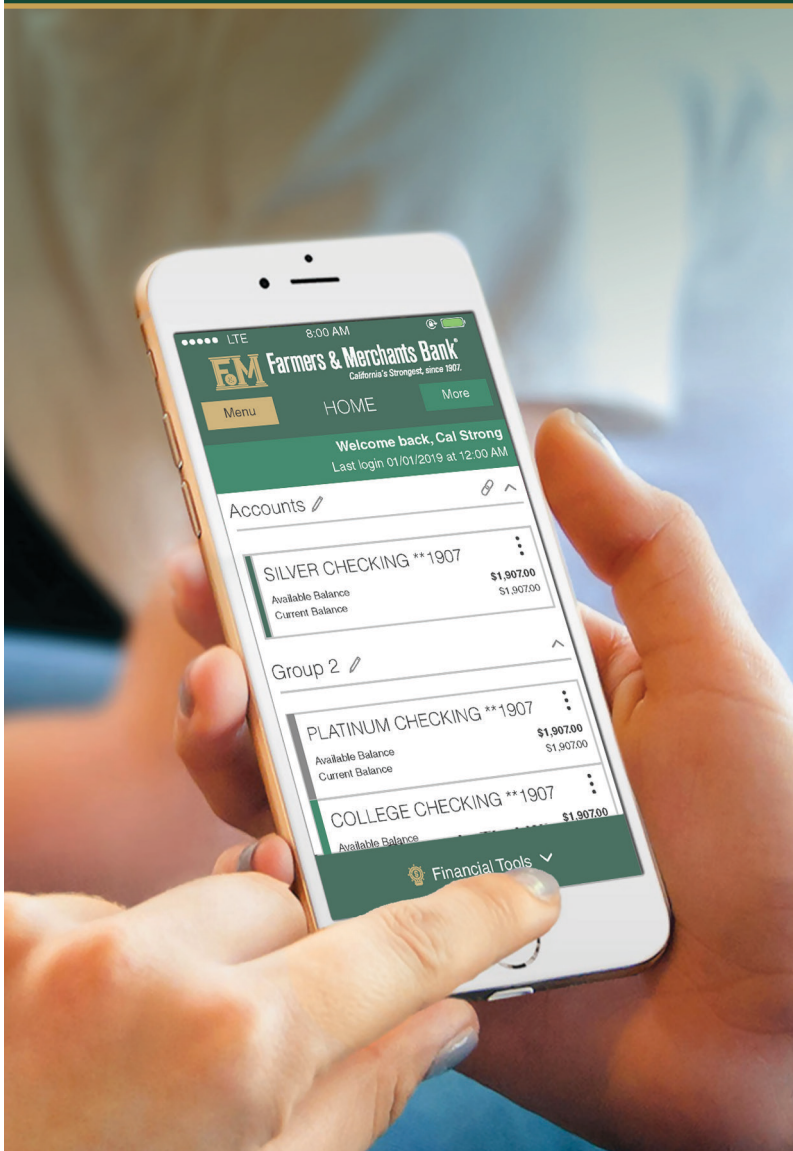


ONLINE SOLUTIONS



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 92843
(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*
1333 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
33 E. Carrillo St.
Santa Barbara, CA 93101
(805) 280-4700

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

Home Loan Center
12515 Seal Beach Blvd.
Seal Beach, CA 90740
(866) 649-3863

OC Regional Headquarters
4695 MacArthur Ct., Ste. 130
Newport Beach, CA 92660
(949) 241-8280

Religious Client Services
12535 Seal Beach Blvd.
Seal Beach, CA 90740
(562) 344-4070

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*Open Saturdays from 9:00 am to 12:00 pm
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F&M OFFERS A VARIETY OF ONLINE SOLUTIONS TO MAKE YOUR LIFE EASIER.

ONLINE BANKING

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

- ✓ View real-time online activity
- ✓ Check balances and transfer funds
- ✓ Manage multiple accounts
- ✓ Make Person-to-Person payments³
- ✓ Immediately view mobile deposit images
- ✓ Place stop payments
- ✓ View eStatements and eNotices
- ✓ Customize user interface
- ✓ Set up alerts (text¹ and email)
- ✓ Track finances using Personal Financial Management (PFM) tools upon enrollment³
- ✓ Transfer funds to other financial institutions

BILL PAY

- ✓ Schedule payments in advance
- ✓ Modify and cancel payments
- ✓ Review payment history
- ✓ Set up eBills
- ✓ Expedite payments using same day or overnight service (additional fees apply)
- ✓ Set reminders to alert you when payments are due

BUSINESS ONLINE BANKING

Manage your business's finances securely from your computer or mobile device anytime, anywhere. Get all of the benefits of Online Banking, with special features specifically tailored to your business.

CASH MANAGEMENT SERVICES

- ✓ Manage users, user roles, recipients and subsidiaries
- ✓ Transfer funds between eligible accounts and financial institutions
- ✓ Generate and view reports
- ✓ Approve transactions
- ✓ Upload ACH files
- ✓ Pay taxes
- ✓ Pay bills
- ✓ Process wire transfers and ACH transactions
- ✓ Reduce check fraud with Positive Pay (fees apply)

AUTOMATED CLEARING HOUSE (ACH)

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

- ✓ 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
CUT-OFF TIME	2:00 pm	3:00 pm	3:00 pm	3:00 pm	12:00 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, fees, and/or approval. Terms, Conditions and Limitations 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, 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. **3.** Only available to clients with a personal checking account and a personal online banking profile.

MOBILE BANKING

Managing your personal and business bank accounts has never been easier with the new and improved FMB Mobile Banking app. You can securely and easily manage your accounts 24/7 and deposit checks² through the mobile app.

Need to find a nearby Branch Office? Simply enable Location Services through your mobile phone to find the closest location to you, no matter where you are.

Accessing the mobile app is as easy as downloading the app and following the on-screen prompts.

TEXT BANKING¹

Text messages are a fast way to look up account balances, make transfers or even review recent history. To utilize Text Banking, text one of the below text commands to **226563**. It has never been easier to stay-up-to-date on your account activity.

BAL	Request available balances for all linked accounts.
BAL + account nickname	Request available balance for a specific account. Example: BAL acct1
HISTORY/ HIST + account nickname	Request a list of the last 10 transactions for a specific account.
TRANSFER/ XFER + account nickname1 account + nickname2 amount	Transfer a specified amount between linked accounts. Example: TRANSFER acct1 acct2 100.00
LIST	Request a list of all available text commands.
HELP	Contact phone number and website address.
STOP	Disable Text Banking and stop all further text message communications.

eSTATEMENTS & eNOTICES

1. Login to Online Banking at FMB.com.
2. Select **Statements** from the **Services** menu.
3. Click on the account to choose your **Statement** and **Notice** delivery method.
4. Enter your email address to receive statements online.
5. Select **Accept** to receive Statements, including Disclosures and Notices electronically.

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

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.

Some account features and benefits may be subject to separate application, agreement, fees, and/or approval. Terms, Conditions and Limitations 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, 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. **3.** Only available to clients with a personal checking account and a personal online banking profile.