

# E-Banking Services User Guide

# Farmers Bank

FARMERS TRUST & SAVINGS BANK

*The E-Banking User Guide is a summary of instructions and information for starting and using Farmers Bank E-Banking Services. If you need additional information, please contact the bank for personal assistance.*

## Topics Covered

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## Online Banking

### Enrollment

Pick up an application from the bank or apply online at farmerstrust.com by clicking on "Enroll" in the lower left corner of the home page. Once your application is processed, you will receive an Online Banking ID and temporary password to get started.

### Online Banking ID and Password

The first time you log on using your initial temporary password, you will be asked to choose a new password for security purposes. You may create any password that is 8 to 25 characters long and includes a combination of letters, numbers, and special characters. You will also have the option of setting up a Personal ID to use instead of your assigned ID. (Your original ID does not change. The system will accept either your original 12-digit ID or the Personal ID you create.) You may change your Personal ID and/or password at any time.

### Account Names

For security purposes, your account numbers do not appear online. You may create "names" for your accounts (e.g., "Primary Checking", "Emergency Savings", etc.):

- Click on 'Options' on the menu bar.
- Click on 'Account'. Your accounts will be listed as they currently appear on your Account listing.
- Enter the account names as you would like them to appear.
- Click 'Submit' to save the new names.

### Changing your Personal ID

- Log on and select 'Options' on the menu bar.
- Type in the Personal ID of your choice and click 'Submit'.

### Changing your Password

- Log on and select 'Options' on the menu bar.
- Type in your current password.
- Enter your new password twice for verification purposes.
- Save this change by clicking 'Submit'.

### Challenge Questions

Once your online banking profile has been established, you will be prompted to select a personal image and provide answers to "Challenge Questions". These will be used to help verify your identity when uncharacteristic or unusual online banking behavior is detected.

### If you forget your password

Call the bank at (712) 262-3340 or (800) 249-3340 and we will assign a new temporary password. If you call after regular business hours, please leave a voice message and we'll contact you during regular business hours.

### If you get locked out of Online Banking

If you are locked out of your accounts, call the bank and ask to speak with one of our customer service representatives. After regular business hours, please leave a message and we'll contact you during regular business hours.

### Safe and Secure

Farmers Bank Online Banking uses state-of-the-art firewalls and security to protect your accounts and your identity online. This includes safety measures such as:

- Secured Socket Layer (SSL) data encryption.
- Never displaying your Social Security Number or account numbers online.
- Automatically disconnecting your session after 10 minutes

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of inactivity.

- Requiring a unique ID and password to access any account information, including a system that will “lock” access to your accounts if an incorrect password is entered three times consecutively.
- Monitoring for uncharacteristic or unusual online banking activity and, if detected, requires answers to challenge questions in order to verify authorized user identity.

## Things you can do to help protect the security of your online banking

- Don't give your ID or password to anyone else.
- Change your password frequently.
- Don't leave your computer while you are logged in to Online Banking. Sign off by clicking “Exit” before you leave or go to another website.
- Report any suspicious or unusual activity on your accounts. Call the bank at (712) 262-3340 or (800) 249-3340. After regular business hours, please leave a message and we'll contact you during regular business hours.

## Real-Time Account Access

“Real-time account access” means that what you see on Online Banking is the same thing the bank sees on our system so you have access to the most current and accurate information pertaining to your account(s).

## Account Transfers

You can initiate transfers between your Farmers Bank accounts 24 hours a day. Transfers made before 6:00 pm Monday – Friday will be processed the same day. Transfers initiated after 6:00 pm, on weekends, or on holidays will post the next business day.

## Online Bill Payment

### Enrollment

Online Bill Payment is available to all customers. (See page 1 for enrollment information).

Complete and sign an authorization form and bring or mail it to the bank, or enroll online at [farmerstrust.com](http://farmerstrust.com).

### How it works

Your payments are electronically transferred from your Farmers Bank account to your payee's account through the Automated Clearing House (ACH) network. If your payee is not set up to receive electronic transfers, a check is sent via postal mail.

## Payment processing

**Payments are processed** and sent twice a day on normal business days: 2:00 am Central Time and 12 Noon Central Time.

- The payment will be processed on the date scheduled at the earliest possible processing time.
- If the payment was scheduled with today's date and the last processing time has passed, the payment will be processed at the next possible processing time.
- Payments are not processed on holidays or weekends. If a scheduled payment falls on a holiday or weekend, it will be processed on the Friday before the weekend, or the last business day before the holiday.

**Payment delivery times** may vary. Following are general guidelines:

- For electronic payments, allow 3 to 4 business days from the date the payment is submitted.
- For check payments, the check will be in the mail on the same day the payment is processed. (The check is printed and mailed from Oklahoma City, OK.) Allow 5 to 7 business days for a check payment, remembering that we cannot control or guarantee postal delivery timelines.

**Money for the payment** will be taken out of your account at the time the payment is processed for electronic payments and when the check clears for a check payment.

## E-Statements

### Enrollment

E-Statements are available to all customers. (See page 1 for enrollment information).

Log in to your account, click on the E-Statement Setup tab and complete the requested information OR contact the bank for assistance.

You will receive an email from Farmers Bank, confirming your E-Statement enrollment.

### E-Statement Delivery

Once enrolled, you will receive a monthly email from Farmers Bank as a notice that your statement is ready. (You will also continue to receive a paper statement for the first month's statement cycle after enrollment.) Click the attachment in the email, log in, and then view, print, or save your statement to your computer.

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Please note that E-Statements can only be accessed for approximately 3 months so you may want to print a copy or save it to your computer or some other digital storage device.

## Saving E-Statements

If you wish to save your E-Statement to your computer:

- Open the PDF version of your statement.
- Click on "File" in the Adobe Reader menu at the top.
- Click on "Save a copy" or "Save As" in the drop-down menu under "File".
- Continue to "save" with whatever file name, and in whatever file location you choose (as you would save anything else to your computer).

## Mobile App

You can access your account(s) using your mobile device anytime, anywhere. You will use the same User ID and password for mobile banking as you do for Online Banking (see page 1).

### Download

Go to the Mobile Banking page on [farmerstrust.com](http://farmerstrust.com) to use the badges for your Android™, iPhone®, iPad®, or iPod Touch®, or Kindle Fire™.

**iPhone, iPad and/or iPod touch** - From iTunes® or the App Store, type Farmers Bank Spencer, IA in the search box, and then install. Log in using your existing Online Banking credentials.

**Android Phone or Tablet** - From the Google Play™ store app, type Farmers Bank Spencer, IA in the search box, and then install. Log in using your existing Online Banking credentials.

**Kindle Fire** - From the Amazon Appstore for Android, type Farmers Bank Spencer, IA in the search box, and then install. Log in using your existing Online Banking credentials.

## Mobile Deposit

Deposit checks directly into your Farmers Bank checking or savings account(s) using the Mobile App (above) on your Apple or Android Device.

The first time you use the Mobile Deposit feature you will

need to follow the instructions to enroll your account. We will then be notified of your enrollment, your account(s) will be verified and activated, and then you will be able to use Mobile Deposit.

- Endorse your check on the back by signing your name and writing, "For Mobile Deposit Only".
- Login to your Farmers Bank Mobile Banking App.
- Select Mobile Deposit from the menu.
- Click on Deposit Check.
- Continue following the instructions in order to deposit your check.
- You will need to take photos of the front and the back of the check as instructed.
- Please keep your deposited check for 7 calendar days after your deposit. On the 7th day, you are responsible for shredding your check.

Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.