

FNOnline-First Time Users Guide

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ACCESSING YOUR FNBONLINE ID

Start your Internet Browser and visit our website at [FNB Website](#)

- >Save/Bookmark this site to your favorites
- >Under "Log in to Your Account" select Online Banking from the drop down menu
- >Enter your FNOnline ID and FNOnline Password
- >The first time you logon on, you will be prompted to change your Password
(Please see the SECURITY section below for more information about your Password)

If you have trouble logging on, please click on the 'Test Browser' button on the log in screen to verify that your browser is compatible and that it has the required level of security. An internet browser that can support SSL, 128-bit encryption is required.

SECURITY

The security of your information is very important to us.

For your protection, this system has many safeguards and some of them are described below.

- >Your session will be timed out after 10 minutes of inactivity.
- >Your Password will need to be changed every 180 days.
- >Your Password needs to be 6 to 20 characters long.
- >Your Password must contain at least 1 number and 1 letter, and may contain special characters.
- >The system will lock your ID out after the third unsuccessful logon attempt.
- >You will need to call the bank to have the login unlocked.

It is always important to use a good, updated virus protection program to protect your computer system. We would advise against storing any passwords on your computer system. For more information to help protect your computer, please visit the 'Internet Security' section on our website at [FNB Website](#). Also, please be sure to read the 'Logging Out' section of this document for tips on exiting the system.

AFTER ACCESSING FNOnline, YOU WILL SEE THE FOLLOWING TABS:

ACCOUNTS

Accounts – This screen will list all your accounts that you requested at enrollment.

- >To see detailed information on your accounts, click on the 'Select Option' drop down box at the right side of the screen for each account you want to inquire on.
- >You can select 'Transactions' to see the history on the account and to view images of any paper items.
- >The 'Statement' option will appear after a statement has been created for any issued after your FNOnline account was set up.
- >The 'Transfer' option will allow you to do one-time or recurring transfers.
- >Transfers must be done before 6:00 PM to post the same day

NETPAY(Optional)

Payees – You need to set up who you are going to make a payment to under this tab by using the "Add Payee" function before trying to make a payment.

Add Payment – This tab you will use to add payment information, such as the date and amount. The frequency of the payment is selected here as well. You have the option for a one-time payment, or you can set up the payment to process repeatedly. Please make sure you put the account number of the bill in the 'Memo' field when sending a paper check.

NOTE-Paper items are processed just like when you write a check. They are not deducted from your account balance until the Payee receives and processes the check. Electronic items will be deducted from your account balance on the day you specify for processing.

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OPTIONS

Sign On Options – You can change your 12 digit FNBOOnline ID to something more Personal. Also, update your email address or change your PASSWORD if you would like.

Account Names – If you prefer to have your accounts listed in a different order, you can change the order here. Also, you can personalize the names of your accounts as well. Simply type in your preferred name for the account and click on the SUBMIT button before going to the next page.

Alerts – This section allows you to add alerts for many things. These alerts can be text alerts, email alerts or Logon screen alerts. Please be sure to visit this area and set up some items!

Mobile Settings – You also have access to Mobile Web Banking and Mobile Text Banking! You must know your mobile phone carrier and standard texting rates apply. Note: When entering your phone number, the pre-test 1 is not needed in the front of the 10 digit phone number.

FNB POLICIES & PROCEDURES

Please be sure to read the Internet Banking Agreement for all the details on FNBOOnline. It can be found at [FNB Website](#).

First National Bank's procedure for insufficient fund checks is to post them to the system, then make a decision on whether to return them and what NSF fees will be applied the following day. Our goal is to make those decisions by 9:00AM. If your account has an NSF check, please check the system again after 9:00AM to see if the item was returned.

LOGGING OUT

When you are finished, it is always best to click on 'Logout' to exit the system.

For added security, we recommend that you exit your browser completely after you have logged out of any secured site. You may also want to consider clearing your browser's cache and deleting temporary internet files as well. For more information regarding security, please visit the 'Internet Security' section on our website at [FNB Website](#).

QUESTIONS OR NEED TO CONTACT US?

If you have questions, please check out the Frequently Asked Questions on our Bank's website.

Also, please feel free to contact us by contacting your local First National Bank office, or by calling our Operations Department at 765-795-5711 ext 1168 or 888-277-6506 (toll free). You can also send us a secured message from within the system by using the 'CONTACT'/'Add Message' tabs or you can send us UNSECURED email at FNBOOnlineSupport@fnb-bank.com.