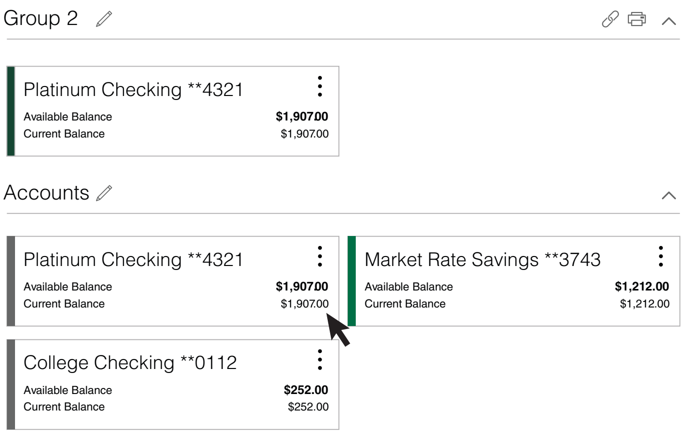
Personal Online Banking
Quick Reference Guide

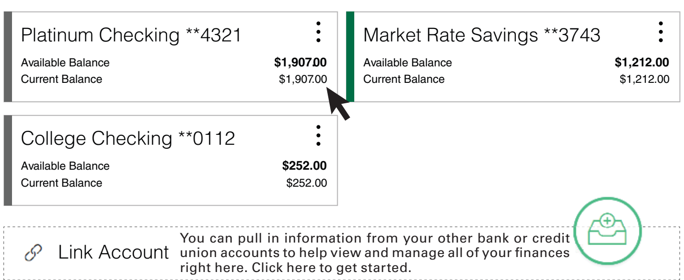
ORGANIZE ACCOUNTS

1. Click and hold the account tile.
2. Drag tile in the preferred order.



CREATE ACCOUNT GROUPS

1. Click and hold the account tile.
2. Drag tile to the icon on the bottom right.

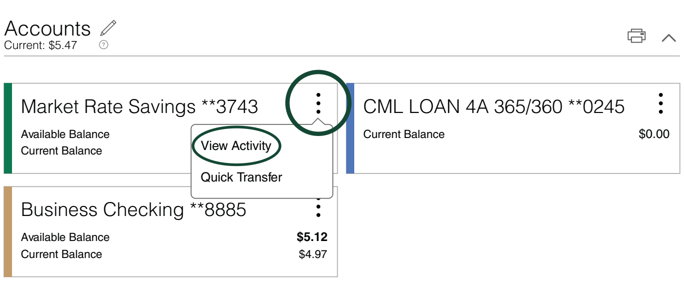


RENAME AN ACCOUNT GROUP

1. Click on the next to the existing group name.
2. Type new name.
3. Click on the ✓ to save the change.

VIEW ACCOUNT TRANSACTIONS

1. Select **View Activity** from the account tile.

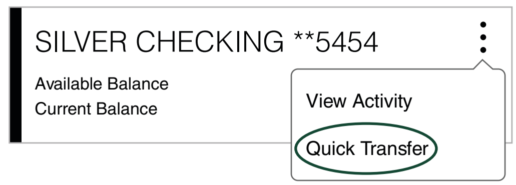


LINK ACCOUNTS

1. Click **Link Account** on the top right of the homepage.
2. Find your other Financial Institution.
3. Enter your other Financial Institutions' login credentials.

QUICK TRANSFER

1. From the homepage, click on the ⋮ of the account tile to find the **Quick Transfer** option.
2. Click **Quick Transfer** from the dropdown box.
3. Select the **To** account amount and click **Transfer Funds**



SEND A MESSAGE

1. Select **Message Center** from **Menu.**
2. Click **New Message**.

VIEW RECEIVED MESSAGES

1. Select **Message Center** from **Menu.**
2. Double click message to view.

TRANSFER FUNDS

1. Select the **Transfer Funds** option under **Transactions.**
2. Select the **From** account.
3. Select the **To** account.
4. Enter the **Amount.**
5. Choose the **Date** to initiate the transfer.
6. Click **Transfer Funds**

SEND MONEY

1. Select **Send Money** from the **Transactions** menu.
2. Register/add your FMB debit card (First time user) by selecting **Add a card**
3. Enter recipient name, email/mobile number, amount, debit card and memo.
4. Click **Continue,** review information and click **Continue.**

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PAY BILLS

1. Select **Pay Bills** from the **Transactions** menu.
2. Select at least one account and click on the Enroll in Bill Pay button.
3. Accept Terms of Service (first time only).
4. Once enrolled select Add a Company or Person to enter details for payee.
5. To pay a company or person add the amount and delivery date and click on Send Money

VIEW ONLINE ACTIVITY

1. Select **View Online Activity** from the **Transactions** menu.
2. You may filter by one or more of the filters available such as **Transaction type, Status,** etc.
3. You can create and save a favorite filter.
4. **View Online Activity** displays single and Recurring Transactions and Deposited Checks.

ADD/VERIFY AN EXTERNAL ACCOUNT

1. Select **Add External Account** from the **Transactions** menu.
2. Follow the onscreen instructions by entering your account number, account type, and bank routing number.
3. Two small trial deposits will be sent to your external account (typically within 5 business days).
4. Select **Verify External Account** from the **Transactions** menu to enter the trial deposit amounts.

BRANCH OFFICE LOCATIONS

The locations, hours, addresses and phone numbers of all F&M Bank Branch Offices can be found by selecting Branches from the navigation on the right.

STOP PAYMENT (PAPER CHECK)

1. Select **Stop Payment** under the **Services** menu.
2. Complete all required (*) fields. Click Send Request

REORDER CHECKS

1. Select **Reorder Checks** under the **Services** menu.
2. Select the account to reorder checks.
3. You will be directed to F&M's partner, Harland Clarke®, where you can place your order.

STATEMENTS

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

SETTINGS

You may update the following settings by selecting **Settings** from the menu.

ACCOUNT PREFERENCES	Add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.
SECURITY PREFERENCES	Change Password, change Login ID, and update contact info for Secure Access Codes/OTP.
ALERTS	Create alerts by date, account, type of transaction, and possible security compromise.
THEMES	Choose a theme from the library, such as a larger font.
ACCESSIBILITY	Enable High Contrast Mode to improve readability.