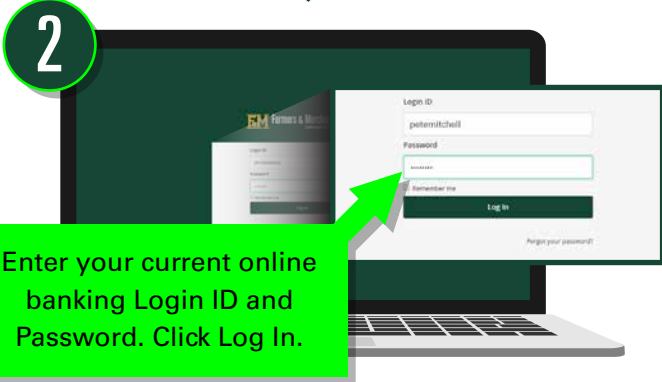
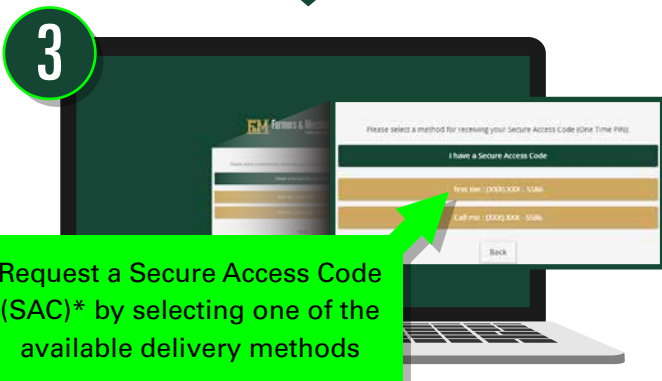


**1**  
Visit [FMB.com](http://FMB.com) to access the online banking login screen.

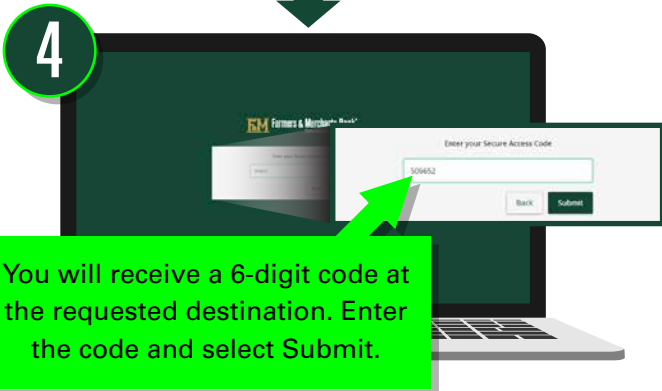


**2**  
Enter your current online banking Login ID and Password. Click Log In.

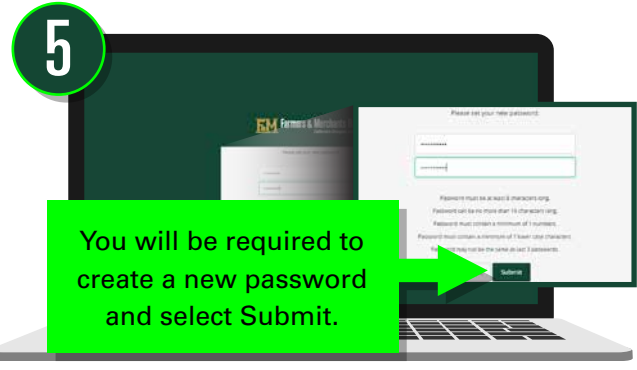


**3**  
Request a Secure Access Code (SAC)\* by selecting one of the available delivery methods

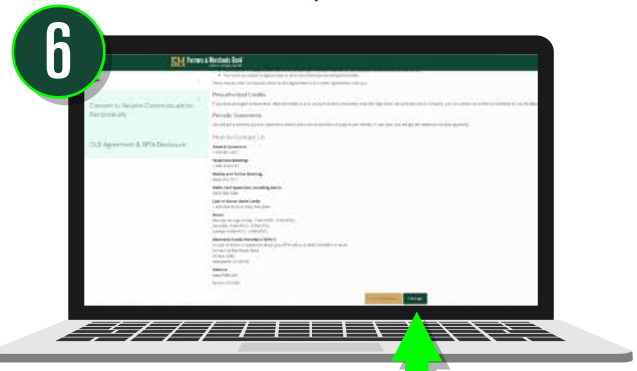
\*Note: One-Time PINs have been renamed Secure Access Codes (SACs).



**4**  
You will receive a 6-digit code at the requested destination. Enter the code and select Submit.



**5**  
You will be required to create a new password and select Submit.



**6**  
Review and Accept all required Disclaimers by selecting the disclaimer and choosing the corresponding, Agree, Accept, or I Agree option.



Your new F&M Bank Online Banking profile is now complete and your accounts will display on your home screen.