

# ONLINE SOLUTIONS



## OFFICE LOCATIONS

- Main – Long Beach**  
302 Pine Ave.  
Long Beach, CA 90802  
(562) 437-0011
- Belmont Shore\***  
4827 E. 2nd St.  
Long Beach, CA 90803  
(562) 621-1430
- Bixby Knolls\***  
4545 California Ave.  
Long Beach, CA 90807  
(562) 984-3600
- Corona del Mar\***  
2421 E. Coast Hwy.  
Corona del Mar, CA 92625  
(949) 723-1804
- Downey\***  
9001 Firestone Blvd.  
Downey, CA 90241  
(562) 334-1836
- East Long Beach**  
3140 E. Anaheim St.  
Long Beach, CA 90804  
(562) 621-1400
- Fullerton\***  
315 N. Harbor Blvd.  
Fullerton, CA 92832  
(714) 578-1945
- Garden Grove\***  
10422 Garden Grove Blvd.  
Garden Grove, CA 92643  
(714) 590-3880
- Huntington Beach\***  
7125 Yorktown Ave.  
Huntington Beach, CA 92648  
(714) 465-3131
- Laguna Hills\***  
24300 Paseo de Valencia  
Laguna Hills, CA 92653  
(949) 340-3150
- Lake Forest\***  
23772 Rockfield Blvd.  
Lake Forest, CA 92630  
(949) 460-7900
- Lakewood\***  
5101 Lakewood Blvd.  
Lakewood, CA 90712  
(562) 602-8378
- Los Altos\***  
2302 Bellflower Blvd.  
Long Beach, CA 90815  
(562) 799-7271
- Memorial Hospital**  
2801 Atlantic Ave.  
Long Beach, CA 90806  
(562) 989-7862
- Newport Beach**  
4695 MacArthur Ct., Ste. 130  
Newport Beach, CA 92660  
(949) 241-8280
- Orange\***  
1220 E. Katella Ave.  
Orange, CA 92867  
(714) 288-8450
- Redondo Beach**  
1304 S. Pacific Coast Hwy.  
Redondo Beach, CA 90277  
(310) 802-7560
- Rolling Hills Estates\***  
27525 Indian Peak Rd.  
Rolling Hills Estates, CA 90274  
(310) 491-1711
- Rossmoor\***  
12535 Seal Beach Blvd.  
Seal Beach, CA 90740  
(562) 799-2002
- San Clemente\***  
621 N. El Camino Real  
San Clemente, CA 92672  
(949) 373-2470
- San Juan Capistrano\***  
31873 Del Obispo St.  
San Juan Capistrano, CA 92675  
(949) 488-8550
- Santa Ana**  
1750 E. 17th St.  
Santa Ana, CA 92705  
(714) 564-1750
- Santa Barbara**  
**OPENING 2018**  
33 E. Carrillo St.  
Santa Barbara, CA 93101
- Torrance\***  
22400 Hawthorne Blvd.  
Torrance, CA 90505  
(310) 265-3200
- Tustin\***  
2691 Park Ave.  
Tustin, CA 92782  
(714) 824-3070

## SPECIALIZED CLIENT SERVICES

- Healthcare Client Services**  
2801 Atlantic Ave.  
Long Beach, CA 90806  
(562) 989-7862
- Religious Client Services**  
12535 Seal Beach Blvd.  
Seal Beach, CA 90740  
(562) 344-4070
- Home Loan Center**  
12515 Seal Beach Blvd.  
Seal Beach, CA 90740  
(866) 649-3863

Extended Friday hours

\*Open Saturdays from 9:00 am to 12:00 pm

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**F&M** Farmers & Merchants Bank®  
California's Strongest, since 1907.

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# F&M OFFERS A VARIETY OF ONLINE SOLUTIONS TO MAKE YOUR LIFE EASIER.

## ONLINE BANKING

F&M's Online Banking allows you 24/7 access from your computer or mobile device. Manage your finances securely from anywhere.

- ✓ Check balances
- ✓ Review activity and history
- ✓ Transfer funds
- ✓ Send external transfers
- ✓ Manage multiple accounts
- ✓ Place stop payments
- ✓ Set up alerts by text<sup>1</sup> or email
- ✓ View eStatements & eNotices
- ✓ View check images – front and back
- ✓ Download transaction history – compatible with personal finance software
- ✓ Customize your dashboard

### BILL PAY

- ✓ Schedule payments and recurring payments in advance
- ✓ Modify and cancel payments
- ✓ Review payment history
- ✓ Set up eBills
- ✓ Expedite payments using same day or overnight service (additional fees apply)

## BUSINESS ONLINE BANKING

Manage your business finances securely from your computer or mobile device anytime, anywhere. Get all the benefits and features of Online Banking plus more for your business.

### CASH MANAGER

- ✓ Enhanced online capabilities
- ✓ Enhanced security features
- ✓ Manage multiple users
- ✓ Pay bills
- ✓ Pay taxes
- ✓ Send domestic and international wire transfers and ACH transactions from a computer or tablet

### AUTOMATED CLEARING HOUSE (ACH)

ACH Origination is a safe electronic payment system that transmits data between financial institutions through Cash Manager.

- ✓ ACH transactions never get lost or stolen
- ✓ Initiate credits to vendors, businesses and individuals
- ✓ Simplify payroll
- ✓ Initiate debits to collect funds
- ✓ Reduce paper waste

Transactions initiated after the cut-off times indicated below, and on weekends and holidays, will be processed the next banking day.

SERVICE	Wire Transfers	ACH Origination*	External Transfers**	Tax Payments	Bill Payments	Internal Transfers
CUT-OFF TIME	2:00 pm	3:00 pm	3:00 pm	3:00 pm	7:00 pm	8:00 pm

\*ACH is governed by the NACHA Operating Rules.

\*\* Please note external transfers may take 1-2 business days to be processed.

**Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at [fmb.com/fees](http://fmb.com/fees), or the agreement and disclosures provided at the time of account opening, or ask our office staff.**

1. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 2. Availability of your deposited funds is based on F&M Bank's hold policies, are subject to verification and are not available for immediate withdrawal. Deposit limits and other restrictions apply.

## MOBILE BANKING

Get access to your personal or business accounts from our mobile banking app or website browser. You can view your account balances, pay bills, transfer funds, deposit checks, search recent history and find the nearest F&M office or ATM. Businesses can approve wires in dual control. Follow these steps to get started:

1. Log in to Online Banking at [fmb.com](http://fmb.com) and select Mobile Banking.
2. Review and accept the Mobile Banking Addendum.
3. Establish a mobile user name, enter your mobile phone number and choose a password.
4. Click Enroll.
5. Visit the app store for your mobile device and download the FMB-Mobile App.

### MOBILE CHECK DEPOSIT<sup>2</sup>

An easy and convenient way to deposit checks into your accounts from your mobile phone or device. You can take a photo of your check, enter the check information and securely submit your deposit for processing with our mobile banking app. You can also view your deposit history.

### TEXT BANKING<sup>1</sup>

Text messages are a fast way to look up account balances or view your recent history. It's as easy as texting a command to F&M's short code number 469228. Stay up-to-date on your account activity, even when you're on the go. For a list of text commands, please see [fmb.com/mobile](http://fmb.com/mobile).

**Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at [fmb.com/fees](http://fmb.com/fees), or the agreement and disclosures provided at the time of account opening, or ask our office staff.**

**1.** F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. **2.** Availability of your deposited funds is based on F&M Bank's hold policies, are subject to verification and are not available for immediate withdrawal. Deposit limits and other restrictions apply.

## eSTATEMENTS & eNOTICES

1. Log in to Online Banking at [fmb.com](http://fmb.com), select Accounts and then select Statements.
2. Select Manage Preferences and verify your email address.
3. Select the [+] next to the accounts you want to enroll in eStatements & eNotices.
4. In the Enroll column, select Yes for eStatements & eNotices. Select Next.
5. Review and click Submit.

**AVOID A \$3 PAPER STATEMENT FEE FOR EACH PAPER STATEMENT MAILED BY SIGNING UP FOR eSTATEMENTS TODAY**

## LOCAL SUPPORT

**(866) 437-0011**

Monday - Friday 7:00 am - 9:00 pm PT

Saturday 8:00 am - 9:00 pm PT

Sunday 8:00 am - 5:00 pm PT

[Internet.Support@FMB.com](mailto:Internet.Support@FMB.com)

## SECURITY WITH F&M

F&M Bank's Online Solutions utilize best-practice security services such as HTTPS, TLS encryption, PIN or password access, and application time-out. F&M Bank will never email you for your personal information. Never send confidential information through regular, unencrypted email. Keep your PIN and passwords in a safe place. Change them frequently. Always log out and exit your F&M Online Banking and Mobile Banking sessions when finished.