

Online Banking User Guide

Convenient banking services that help keep your finances at your fingertips while using your phone, computer or tablet.

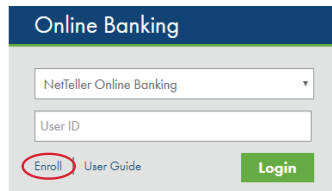
Check balances, view statements, pay bills, set up alerts, transfer money and more!



Online Banking

Enrollment

Simply enroll at farmerstrust.bank by clicking on "Enroll" in the lower left corner of the "Online Banking" box on the home page. You can also pick up an application at the bank, 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 in 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 custom Online Services 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 alis you create.) You may change your Personal ID and/or password at any time.

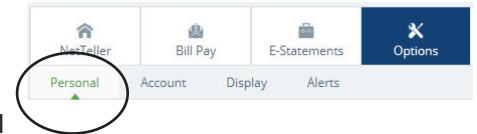
To begin using Online Services Online Banking:

1. Go to farmerstrust.bank
2. On the left hand side in the "Online Banking" box, click in the box and type in your Online Services ID and click "Log in".
3. On the next screen type your "Online Services PIN;" _____ or the last 4 digits of your Social Security Number and click "Submit".

4. For security purposes, immediately after you log in in the first time, **you will be prompted to enter a new PIN** of your choice. Your new PIN can be any alphanumeric combination that is 6 to 25 characters in length.

Changing your Online Services ID

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



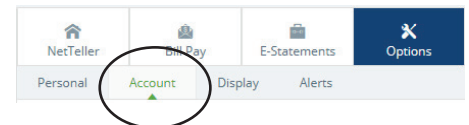
Changing your Online Services PIN/Password

- Log in 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'.

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.



Continued on next page...

7.17.2020

Challenge Questions

Once your online banking profile has been established, you will be prompted to select a personal watermark 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

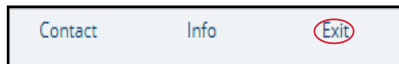
Call the bank at (712) 262-3340 or (800) 249-3340 and we will assign a new temporary password. If you call after regular business hours, please leave a voice message and we will contact you during regular business hours.

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 eServices Specialists. After regular business hours, please leave a message and we will contact you during regular business hours.

Logging out of Online Banking

- Click "Exit" in the upper right hand corner of the screen.
- Click "ok" when the pop up box comes up that says you are logged out.



Online Bill Payment

Benefits: Bill Payment gives you one place to: Set Alerts/Reminders, Manage Security, Make Payments, Manage Finances, Set Recurring Payments, Track Payments and Pay a Person.

Enrollment

Online Bill Payment is available to all customers who are enrolled in Online Banking. To enroll go to www.farmerstrust.bank and click enroll in the Online Banking box and complete the application. Return or mail it to Farmers Bank. Once we process your application, we will provide an ID and password to get started (then you can select and change your ID and password).

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.

Check out the tutorial video at: farmerstrust.bank/BillPayment



Add a Payee

Once enrolled in Online Services, simply log in to your Farmers Bank Online Banking. Once logged in follow the steps below:

- Click on "Bill Pay"
- Click **+ Payee**
- Select "Pay a Company" or "Pay a Person"
- Continue following the steps. Note: you will need account numbers, the payee's phone number and address.

Make a Payment

Once enrolled in Online Services, simply log in to your Farmers Bank Online Banking, click "Bill Pay" and scroll down to add amount and payment date to the payee. Click **Pay**

Payment Processing

Payments are processed and sent twice a day on normal business days: 2:00 am Central Time and 12:00 pm 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. The following are general guidelines:

Continued on next page...

7.17.2020

- 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 time lines.

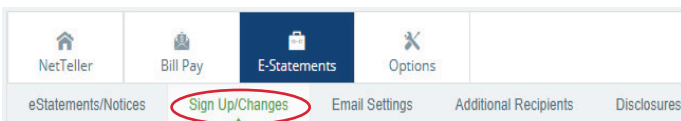
Money for the payment will be taken out of your account at the time the payment is processed for electronic payments and when the check clears for a check payment.

eStatements

Benefits: Quicker access to your statement, reduced risk of ID theft by receiving your statement securely in your inbox instead of your mailbox, access to statements anytime, paperless, no need to save copies.

Enrollment

Once enrolled in Online Banking, log in and click on the "Statement" tab and "Sign Up/Changes" and follow the instructions to choose the accounts you would like to receive estatements for. Click "Save Settings" once you have made your changes.

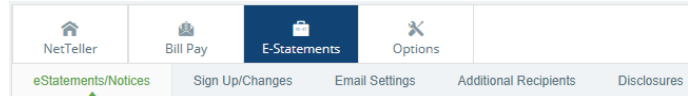


You will receive an email from Farmers Bank, confirming your eStatement enrollment.

eStatement 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.


You can also log in to Online Banking click on the "eStatement" tab. Click "View" by any of the statements to view it.



*Please note that eStatements can only be accessed for approximately 6 months so you may want to print a copy or save it to your computer or some other digital storage device.

Saving eStatements

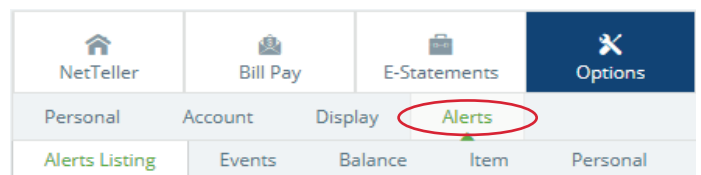
If you wish to save your eStatement to your computer:

- Open the PDF version of your statement, by clicking **View**
- Click the download arrow in the upper right hand corner 
- Continue to "save" with whatever file name, and in whatever file location you choose (as you would save anything else to your computer).

Alerts

Benefits: Add an additional layer of security with Online Banking alerts. Set up alerts for incoming wire, ACH, Maturing Loans/CDs or NSF events, balance alerts, and personal alerts.

Once enrolled in Online Banking, log in and click on the "Options" tab, then "Alerts" and select the alert you want to create. Create the alert and click on "Submit".



You can add, delete or change an alert at anytime.

Continued on next page...

7.17.2020

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 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. Limits may apply.

Contact Us

If you have any questions about Online Banking please contact us at (712) 262-3340 or (800) 249-3340.

Hours

Lobby Hours: Monday - Friday 8:30 AM - 4:30 PM

Drive up Hours: Monday - Friday 7:30 AM - 5:30 PM

Saturday 8:30 PM - 11:30 PM