkbox"/>
John Doe	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Test Company *6789	<input type="checkbox"/>	<input type="checkbox"/>

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

1 QUICK PAY

John Doe P2P

2 CHOOSE AN ACCOUNT

Choose which account to move money from:

SEARCH

Checking *0800 \$0.00 INTERNAL

Checking *4485 -\$14,347.96 INTERNAL

3 DETAILS

Checking *4485 -\$13,370.81

John Doe

Enter P2P Amount:

AMOUNT \$1.00

How should this payee be notified?

☒ Email

☐ Phone

☐ No notification

EMAIL ADDRESS

Send a Note.

NOTE

6 CONTINUE →

7 REVIEW THIS PAYMENT

Here is a summary of your payment:

FROM Checking (*4485) -\$1.00

New Available Balance -\$13,371.81

TO John Doe

DATE Today

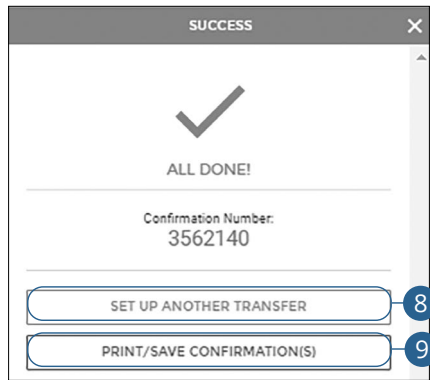
NOTE

TOTAL \$1.00

SUBMIT

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

QUICK PAY

John Doe P2P

Test Company *6789 | CHECK BILL PAY

CHOOSE AN ACCOUNT

Choose which account to move money from:

SEARCH

Checking *0800 \$0.00 INTERNAL

Checking *4485 -\$14,347.96 INTERNAL

DETAILS

Checking *4485 Show -\$14,347.96

Test Company *6789 Show Last Paid on 1/1/2001

Enter Bill Pay Amount:

AMOUNT \$1.00

When should it occur?

DATE 10/12/2021

Processing Date: 10/6/2021

How often should it occur?

OCCURRENCE Monthly

How long should it occur?

☐ End Date ☐ Number of Payments

END DATE No End Date

Check Memo:

MEMO

CONTINUE

REVIEW THIS PAYMENT

FROM Checking (*4485) -\$1.00

TO Test Company (*6789)

DATE 10/12/2021

OCCURS 12th of Every Month

UNTIL No End Date

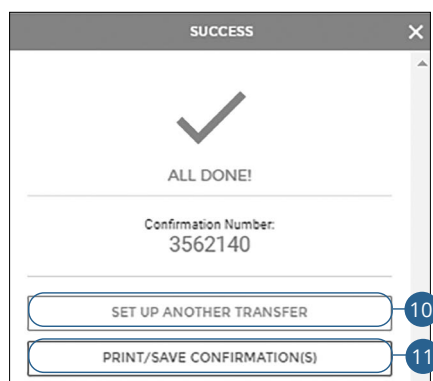
MEMO

TOTAL \$1.00

SUBMIT

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

1 QUICK PAY

Danielle Butler

Danielle

Danielle Account

EXTERNAL REQUESTED

EXTERNAL

2 CHOOSE AN ACCOUNT

Choose which account to move money from:

SEARCH

Checking *0800 \$0.00 INTERNAL

Checking *4485 -\$14,347.96 INTERNAL

3 DETAILS

Checking *1058 \$1,411,976.45

Danielle Account *0239 \$0.00

Enter Transfer Amount:

AMOUNT \$1.00

4 When should it occur?

DATE 10/7/2021

5 How often should it occur?

OCCURRENCE Just Once

6 What is this Transfer for?

NOTE

7 CONTINUE →

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.

REVIEW THIS TRANSFER

FROM	Checking (*1058)
	- \$1.00
New Available Balance \$1,411,975.45	
TO	Danielle Account (*0239)
DATE	10/7/2021
OCCURS	One Time
NOTE	
TOTAL	\$1.00

By clicking on the Submit button below, I authorize Support Bank 1 to initiate an Automated Clearing House (ACH) transfer from my account

SUCCESS

ALL DONE!

Confirmation Number:
3562140

SET UP ANOTHER TRANSFER

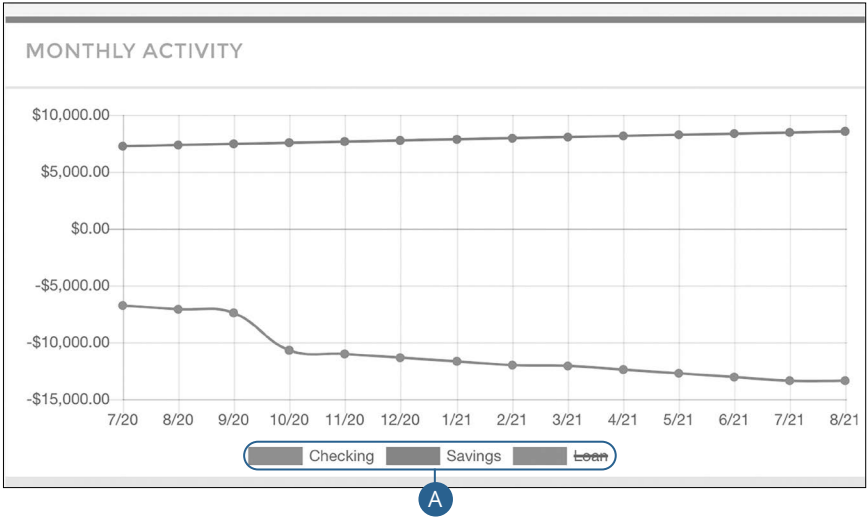
PRINT/SAVE CONFIRMATION(S)

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

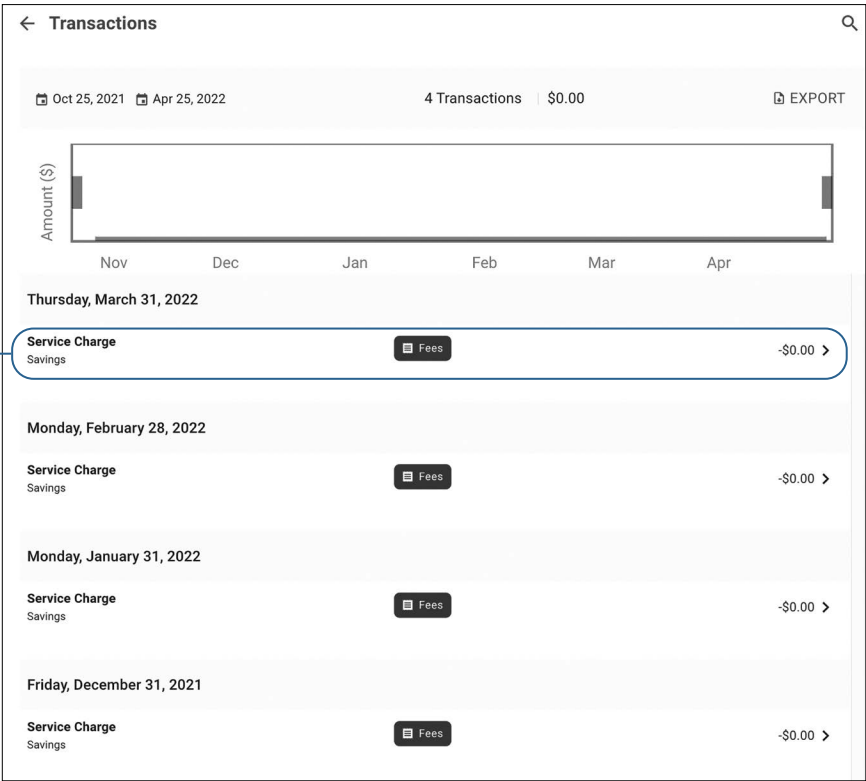
Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, MyMoneyStory not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses 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.

Mar 31, 2022

\$0.00

Name *

Service Charge

2

Fees

3

☐ Apply this tag and title to all similar transactions

Use **one regular tag** for the full value or **split tags** to apportion the amount.

USE SPLIT TAG

DELETE

CANCEL

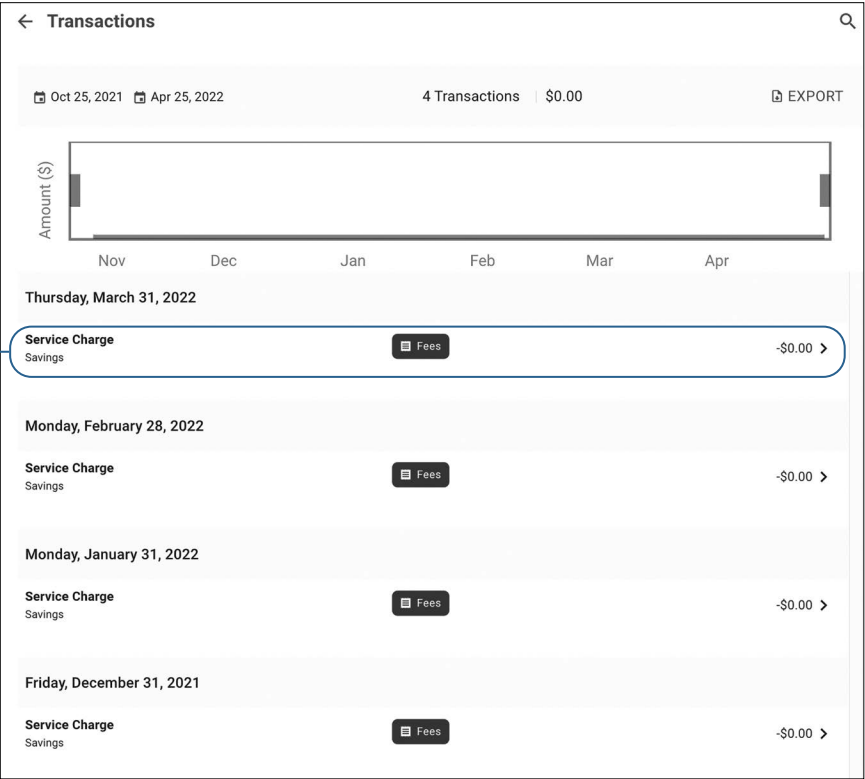
4

SAVE

- 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.

Mar 31, 2022

\$0.00

Name *
Service Charge

Appears as SERVICE CHARGE FEE on your Savings statement.

☐ Apply this tag and title to all similar transactions

Fees

Use **one regular tag** for the full value or **split tags** to apportion the amount.

2

USE SPLIT TAG

DELETECANCELSAVE

Mar 31, 2022

\$0.00

Name *
Service Charge

Appears as SERVICE CHARGE FEE on your Savings statement.

3

Fees

4

\$

\$

6

ADD TAG

5

AUTOFILL REMAINING

To allocate: \$0.00

DELETECANCEL7

SAVE

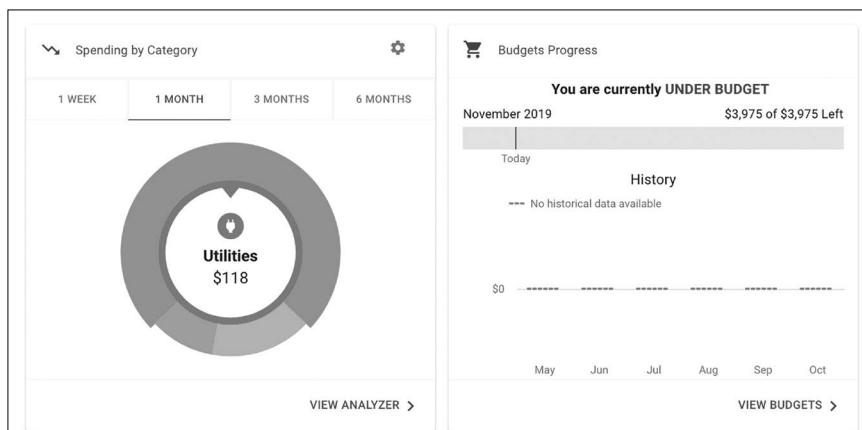
- 2. Click the **Use Split Tag** button to split a transaction into multiple tags.
- 3. Select the tags.
- 4. Enter the amounts.
- 5. (Optional) After entering the first amount, click the “Autofill Remaining” link to automatically enter the remaining amount in the second tag.
- 6. Click the “Add Tag” link to add additional tags.
- 7. Click the **Save** button.

MyMoneyStory: Initial Setup

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.



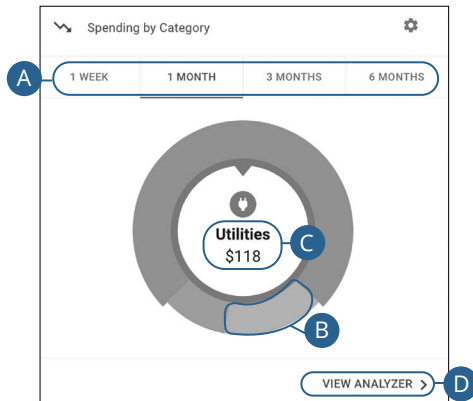
Different widgets and menu options appear on the MyMoneyStory dashboard, which take you to interactive features to help you manage your finances.

- **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

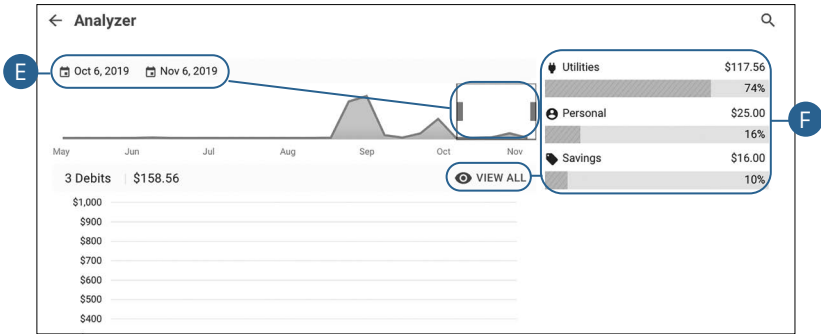
Spending by Category

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.

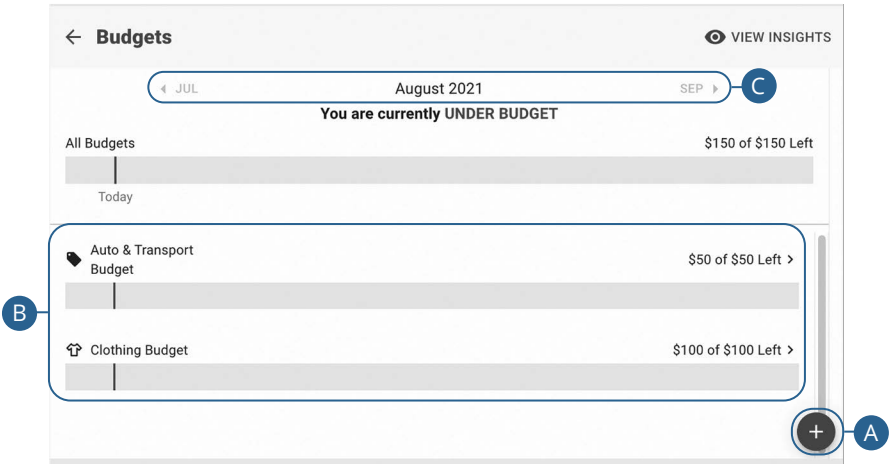


- E.** Adjust the time period by changing the dates or expanding and contracting the time period window.
- F.** Click a category or the "View All" link to view all your spending habits or income as a list.

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.

The screenshots illustrate the following steps:

- Click the **ADD BUDGET** button.
- Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount. Have tags you don't use anymore? Click Here to delete your old tags.
- Click the **SHOW MORE** link to show more tag options.
- Click the **NEXT** button.
- Enter a budget name.
- Enter a monthly limit.
- Click the **NEXT** button.
- Check the box to "Create an alert for your budget" and click the **NEXT** button.
- Choose the accounts to include.
- Click the **FINISH** button.

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

- Click the **Add Budget** button.
- Check the boxes next to the tags you would like to include in the budget.
- (Optional) Click the "Show More" link to show more tag options.
- Click the **Next** button.
- Enter a budget name.
- Enter a monthly limit.
- Click the **Next** button.
- Check the box to "Create an alert for your budget" and click the **Next** button.
- Choose the accounts to include.
- Click the **Finish** button.
- (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

← Edit Budget

Budget Info

Budget Name *

Auto & Transport Budget

Tags

Auto & Transport

+ ADD TAG

Budget Amount

Monthly Limit *

\$ 50

Accounts

Tagged transactions are linked to accounts and count towards your budget limit.

☒ Checking

☒ Checking

☒ Checking

☒ Savings

☒ Loan

☒ Loan

☒ Account 1

SAVE

CANCEL

5a

DELETE

Delete Budget?

CANCEL

5b

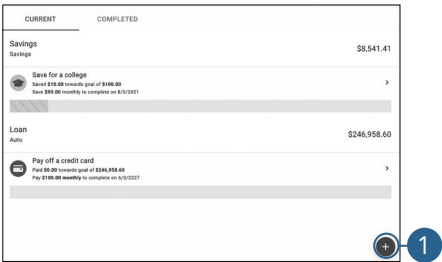
DELETE

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.

MyMoneyStory: Budget

Add a Budget Alert

Create an alert for your budget.



←

New Alert

CONTACT INFO

Pick an Alert Type

Alert Type

Spending Target Exceeded

You have spent 75% of your Grocery budget.

Alert Options

Notify me when I have spent 0 % of Auto & Transport Budget

Alert Me Via

☐ Text Message

☒ Email

SAVE

CANCEL

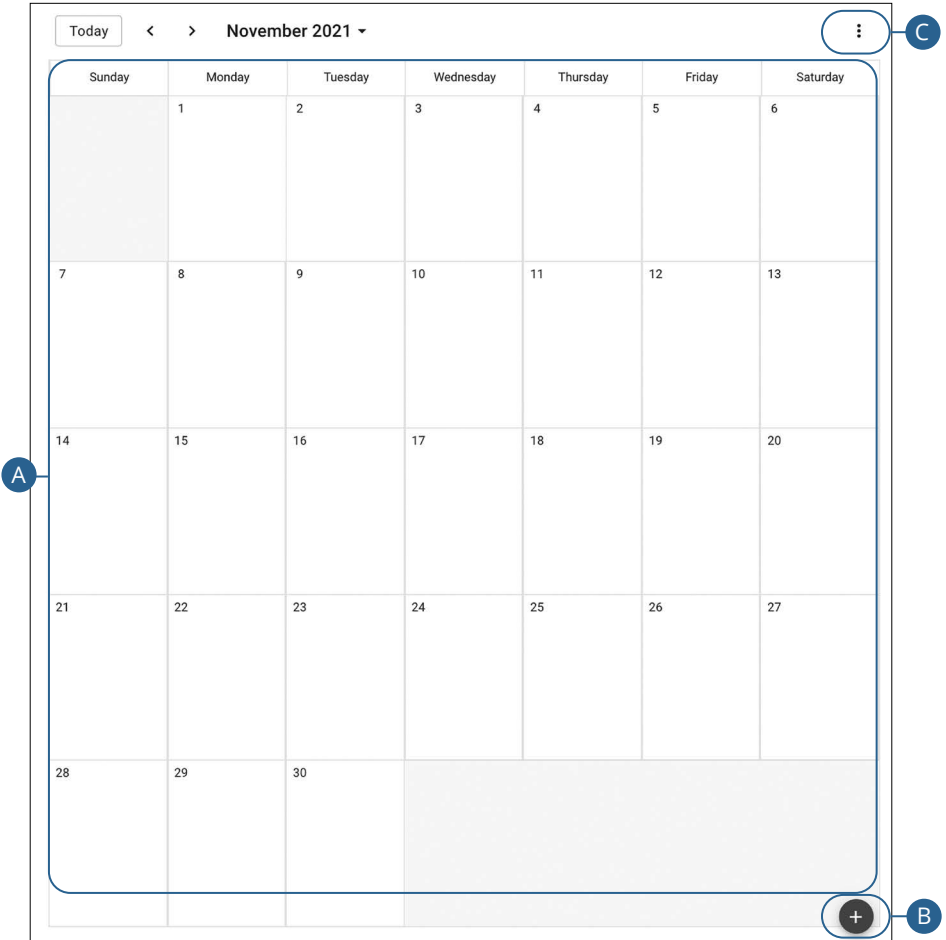
Click the **MyMoneyStory** tab, then click the “View Budgets” link.

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 calendar.
- 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.

- Click the arrows to view additional years.
- Click the “Assets” or “Liabilities” links to view more details about your net worth.
- Click on a data point to view your net worth during a specific month.
- 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.

← Net Worth

VIEW LIABILITIES

Total Assets	\$181.00	
Checking	\$147.28 >	Linked Asset
Savings	\$33.72 >	Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.

1 LINK ACCOUNT

Unlinked Asset

2 Name *

3 Amount * \$

CANCEL SAVE 4

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.

← Goals

D

CURRENT

COMPLETED

Checking

Checking

\$0.00

Create a savings cushion

Saved \$0.00 towards goal of \$50.00

Save \$10.00 monthly to complete on 6/3/2022

Savings

Savings

\$8,741.41

Save for a college

Saved \$100.00 towards goal of \$100.00

MARK AS COMPLETE

Loan

Auto

\$246,958.60

Pay off a credit card

Paid \$0.00 towards goal of \$246,958.60

Pay \$100.00 monthly to complete on 6/3/2027

Types of Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals.

Save for Goals could include saving for a house, car, or college fund.

Pay Off Goals could include paying off your credit card debt, short and long term financial goals.

Regardless of which type of goal you choose, you are in complete control. Start now and achieve your goals

A

ADD GOAL

B

ADD GOAL ALERT

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

The screenshot shows the 'Add Goal' process in the MyMoneyStory app. It is divided into two main sections: 'Choose a Goal' and a detailed goal setup form.

- 1** Points to the **ADD GOAL** button at the top.
- 2** Points to the **Choose a Goal** section, which lists various goal categories like 'Pay off a credit card', 'Save for a car', 'Save for a house', etc.
- 3** Points to the goal name input field, which contains 'Save for a car'.
- 4** Points to the **Accounts** drop-down menu, which is currently set to 'Checking'.
- 5** Points to the 'Amount you want to save' input field.
- 6a** Points to the 'Complete By Date' radio button option.
- 6b** Points to the 'Monthly Payment' radio button option.
- 7** Points to the 'Create an alert for your goal' checkbox, which is checked.
- 8** Points to the **SAVE** button at the bottom right.

Additional text visible in the form includes: 'This account has \$147.28. Start tracking \$ 147.28 towards my goal' and 'Completion (Choose One)'.

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

1 ADD GOAL
ADD GOAL ALERT

2 Choose a Goal

We often have the same financial goals, whether it's saving for your first house, or paying a student loan. These are the most common goals we recommend you start with, or you can add your own custom goal.

Pay off a credit card
Pay off loans
Custom payoff goal
Save for a baby
Save for a car
Save for a college
Create a savings cushion
Save for retirement
Save for a house
Save for a vacation
Save for a wedding
Custom savings goal

3 Pay off a credit card

4 Accounts

Which account(s) are you paying off?

☐ Loan
☐ Loan

Completion (Choose One)

☒ Complete By Date **5a**
Pick a Date

☐ Monthly Payment **5b**
\$

☒ Create an alert for your goal **6**

7 SAVE
CANCEL

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.

ADD GOAL

ADD GOAL ALERT

CONTACT INFO

New Alert

Pick an Alert Type

Alert Type

Account Balance

Your Checking account falls below \$200.

Alert Options

Notify me when Checking falls below \$

Alert Me Via

☐ Text Message ☒ Email

SAVE

CANCEL

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.

CURRENTCOMPLETED

Savings

Savings

\$8,541.41

1

Save for a college

Saved \$10.00 towards goal of \$100.00

Save \$90.00 monthly to complete on 8/3/2021

Loan

Auto

\$246,958.60

Pay off a credit card

Paid \$0.00 towards goal of \$246,958.60

Pay \$100.00 monthly to complete on 8/3/2227

2

☐ Complete By Date

Pick a Date

☒ Monthly Payment

\$ 200.00

Goal Summary

You're saving \$100.00 by 8/3/2021 for Save for a college goal. If you save \$90.00 a month, you will be able to complete your goal in time.

SAVE

CANCEL

3aDELETE

Delete Budget?

CANCEL

3bDELETE

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.

The image shows two parts of a web interface. The top part is a 'Login Settings' menu with four options: 'Change Username', 'Change Password', 'Change Security Questions', and 'Recent Logins'. The 'Change Username' option is highlighted with a blue circle and the number 1. The bottom part is the 'CHANGE USERNAME' form. It has a title bar 'CHANGE USERNAME'. Below it are two input fields: 'NEW USERNAME' and 'PASSWORD'. Both fields have a 'required' label on the right. The 'NEW USERNAME' field is highlighted with a blue circle and the number 2. The 'PASSWORD' field is highlighted with a blue circle and the number 3. At the bottom of the form is a 'SAVE' button, highlighted with a blue circle and the number 4.

Login Settings	
1	Change Username >
	Change Password >
	Change Security Questions >
	Recent Logins >

CHANGE USERNAME

2 NEW USERNAME required

3 PASSWORD required

4 SAVE

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.

Login Settings

Change Username >

1

Change Password >

Change Security Questions >

Recent Logins >

CHANGE PASSWORD

! For security purposes, please avoid commonly known facts about yourself as a password (ex. avoid a pet or child's name).

2

CURRENT PASSWORD

required

3

NEW PASSWORD

required

3

CONFIRM

required

4

SAVE

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.

Security: Login Settings

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.

Login Settings

- Change Username >
- Change Password >
- Change Security Questions >**
- Recent Logins >

SECURITY QUESTIONS
Use this form to update your security questions and answers

QUESTION 1
What street did you live on as a third grader?

2 ANSWER required

3 Change question >

QUESTION 2
What is your oldest sibling's birthday month and year? (e.g., January 1900)

ANSWER required

Change question >

QUESTION 3
What is your oldest sibling's middle name?

ANSWER required

Change question >

4 SAVE

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.

Login Settings	
Change Username	>
Change Password	>
Change Security Questions	>
Recent Logins	>

RECENT LOGINS	
NAME	Murphy & Co.
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Jul 1, 2021 at 11:05AM
IP ADDRESS	45.23.51.46
LOCATION	Belleville, IL US
NAME	Murphy & Co.
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Jul 1, 2021 at 10:57AM
IP ADDRESS	45.23.51.46
LOCATION	Belleville, IL US
NAME	Murphy & Co.
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Jul 1, 2021 at 9:51AM
IP ADDRESS	45.23.51.46
LOCATION	Belleville, IL US
NAME	Murphy & Co.
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Jul 1, 2021 at 9:05AM
IP ADDRESS	45.23.51.46
LOCATION	Belleville, IL US

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.

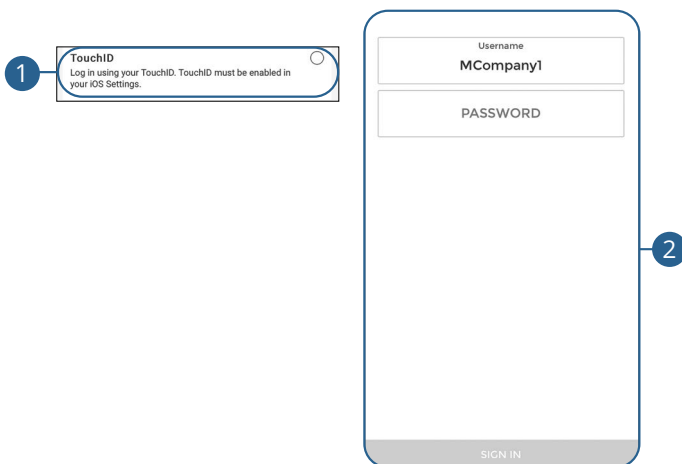
Security

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.

The image displays two screenshots of the PIN Login screen in the Farmers Bank and Trust Company Mobile Banking app. The left screenshot shows the 'CREATE PIN' screen, and the right screenshot shows the 'CHANGE PIN' screen. Both screens have a title 'PIN Login' and a subtitle 'Log in using a PIN in place of a password.' The left screen also includes the text 'You must create a PIN before you can enable PIN Login.' The left screen has three input fields: 'CURRENT PASSWORD' (required), 'NEW PIN' (required), and 'CONFIRM PIN' (required), followed by a 'CREATE PIN' button. The right screen has the same three input fields followed by an 'UPDATE PIN' button. Numbered callouts 1 through 7 highlight the steps: 1. Current Password field, 2. New PIN field, 3. Confirm PIN field, 4. Change PIN button, 5. Current Password field, 6. New PIN field, 7. Update PIN button.

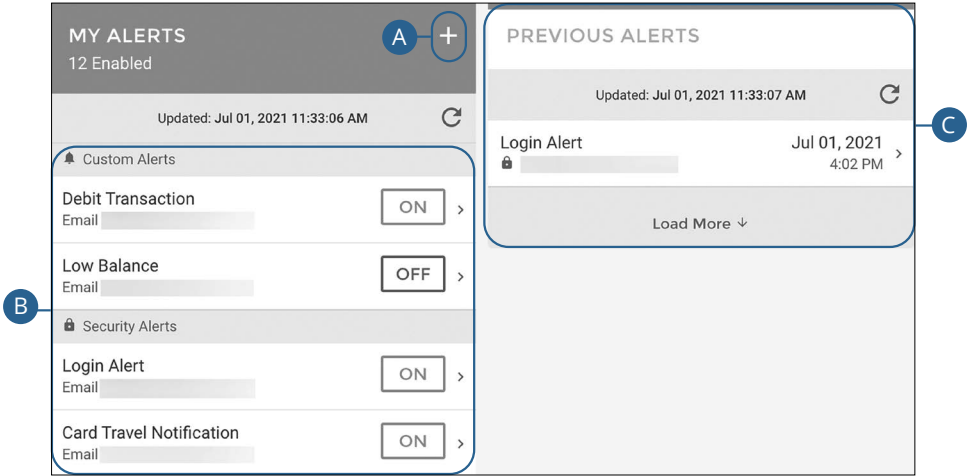
Sign in to Farmers Bank and Trust Company's Mobile Banking app and click the "Manage Profile" link at the top of the side menu.

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

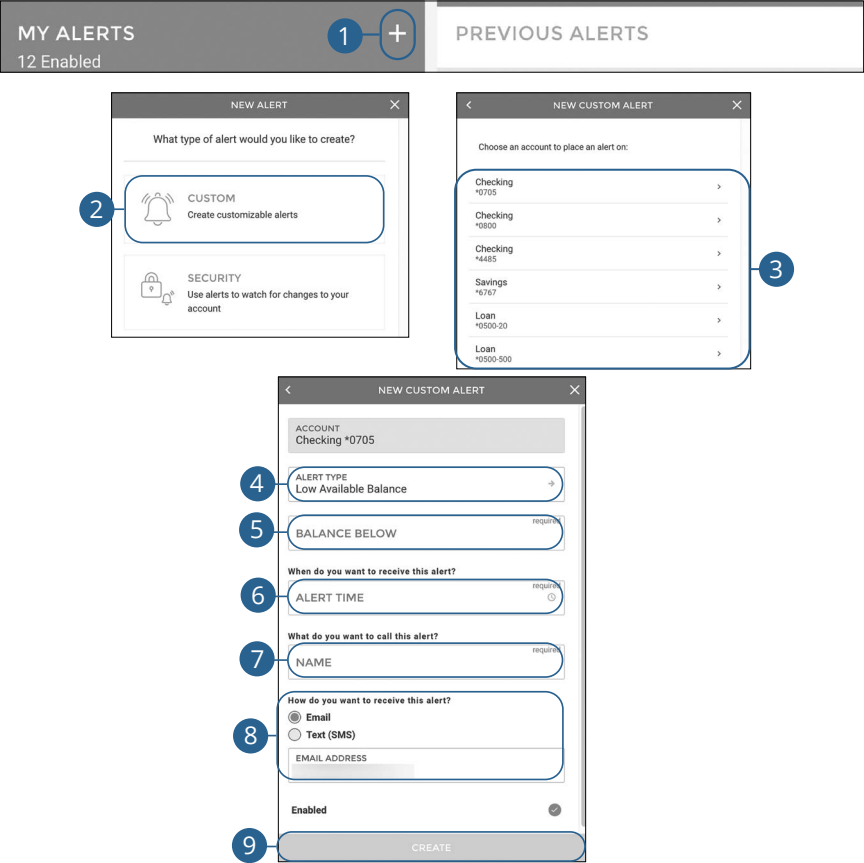
Stay on top of the transactions flowing to and from your accounts. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



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.

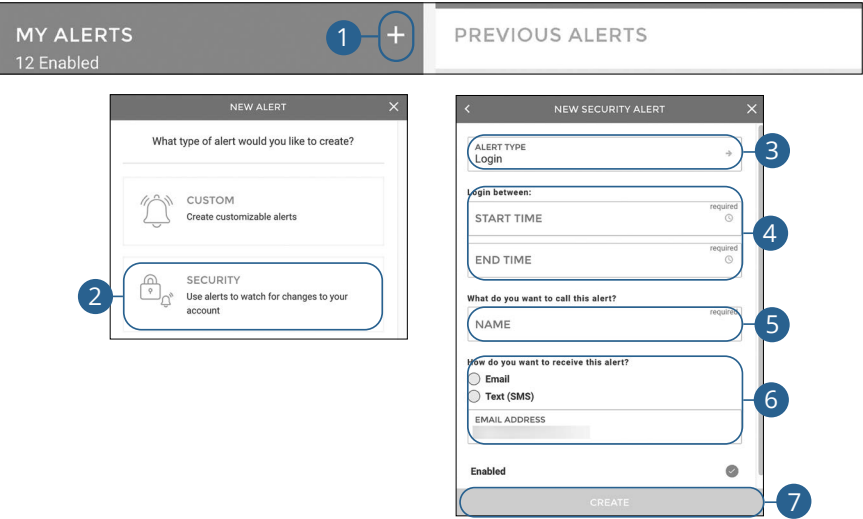
The image shows a sequence of three screenshots from a mobile application, illustrating the steps to create a Bill Pay Alert. The first screenshot shows the 'MY ALERTS' tab with a '+' icon to add a new alert. The second screenshot shows the 'NEW ALERT' screen with options for Custom, Bill Pay, Security, and TotalView alerts. The third screenshot shows the 'NEW BILL PAY ALERT' screen with fields for Alert Type, Amount, Name, and Notification Method.

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.

MY ALERTS

4 Enabled

1

+

PREVIOUS ALERTS

NEW ALERT

×

What type of alert would you like to create?

CUSTOM

Create customizable alerts

BILL PAY

Place alerts on Bill Pay items

SECURITY

Use alerts to watch for changes to your account

MYMONEYSTORY

Create MyMoneyStory alerts

TOTALVIEW ALERTS

Goal Progress

Notify me when my **Save for a car** goal is **50%** of the way there.

>

Notify me when my **Save for a car** goal is **80%** of the way there.

>

Notify me when my **Save for a car** goal is **25%** of the way there.

>

Spending Target Exceeded

Notify me when my **Bills & Utilities Budget** exceeds **80%**.

>

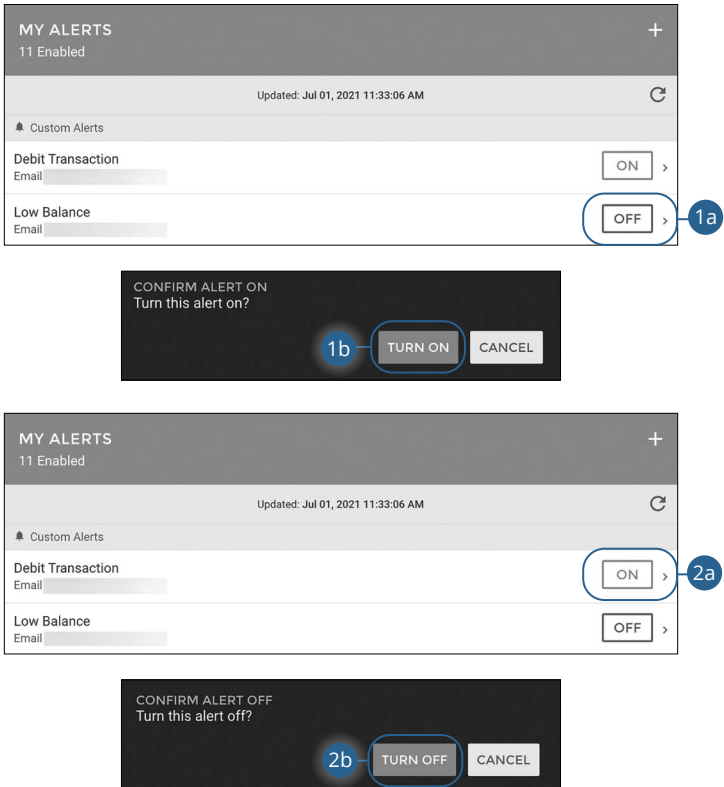
+

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.

Alerts: Alerts Overview

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.

MY ALERTS
11 Enabled

Updated: Jul 01, 2021 11:33:06 AM

Custom Alerts

1 Debit Transaction
Email [redacted] **ON** >

Low Balance
Email [redacted] **OFF** >

EDIT CUSTOM ALERT

NAME
Debit Transaction

ACCOUNT
Checking *0705

TYPE
Debit

AMOUNT GREATER THAN
\$200.00

WHEN DO YOU WANT TO RECEIVE THIS ALERT?
ALERT TIME
8:00 AM

EMAIL ADDRESS

Enabled

Show Details

3a DELETE THIS ALERT

2b SAVE

CONFIRM DELETION
Are you sure you want to delete this alert?

3b DELETE CANCEL

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.

MY ALERTS
12 Enabled

Updated: Jul 01, 2021 11:33:06 AM

Custom Alerts

Debit Transaction

Email

ON >

Low Balance

Email

OFF >

Security Alerts

Login Alert

Email

ON >

Card Travel Notification

Email

ON >

PREVIOUS ALERTS

Updated: Jul 01, 2021 11:33:07 AM

Login Alert

Jul 01, 2021
4:02 PM >

Load More ↓

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!

The screenshot displays the 'Move Money' interface. On the left, the 'SCHEDULED' tab (3 Scheduled) shows a list of transactions: a loan payment of \$3,126.96, a checking-to-savings transfer of \$1.00, and a monthly savings transfer of \$100.00. Below this is a 'PREVIOUS' tab (10 Completed) showing a monthly savings transfer of \$100.00 and a checking-to-loan payment of \$25.00. On the right, the 'LIVE BILL PAY CHAT' section offers options to 'MOVE MONEY' (NEW TRANSACTION) and 'BILL PAY ENROLLMENT' (ENROLL NOW). At the bottom right, the 'MY PAYEES' section lists 'John Doe' with a 'P2P' option. Callouts A through E highlight specific features: A points to the scheduled transactions list, B points to the previous transactions list, C points to the 'NEW TRANSACTION' button, D points to the 'ENROLL NOW' button, and E points to the 'MY PAYEES' section.

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.

The screenshot shows the 'SCHEDULED' tab with 3 scheduled payments. The first payment is for \$3,101.96 on JUL 4, 2021. The second payment is for \$1.00 on AUG 31, 2021. On the right, there is a 'LIVE BILL PAY CHAT' button. Below it, the 'MOVE MONEY' section says 'We'll help you set up a new payment or transfer' with a 'NEW TRANSACTION' button. The 'BILL PAY ENROLLMENT' section says 'Click here to set up Bill Pay' with an 'ENROLL NOW' button, which is highlighted with a blue circle and the number 1.

The 'BILL PAY ENROLLMENT' form has the following fields and steps:

- 2. FIRST NAME (required)
- 3. MIDDLE NAME
- 4. LAST NAME (required)
- 5. DATE OF BIRTH (required)
- 6. SSN (required)
- 7. CONTINUE (button)

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.

The image displays four sequential screenshots of a mobile application's Bill Pay Enrollment process, numbered 8 through 14.

- Screenshot 8:** A form titled "BILL PAY ENROLLMENT" with fields for ADDRESS, ADDRESS LINE 2, CITY, STATE, and ZIP. Each field is marked as "required". A "CONTINUE →" button is at the bottom.
- Screenshot 9:** A form titled "BILL PAY ENROLLMENT" with a "PHONE NUMBER" field marked as "required".
- Screenshot 10:** A form titled "BILL PAY ENROLLMENT" with an "EMAIL ADDRESS" field marked as "required".
- Screenshot 11:** A form titled "BILL PAY ENROLLMENT" with a "PAY FROM" field marked as "required" and a dropdown arrow.
- Screenshot 12:** A form titled "BILL PAY ENROLLMENT" with an "ENROLL" button at the bottom.
- Screenshot 13:** A screen titled "TERMS" showing a blurred "TERMS AND CONDITIONS" section, followed by "Terms and Conditions", "Bill Payment Services", and "Definitions". An "ACCEPT TERMS" button is at the bottom.
- Screenshot 14:** A screen titled "BILL PAY ENROLLMENT" showing a large checkmark, the text "ALL DONE!", and "You are now enrolled in Bill Pay.". A "CLOSE" button is at the bottom.

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

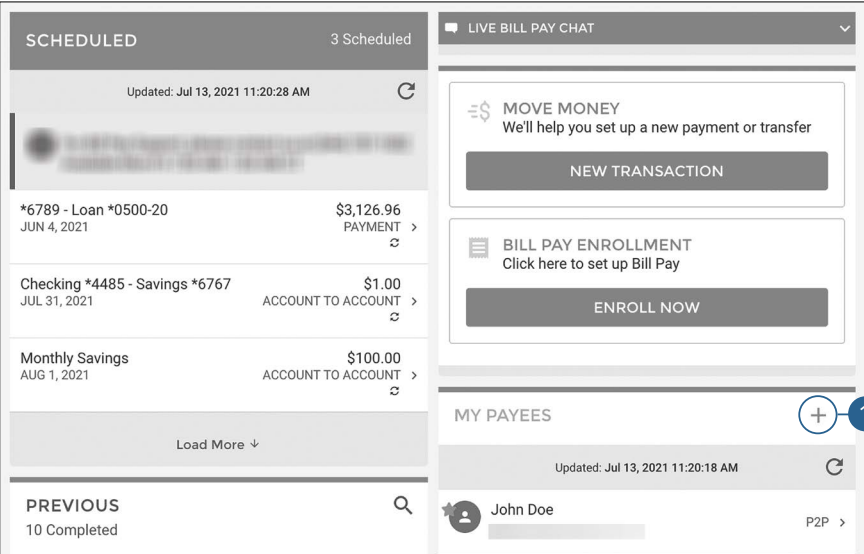
You can add three different types of payees.

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.

ADD NEW PAYEE X

What type of account is this?

2 **PERSON TO PERSON**
Select this option to create a P2P payee.

EXTERNAL ACCOUNT
Select this option to create an external account.

PERSON TO PERSON

3 **ADD PHOTO**

4 **What is this person's name?**

FIRST NAME required

LAST NAME required

5 **PAYMENT METHOD**
Please choose how you would like to pay this person.

Send Via Email Send Via Text Message Enter Payee Debit Card

6 **SEND VIA EMAIL**
This will send a message containing a registration link to the email address provided. The recipient will use the link to visit a secure site to enter debit card details needed for payments to process.

EMAIL ADDRESS required

7 **SAVE**

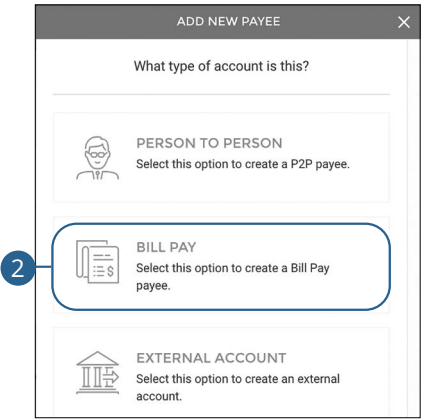
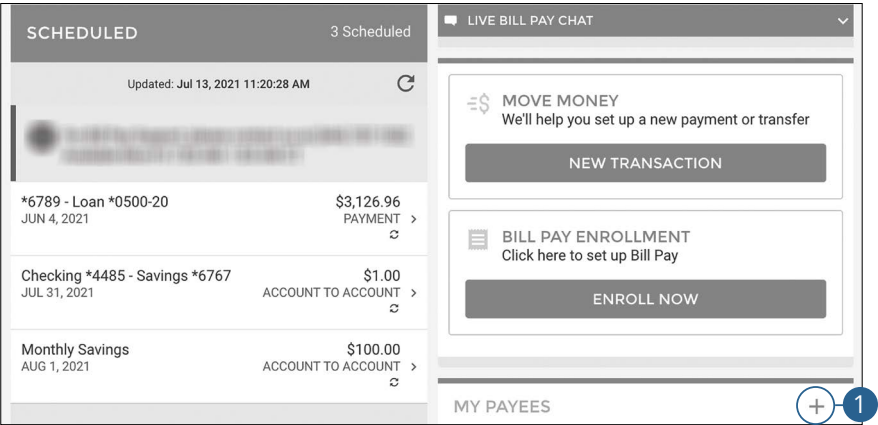
2. Click the **Person to Person** button.
3. (Optional) Upload a photo of the payee.
4. Enter the payee's first and last name.
5. Select a payment method.
6. Enter the payee's email, mobile number or debit card information depending upon the payment method chosen.
7. Click the **Save** button when you 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.

ADD NEW PAYEE

BILL PAY

3 ADD PHOTO

4 ☒ Company ☐ Individual

What is the company's name?

5 PAYEE NAME required

6 PAYEE NICKNAME required

Account Info:

7 PAY FROM required →

8 PAYEE ACCOUNT # required

Contact Info:

9 PHONE NUMBER required

Location:

10 STREET ADDRESS required

STREET ADDRESS LINE 2

CITY required

STATE required →

ZIP required

11 SAVE

ADD NEW PAYEE

✓

ALL DONE!

Your new payee has been created.

12 SEND A PAYMENT

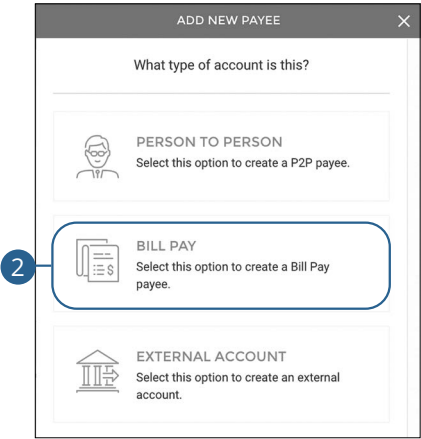
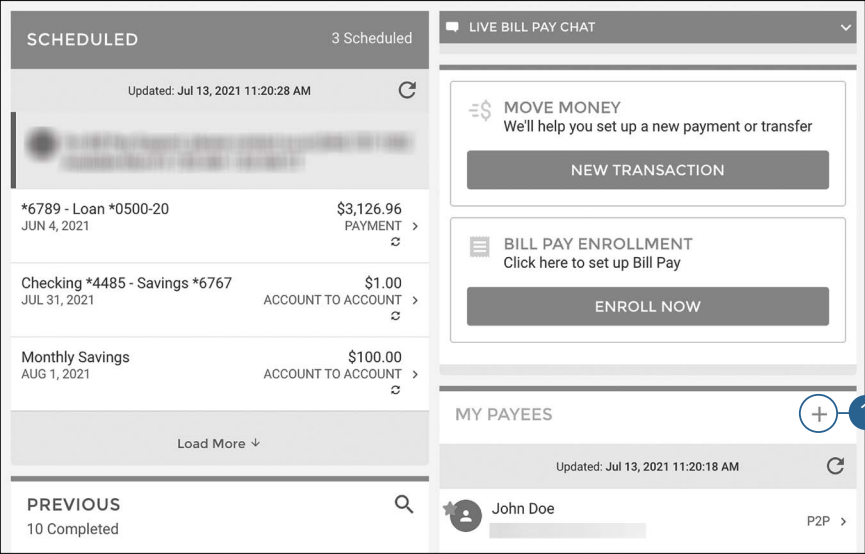
13 ADD ANOTHER PAYEE

14 CLOSE

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.



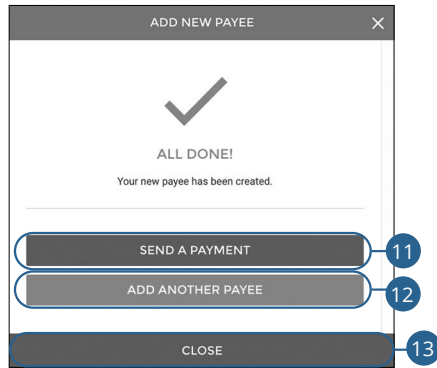
Click the **Move Money** tab.

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

The screenshot shows the 'ADD NEW PAYEE' form with the following elements and numbered callouts:

- 3**: 'ADD PHOTO' button
- 4**: 'Individual' radio button (selected)
- 5**: 'PAYEE NAME' text input (required)
- 6**: 'PAYEE NICKNAME' text input (required)
- 7**: 'PHONE NUMBER' text input (required)
- 8**: 'Location' section containing:
 - 'STREET ADDRESS' text input (required)
 - 'STREET ADDRESS LINE 2' text input
 - 'CITY' text input (required)
 - 'STATE' text input (required with dropdown arrow)
 - 'ZIP' text input (required)
- 9**: 'How do you want to add this payee?' section containing:
 - 'Let them provide bank info' radio button
 - 'I'll provide bank info' radio button
 - 'Mail a check' radio button
- 10**: 'SAVE' 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.

The screenshot shows the 'SCHEDULED' tab with 3 scheduled transactions. The transactions listed are:

- *6789 - Loan *0500-20, JUN 4, 2021, \$3,126.96 PAYMENT
- Checking *4485 - Savings *6767, JUL 31, 2021, \$1.00 ACCOUNT TO ACCOUNT
- Monthly Savings, AUG 1, 2021, \$100.00 ACCOUNT TO ACCOUNT

Below the transactions is a 'PREVIOUS' section with 10 Completed items. To the right is a 'LIVE BILL PAY CHAT' section with options to 'MOVE MONEY' and 'BILL PAY ENROLLMENT'. Below that is the 'MY PAYEES' section, which is highlighted with a blue circle and the number 1. The payee 'John Doe' is listed with a 'P2P' button next to it.

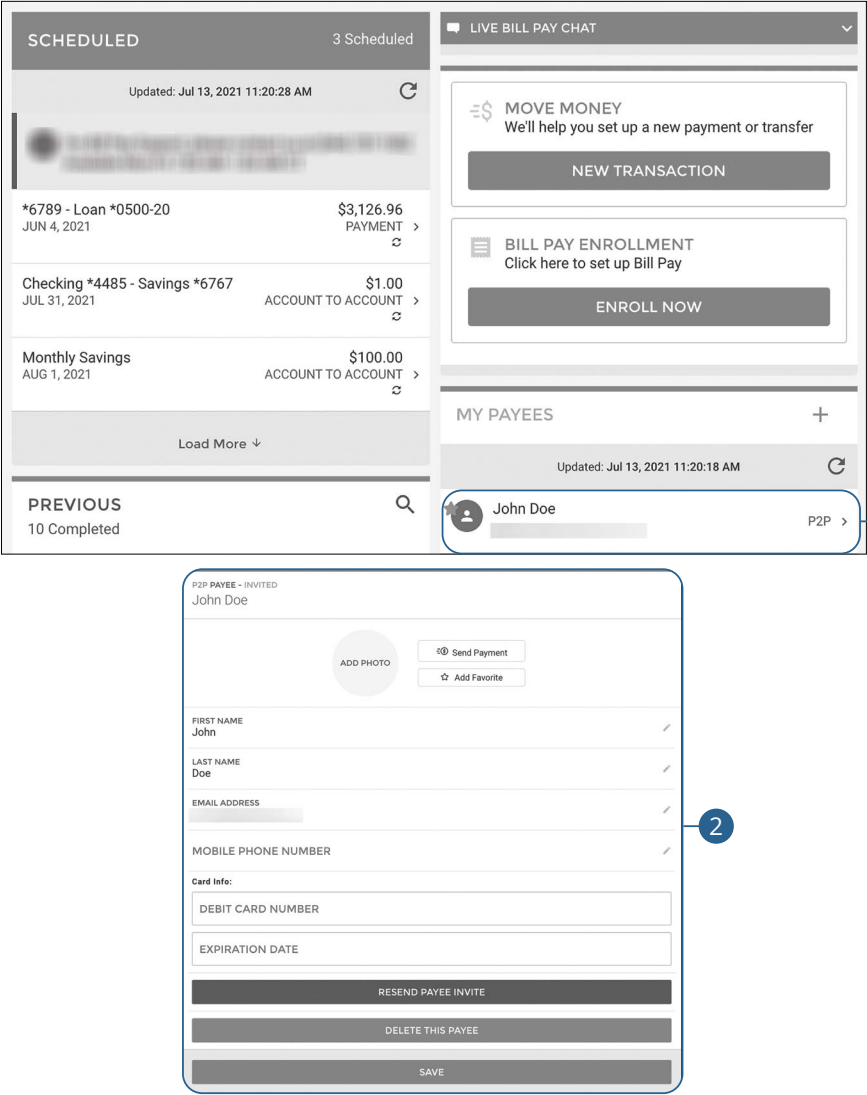
The detailed view of the 'John Doe' payee form shows the following fields:

- P2P PAYEE - INVITED John Doe
- ADD PHOTO
- Send Payment
- Add Favorite (highlighted with a blue circle and the number 2)
- FIRST NAME: John
- LAST NAME: Doe
- EMAIL ADDRESS
- MOBILE PHONE NUMBER
- Card Info:
 - DEBIT CARD NUMBER
 - EXPIRATION DATE
- RESEND PAYEE INVITE
- DELETE THIS PAYEE
- SAVE

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

The image is a composite of four screenshots from the Move Money app, illustrating the process of deleting a payee.

- Top Left Screenshot:** Shows the 'SCHEDULED' tab with a list of transactions. A 'Load More' button is at the bottom.
- Top Right Screenshot:** Shows the 'LIVE BILL PAY CHAT' tab. It has two main sections: 'MOVE MONEY' with a 'NEW TRANSACTION' button, and 'BILL PAY ENROLLMENT' with an 'ENROLL NOW' button.
- Bottom Left Screenshot:** Shows the 'MY PAYEES' section. A list of payees is shown, with 'John Doe' selected. A blue circle with the number '1' points to the 'John Doe' entry. Below the list is a 'P2P' button.
- Bottom Right Screenshot:** Shows the 'CONFIRM DELETION' dialog. It asks 'Are you sure you want to delete this payee?' and has two buttons: 'DELETE' and 'CANCEL'. A blue circle with the number '3' points to the 'DELETE' button.

Below the screenshots, there are three numbered steps:

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

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

SCHEDULED 3 Scheduled

Updated: Jan 19, 2022 10:39:54 AM

Transaction	Amount	Type
Checking *7002 - Joe Smith JAN 19, 2022	\$1.00	P2P
John Doe JAN 31, 2022	\$1.00	BILL PAY

AVAILABLE

MOVE MONEY

NEW TRANSACTION

CHOOSE AN ACCOUNT

Choose which account to move money from:

Show me accounts eligible for:

P2P Bill Pay Transfer Loan Payment

SEARCH

Checking *7002 \$99.28 INTERNAL
BILL PAY P2P TRANSFER PAYMENT

Savings *7046 \$54.76 INTERNAL
BILL PAY TRANSFER PAYMENT

CHOOSE A RECIPIENT

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Select a recipient that's eligible for Any

+ Add New Payee Select Multiple

SEARCH

Savings *7046 \$54.76 INTERNAL

Bank *0101 BILL PAY

Blake P2P

Joe Smith (555) 555-5555 P2P

melanie P2P

ADD SELECTED RECIPIENTS

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.

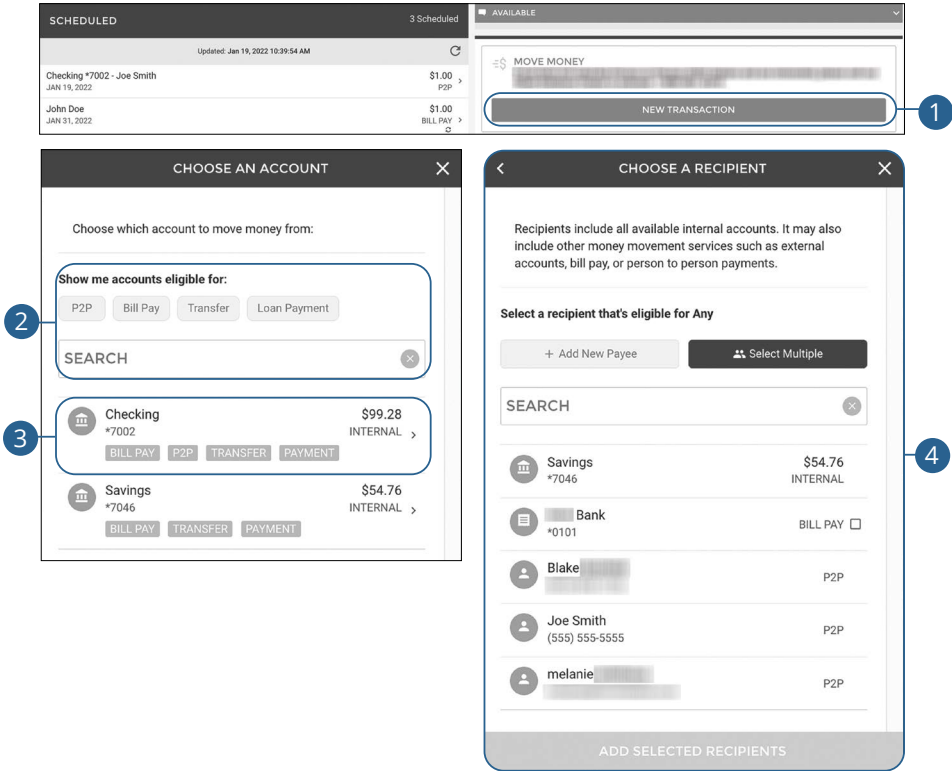
10

11

14

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.

DETAILS

Savings *6767 \$8,441.41 → Loan *0500-20 \$246,958.60

5. Select a Payment Type: PAYMENT TYPE required →

6. Enter Payment Amount: AMOUNT required

7. When should it occur? DATE 7/12/21

8. How often should it occur? OCCURRENCE Monthly →

9. END DATE No End Date

After Holiday
Payments that fall on a holiday or weekend will be paid the next available business day

10. What is this Payment for? NOTE

11. CONTINUE →

REVIEW THIS PAYMENT

Summary of your payment:

FROM Savings (*6767) -\$1.00
New Available Balance \$8,440.41

TO Loan (*0500-20)

PAYMENT TYPE Other Amount

DATE 7/30/2021

OCCURS One Time

NOTE

TOTAL \$1.00

SUBMIT

SUCCESS

✓ ALL DONE!

Your transfer has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button.

Confirmation Number: 2213097

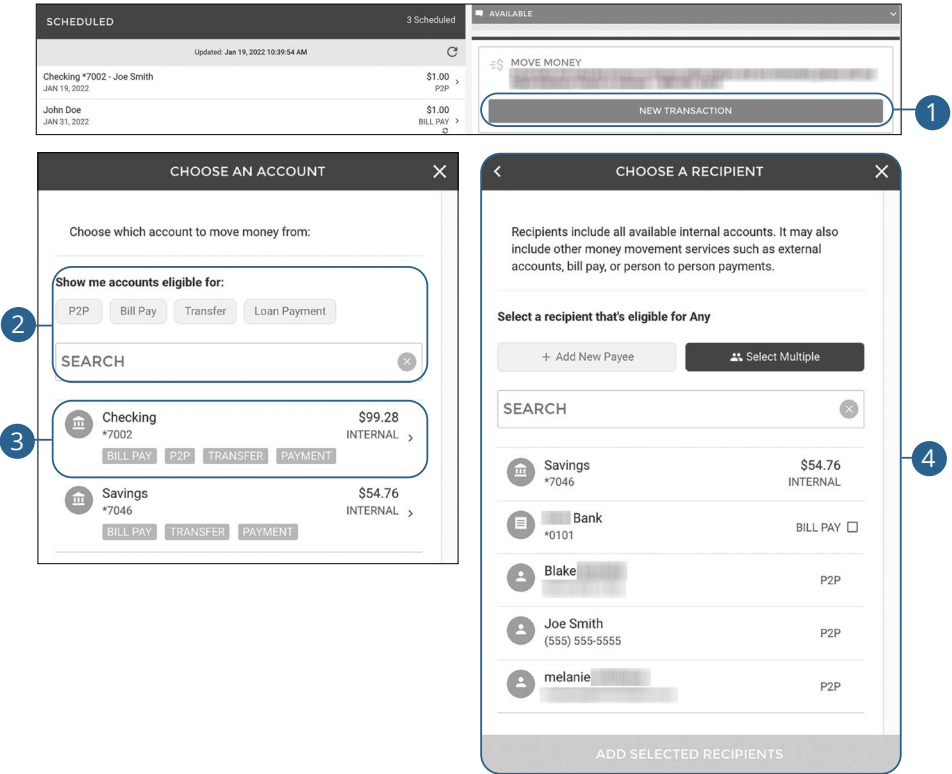
13. SET UP ANOTHER TRANSFER

14. PRINT/SAVE CONFIRMATION(S)

15. CLOSE

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.

DETAILS

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Checking

*7002

\$147.28

→

Joe Smith

(555) 555-5555

Enter P2P Amount:

AMOUNT

required

How should this payee be notified?

☐ Email
 ☒ Phone
 ☐ No notification

PHONE NUMBER

(555) 555-5555

Send a Note.

NOTE

CONTINUE →

REVIEW THIS PAYMENT

Here is a summary of your payment:

FROM	Checking (*7002)
	- \$1.00
	New Available Balance \$146.28

TO	Joe Smith (555) 555-5555
----	--------------------------

DATE	Today
NOTE	
TOTAL	\$1.00

SUBMIT

SUCCESS

✓

ALL DONE!

Your payment has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button.

Confirmation Number:

3745203437

A link to receive the funds has been sent to the recipient.

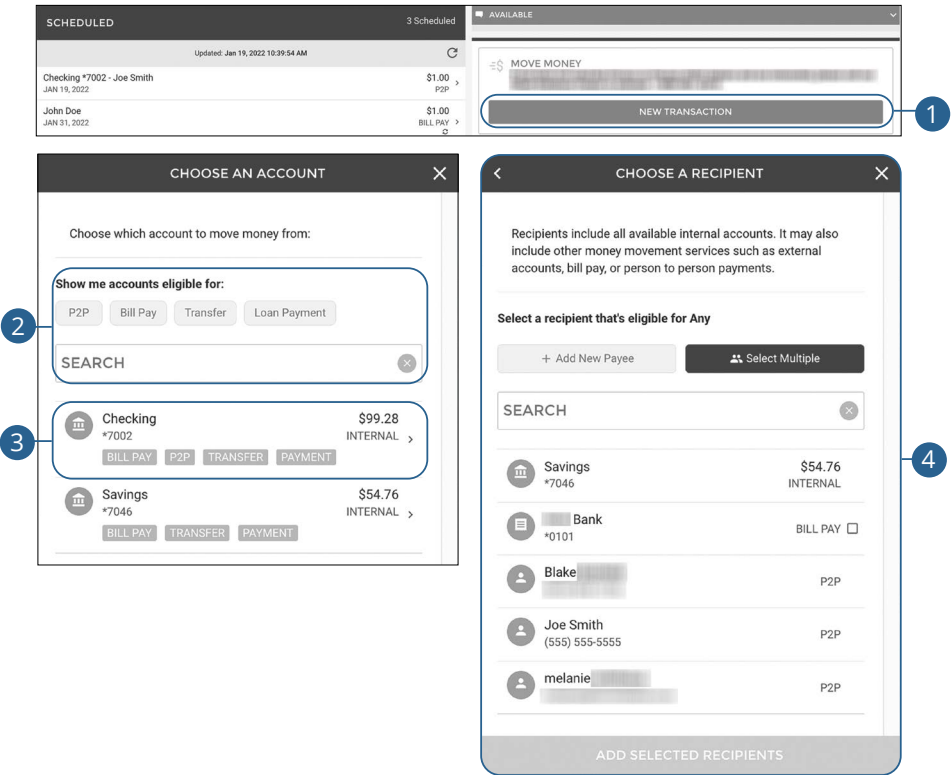
SET UP ANOTHER PAYMENT

CLOSE

- Enter an amount to transfer.
- Select how the payee should be notified and enter their contact information, if necessary.
- (Optional) Enter a note.
- Click the **Continue** button when you are finished.
- Review the transfer information and click the **Submit** button.
- Click the **Set Up Another Transfer** button to create another transfer.
- Click the **Close** button when you are finished.

Move Money: New Transaction

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.

DETAILS

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Checking
*7002 Show
\$146.28

→

John Doe
*6789 Show

5 Enter Bill Pay Amount:

AMOUNT

required

6 When should it occur?

DATE

1/20/2022

Processing Date: 1/19/2022

7 How often should it occur?

OCCURRENCE

Monthly

8 How long should it occur?

☐ End Date
 ☐ Number of Payments

END DATE

No End Date

9 Check Memo:

MEMO

10 CONTINUE →

REVIEW THIS PAYMENT

Here is a summary of your payment:

FROM	Checking (*7002) -\$1.00
TO	John Doe (*6789)
DATE	1/31/2022
OCCURS	31st of Every Month
UNTIL	1/31/2022
MEMO	
TOTAL	\$1.00

11 SUBMIT

SUCCESS

✓

ALL DONE!

Your transfer has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button.

Confirmation Number:
2213097

12 SET UP ANOTHER TRANSFER

13 PRINT/SAVE CONFIRMATION(S)

14 CLOSE

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.

Move Money: New Transaction

Editing Transfers/Payments

You can edit scheduled transactions up until their process date.

SCHEDULED3 Scheduled

Updated: Jan 19, 2022 10:39:54 AM

Checking *7002 - Joe Smith
JAN 19, 2022\$1.00
P2P >

1John Doe
JAN 31, 2022\$1.00
BILL PAY >

Bill Pay
\$1.00

2

CONFIRMATION NUMBER
1

FROM
Checking *7002

TO
John Doe

DATE
JAN 31, 2022

RECURRING
Yes

NOTE
John Doe

DELETE TRANSFER

EDIT RECURRING BILL PAYMENT

What would you like to edit?

EDIT SERIES
Make changes to the entire series of payments

3EDIT OR SKIP SINGLE OCCURRENCE
Make changes to a single payment or skip an occurrence

EDIT RECURRING BILL PAYMENT

EDIT SERIES

Choose account and recipient:
PAY FROM
CHK Acct: ****7002, 7002

4PAY TO
John Doe, 789

Enter Bill Payment Amount:
AMOUNT
\$1.00

When should it occur?
ARRIVAL DATE
01/31/2022
Processing Date 01/28/2022


How often should it occur?
OCCURRENCE
Monthly

How long should it occur?
☐ End Date
☒ Number of Payments
END DATE
1/31/2022

Check Memo:
MEMO

UPDATE

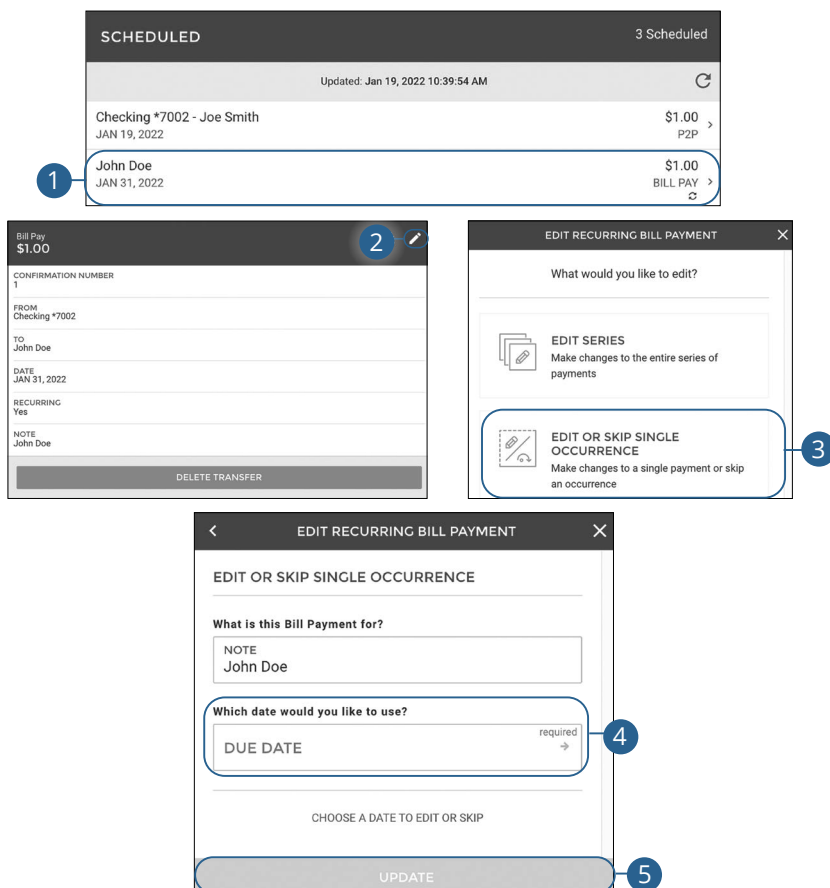
Click the **Move Money** tab.

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.


Move Money: New Transaction

Skip Transfers/Payments

You can skip single occurrences of a recurring payment.

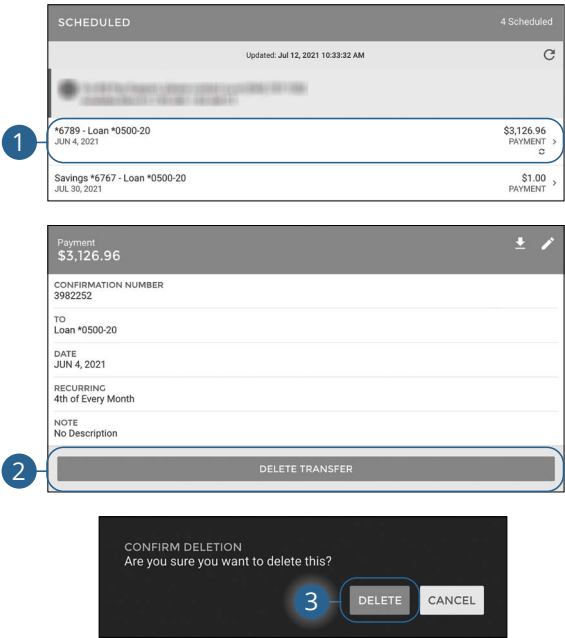


Click the **Move Money** tab.

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.

MAKE A DEPOSIT HISTORY

Choose deposit account:

1 ACCOUNT required →

2 FRONT BACK

3 CHECK AMOUNT required \$

4 + Add Additional Check

TOTAL DEPOSITS 0 checks

TOTAL DEPOSIT AMOUNT \$0.00

5 SUBMIT

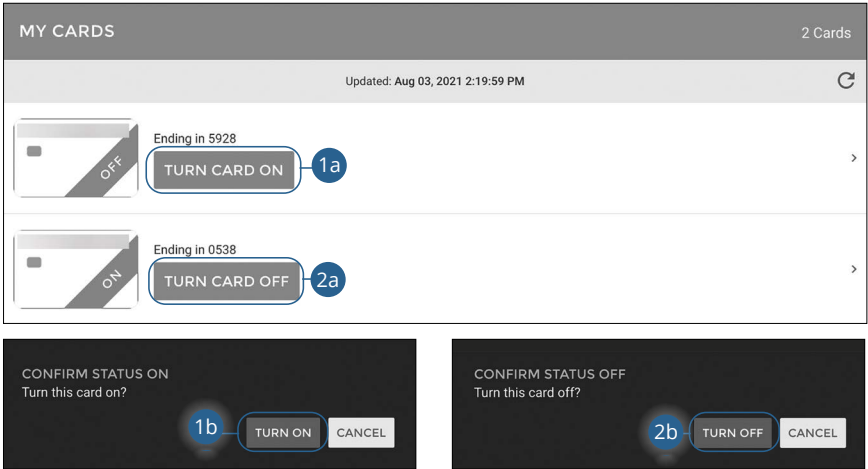
Tap the **Deposit Checks** tab.

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

Card Name

Edit a card name.

MY CARDS 2 Cards

Updated: Aug 03, 2021 2:19:59 PM

Ending in 5928 TURN CARD ON

Ending in 0538 TURN CARD OFF

1

EDIT CARD

! If your card is lost or stolen, please turn the card off below and call

Untitled
**** * 0538

TURN CARD OFF

Settings

2 CARD NAME required

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.

MY CARDS2 Cards

Updated: Aug 03, 2021 2:19:59 PM

OFF

Ending in 5928

TURN CARD ON

1

OFF

Ending in 0538

TURN CARD OFF

Settings

CARD NAMErequired

2Manage Alerts

EDIT CARD ALERT

CARD NAME
Untitled

CARD NUMBER
***0538

3Enable alerts for this card

4ALERT TYPEREQUIRED

5EMAIL

6PHONE

SAVE

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.

MY CARDS 2 Cards

Updated: Aug 03, 2021 2:19:59 PM

Ending in 5928
TURN CARD ON

1 Ending in 0538
TURN CARD OFF

Settings

CARD NAME required

Manage Alerts

2 Request Temporary Spending Limit Increase

INCREASE SPENDING LIMIT

By selecting "Confirm Spending Increase" below, your Debit Card spending limit will be increased to the lesser of \$10,000 or your current available balance for a 30 minutes period. After this time expires, the card will return to your normal spending limit.

3 CONFIRM SPENDING INCREASE

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.

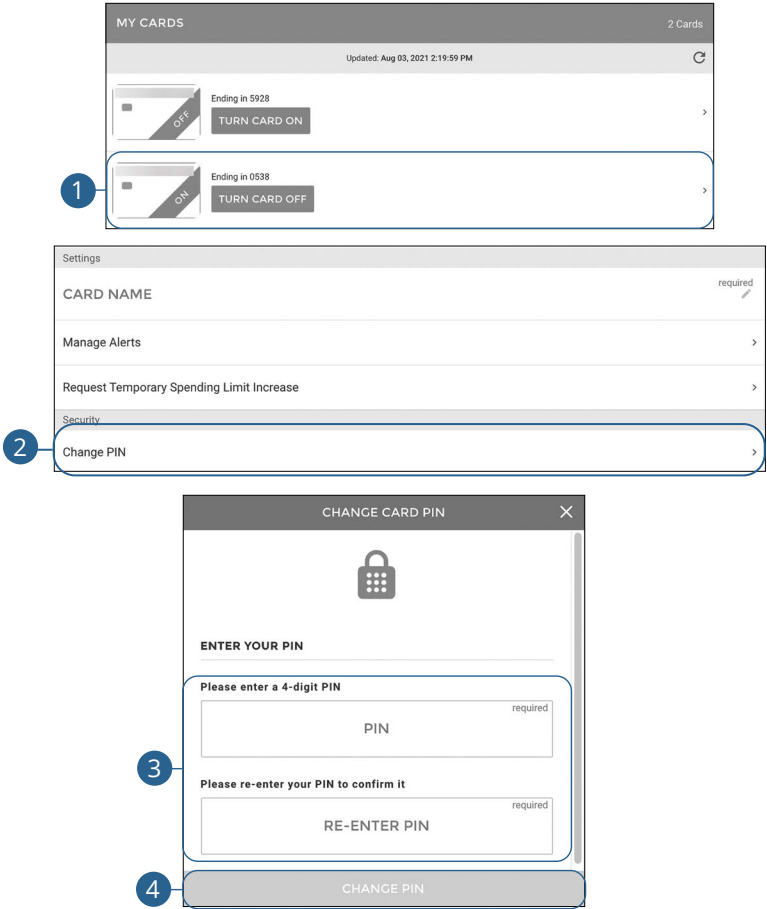


Note: Your spending limit will be increased to the lesser of \$2000.00 or your current available balance for a 30 minute period. After this time expires, the card will return to your normal spending limit.

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.

MY CARDS 2 Cards
Updated: Aug 03, 2021 2:19:59 PM

Ending in 5928
TURN CARD ON

1 Ending in 0538
TURN CARD OFF

Settings

CARD NAME required

Manage Alerts

Security

Change PIN

2 Report Lost or Stolen Card

Travel Notification

LOST OR STOLEN CARD

Once you confirm this Lost / Stolen card request the card in question will become inactive and can no longer be used. Please contact us or submit a transaction dispute if there is any suspicious activity on your account.

3 REPORT CARD LOST / STOLEN

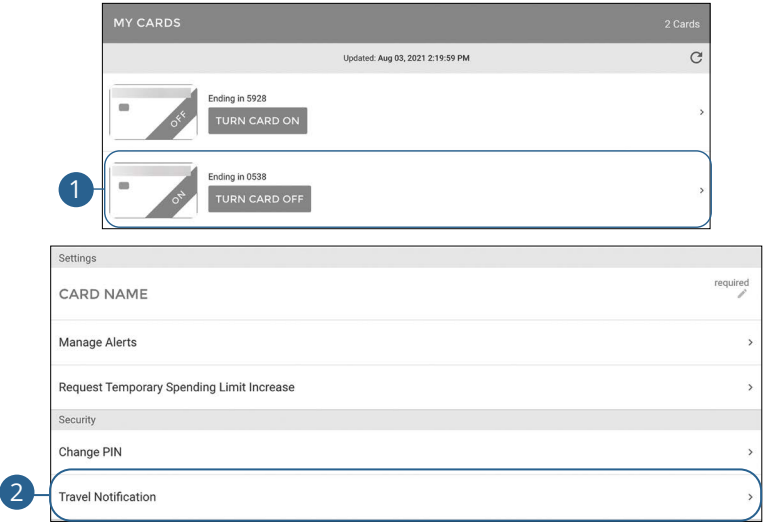
Click the **Manage Cards** button.

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.

The screenshot shows a 'TRAVEL NOTIFICATION' form. At the top is a title bar with the text 'TRAVEL NOTIFICATION' and a close button (X). Below the title bar is a briefcase icon. A paragraph of text reads: 'Inform us when you are traveling to help us make better decisions while protecting your card. Otherwise, we might deny purchases you make.' Below this is a section titled 'Provide locations and press Enter after each one:'. It contains a text input field with the placeholder 'LOCATIONS' and a character count '7 / 50'. The field contains the text 'Florida' followed by a small 'X' icon to remove it. Below the location field is a section titled 'Travel Dates'. It contains two rows: 'BEGINNING TRAVEL DATE' with the value '4/5/2021' and a calendar icon, and 'ENDING TRAVEL DATE' with the value '4/11/2021' and a calendar icon. At the bottom of the form is a large button labeled 'SUBMIT TRAVEL NOTIFICATION'. Three blue circular callouts with numbers 3, 4, and 5 point to the location input field, the travel date fields, and the submit button, respectively.

3

4

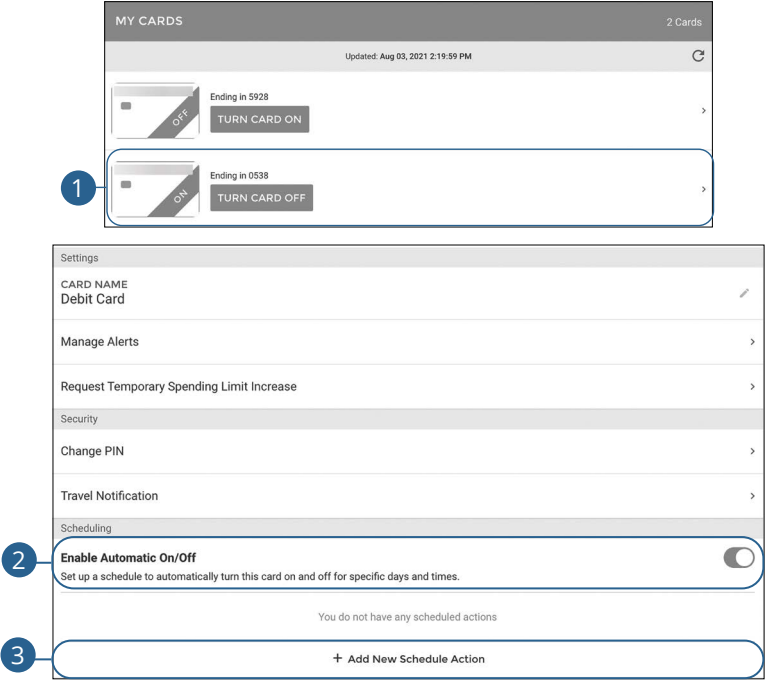
5

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.

The screenshot shows a mobile application interface for adding a new schedule action. The dialog box is titled "ADD NEW SCHEDULE ACTION" and has a close button (X) in the top right corner. Below the title is a calendar icon. The main content area is divided into three sections: "SET CARD STATUS TO:", "AT THIS TIME:", and "ON THESE DAYS:". The "SET CARD STATUS TO:" section has two buttons: "ON" and "OFF". The "AT THIS TIME:" section has a time picker showing "12 : 00 PM". The "ON THESE DAYS:" section has seven buttons representing the days of the week: S, M, T, W, T, F, S. At the bottom of the dialog is a button labeled "SAVE SCHEDULE".

4. Choose a card status

5. Select a time.

6. Select days of the week.

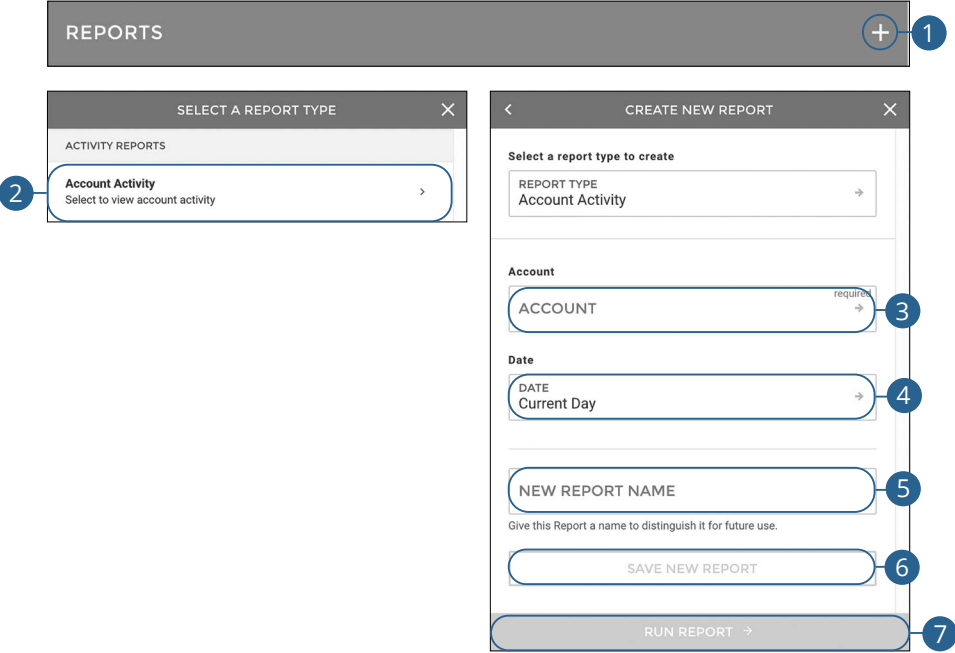
7. Click the **Save Schedule** button.

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.

REPORTS		+
Updated: Jul 29, 2021 8:26:35 AM		
Test Account Report Range: Last Month Saved: 7/28/2021 4:09 PM	Activity Account Activity	 1

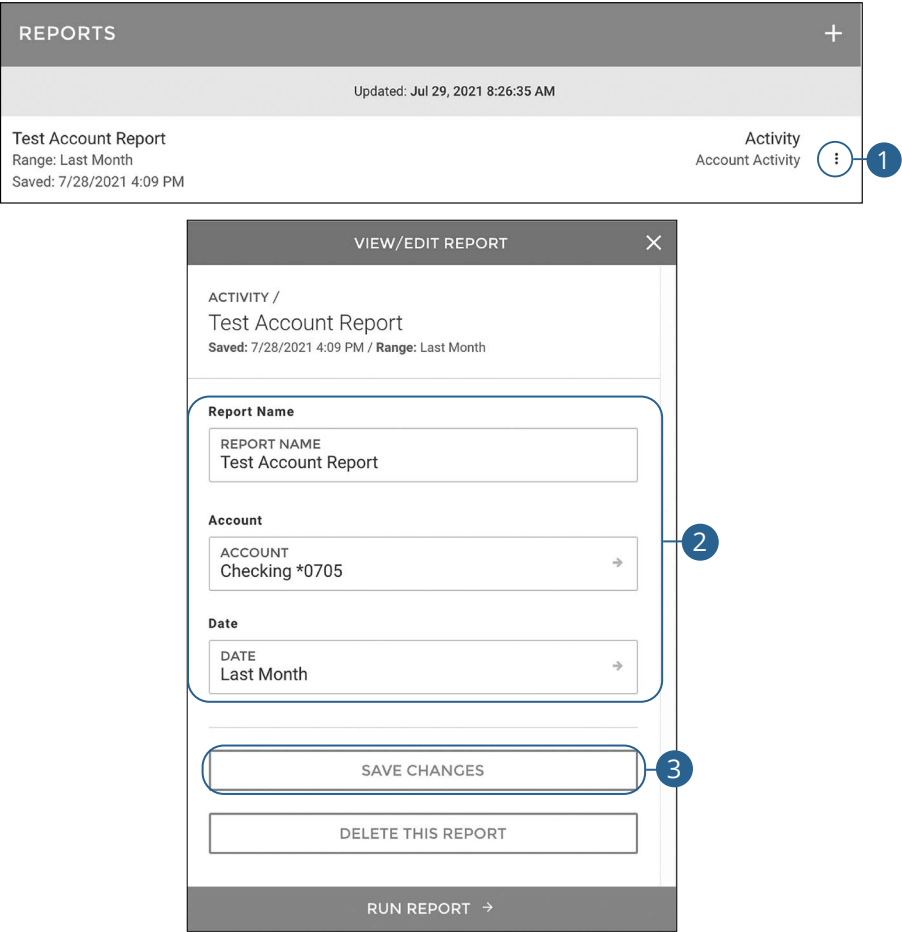
Click the **Reports** tab.

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.



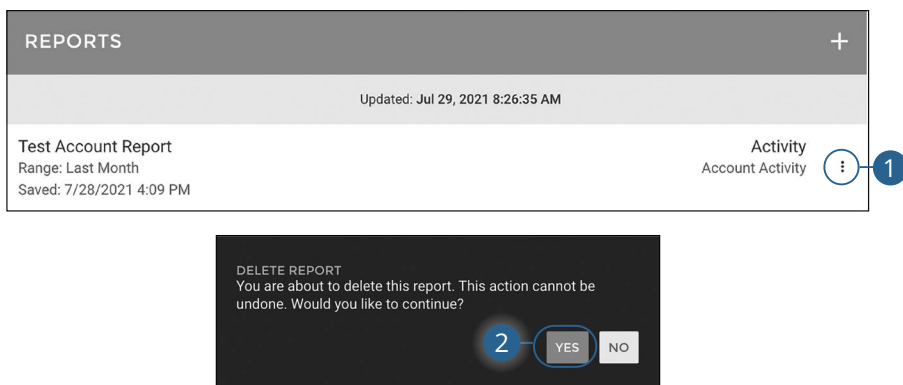
Click the **Reports** tab.

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 is unavailable, a general list of branches appears.

Farmers Bank and Trust Company

LOCATIONS

B [FILTER](#)

- 1 Main Office**
BRANCH ATM
270-965-3106
201 S Main St
Marion, Kentucky 42064
[More Details >](#)
[FULL SERVICE LOCATION](#)
- 2 Marion Branch**
BRANCH
270-965-3106
203 N Main St
Marion, Kentucky 42064
[More Details >](#)
- 3 Salem Office**
BRANCH ATM
270-988-9000
216 W Main St
Salem, Kentucky 42078
[More Details >](#)
[FULL SERVICE LOCATION](#)
- 4 Madisonville Office**
BRANCH ATM
270-643-9968
2215 N Main St
Madisonville, Kentucky 42431
[More Details >](#)
[FULL SERVICE LOCATION](#)

D **MORE DETAILS**

Madisonville Office
2215 N Main St
Madisonville, Kentucky 42431

BRANCH ATM Call 270-643-9968

LOBBY OPEN

Monday - Thursday 8:00am - 4:00pm
Friday 8:00am - 5:00pm

DRIVE-THRU OPEN

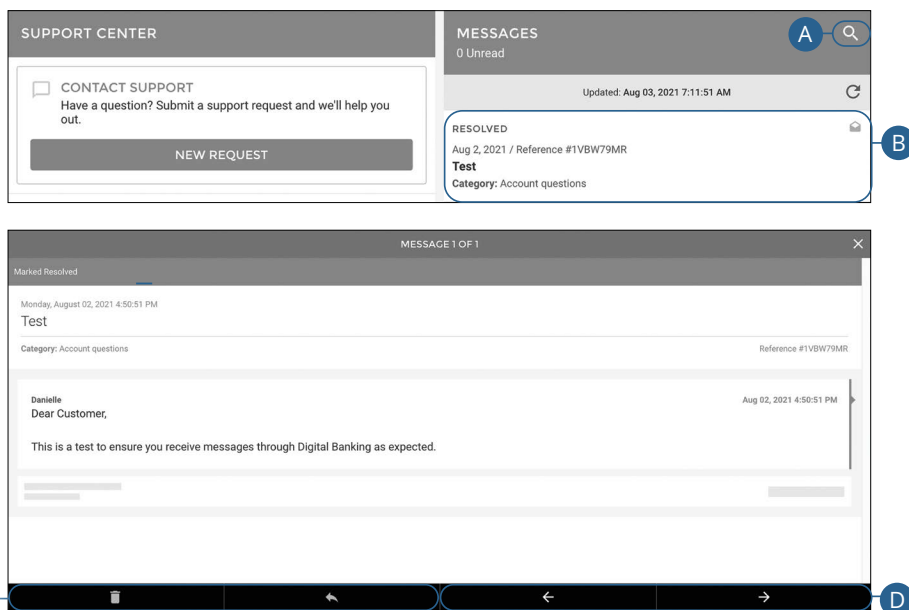
Click on the **Find Locations** tab.

- 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.



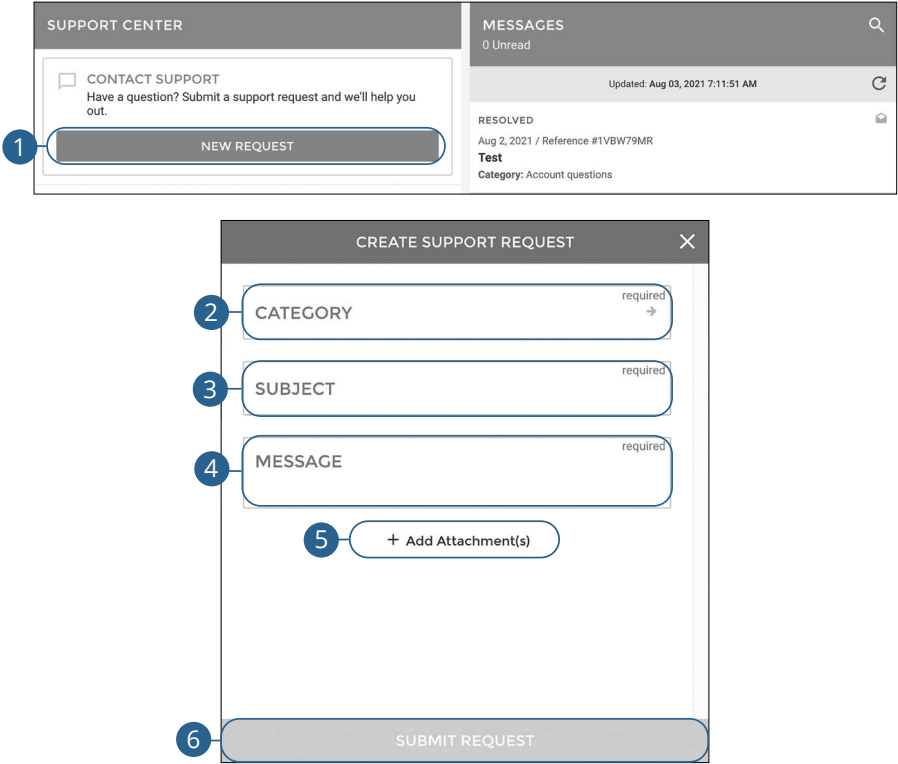
Click the **Messages** tab.

- 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 .

1 In the **SUPPORT CENTER**, click **SUBMIT A FORM** to get a specific process started.

2 In the **FORM SELECTION** screen, select a form to submit. The list includes:

- Change of Address (Request a change of address)
- Electronic Notice Approval (Electronic Notice Approval)
- Instructions for Lost or Stolen Debit Card
- Reorder Checks (Request new checks)
- Secure Feedback (Submit feedback for Online Banking)
- Stop Payment (Request a stop payment for an account (checks only))

3 In the **FORM ENTRY** screen for **CHANGE OF ADDRESS**, enter the required information:

- FIRST NAME (required)
- LAST NAME (required)
- CURRENT ADDRESS LINE 1 (required)
- CURRENT ADDRESS LINE 2
- CITY (required)
- STATE (required)

Click the **Messages** tab.

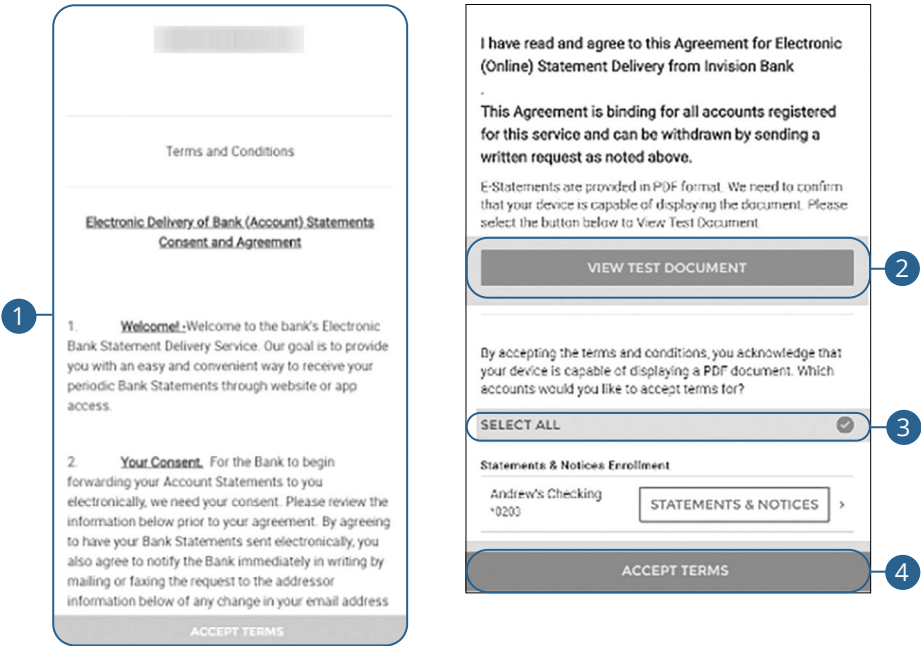
1. Click the **Choose a Form to Submit** button.
2. Select a form.
3. Enter the appropriate information and click the **Submit** button.

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

DOCUMENT FILTER WIZARD [X]

- Select Document Type**
DOCUMENT TYPES
All Documents →
- Select Accounts**
CHOOSE ACCOUNTS required →
- Select a Date Range**
START DATE
12/1/2021 [calendar icon]
END DATE
5/31/2022 [calendar icon]
- APPLY**

DOCUMENTS		
Viewing All Documents for 6 selected from 1/1/2021 to 7/12/2021 →		
5	Savings *6767 Statement	5/28/2021 >
	Savings *6767 Statement	2/26/2021 >

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

The image displays two screenshots from a mobile application. The top screenshot, titled 'Contact Settings', shows a 'Phone' field with a right arrow (callout 1) and an 'Email' field with a right arrow. The bottom screenshot, titled 'MANAGE DEVICES', shows a list of devices with a '+ Add new mobile device' button (callout 2). To the right, the 'AUTHENTICATION SETUP' screen shows fields for 'PHONE NUMBER' (callout 3) and 'NICKNAME' (callout 4), both marked as 'required'. Below these is a 'SELECT YOUR DEVICE' section with icons for Android, Apple, Windows, and BlackBerry (callout 5). A checkbox 'Can your device receive a text message?' is checked. At the bottom is an 'ADD DEVICE' button (callout 6).

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

Contact Settings

1 Phone

Email

MANAGE DEVICES 1 Devices
Edit existing devices or add a new one

2 Erica / Android
Verified

+ Add new mobile device

EDIT DEVICE

VERIFIED

NICKNAME
Erica

DEVICE TYPE
Android

PHONE NUMBER

Push Notification Alerts OFF

SMS Text Banking OFF

SMS Text Alerts OFF

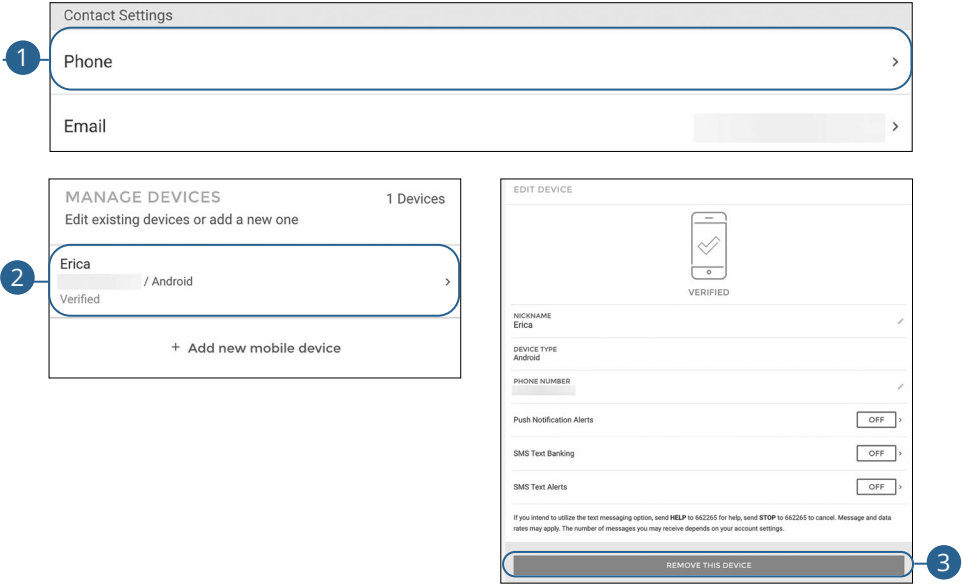
If you intend to utilize the text messaging option, send **HELP** to 662265 for help, send **STOP** to 662265 to cancel. Message and data rates may apply. The number of messages you may receive depends on your account settings.

REMOVE THIS DEVICE

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

The screenshot shows the 'Contact Settings' interface. At the top, there's a 'Contact Settings' header. Below it, there are two main sections: 'Phone' and 'Email'. The 'Email' section is highlighted with a blue circle and the number 1. Below the 'Email' section, there's a 'CHANGE EMAIL' modal. The modal has a title 'CHANGE EMAIL' and a section for 'EMAIL ADDRESS' with a text input field, highlighted with a blue circle and the number 2. Below this, there's a section titled 'Update Existing Email Alerts' with a description: 'You can update existing email alerts from the old email address to the new email address. All selected alert types below will be edited with this change.' There are three alert types listed: '2 Custom Alerts' (Customized alerts), '0 Bill Pay Alerts' (Alerts on Bill Pay items), and '12 Security Alerts' (Alerts that watch for changes to your account). Each alert type has a checkmark icon. The '0 Bill Pay Alerts' section is highlighted with a blue circle and the number 3. At the bottom of the modal, there's a 'SAVE' button, highlighted with a blue circle and the number 4.

Contact Settings

Phone >

1 Email >



CHANGE EMAIL



EMAIL ADDRESS



2

Update Existing Email Alerts
You can update existing email alerts from the old email address to the new email address. All selected alert types below will be edited with this change.

3

 **2 Custom Alerts** 
Customized alerts

 **0 Bill Pay Alerts** 
Alerts on Bill Pay items

 **12 Security Alerts** 
Alerts that watch for changes to your account

4

SAVE

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.

Marion Main Office
201 S Main Street | PO Box 151
Marion, KY 42064
270.965.3106

Calhoun
1 Veterans Memorial Blvd
Calhoun, KY 42327
270.273.9001

Salem
216 W Main Street
Salem, KY 42078
270.988.9000

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

Bowling Green
2009 Scottsville Road
Bowling Green, KY 42104
270.936.7500

Greenville
112 W Depot Street | PO Box 191
Greenville, KY 42345
270.338.2265

Henderson
1555 S Green Street
Henderson, KY 42420
270.827.9574

Central City
110 N 1st Street | PO Box 70
Central City, KY 42330
270.754.2265

Madisonville
2215 N Main Street
Madisonville, KY 42431
270.643.9968



Farmers
Bank & TrustTM

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