

Online & Mobile Banking User Guide

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

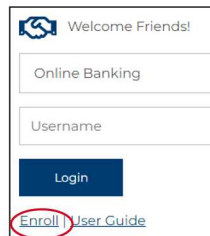
Check balances, view statements, pay bills, set up alerts, transfer money, pay people, and more!



Mobile & Online Banking

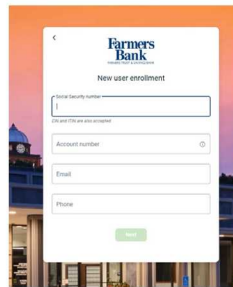
Enrollment

Simply enroll at farmerstrust.bank by clicking on "Enroll" in the lower left corner of the "Log In" box on the home page. You will need your Social Security Number, Account Number, a current email, and your phone number. Make sure you use the same email and phone that you used at account opening with the bank. If these have changed please contact us to update.



Steps:


1. Go to www.farmerstrust.bank or download the app and click "enroll"
2. Click on the "Log In" button
3. Click "Enroll"
4. Enter information, click next
5. Set up 2-Factor Authentication - click "Get Started"
6. Choose Voice, Text or Authy App to receive your verification code
7. If using your phone you will need to enter your phone number and then select voice or text
8. Enter verification code & click "Done"
9. Accept End User License Agreement
10. Create a Username & Password
11. Begin using your Farmers Bank Online Banking!



Changing Your Username & Password - Online

1. From the main screen click the top right circle with your initials in it
2. Select settings from the drop down menu
3. Click "security", find the username or password and click "edit" to change it

Changing Your Username & Password - Mobile

1. Click the drop down menu 
2. Click "Settings"
3. Click "Security"
4. Click "Change username" or "Change password"
5. After the changes are made click "Save"

Account Names

You may create "names" for your accounts (e.g., "Primary Checking", "Emergency Savings", etc.):

1. From the dashboard screen click on the account
2. Click the account you want to change the name of
3. Once in the account click "Settings"
4. Click "Rename" at the top of the screen
5. When finished click "Save"

If you forget your password

1. Go to the login page and click "Forgot?"
2. Follow the steps to reset your password

If you get locked out of Mobile or Online Banking

If you are locked out of your accounts, call the bank and ask to

Mobile Banking

Download

Go to the Mobile Banking page on farmerstrust.bank/mb or go to the Apple App Store or Google Play and search **Farmers Bank Spencer, IA** in the search box, and then click install.



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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 your name in the bottom left and click "Sign out" or click the initials in the top right corner of the page and click "Sign out".

Bill Payment

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

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.

Add a Payee - Online

Log in to your Farmers Bank Online Banking. Once logged in follow the steps below:

1. Click on "Bill Pay" in the left menu
2. Click "+New payee" & select "Company" or "Person"
3. Enter info and click "Submit"
4. Continue following the steps. Note: you will need account numbers, the payee's phone number and address.

Add a Payee - Mobile

Log in to your Farmers Bank Mobile Banking. Once logged in follow the steps below:

1. Click on "Pay"
2. Click "+" to add a payee & select "Company" or "Person"
3. Enter info and click "Submit"
4. Continue following the steps. Note: you will need account numbers, the payee's phone number and address.

Make a Payment - Online & Mobile

Simply log in to your Farmers Bank Online or Mobile Banking, click "Pay a Bill or Pay" and choose the company to pay, select the

account the payment is coming from, enter amount and click "more options" if you want to choose a date and frequency.

Click "Submit" to 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:

- 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 to your Online or Mobile Banking and click on the "eStatement" tab. You should see a list of statements. Click "Download" on the statement you wish to preview.

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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. If your PDF reader is not compatible simply log in on the website and go to your eStatements.

Alerts

Benefits: Add an additional layer of security with alerts. Set up transaction alerts or balance alerts.

Log in to Online or Mobile Banking and click on the account you want to set up the alert.

1. Click "Alert preferences"
2. Select if you want a "Balance" or "Transaction" alert
3. Click "+ Add alert"
4. Click how you would like to be notified: Email, Text or in-app message
5. Click "Add alert"

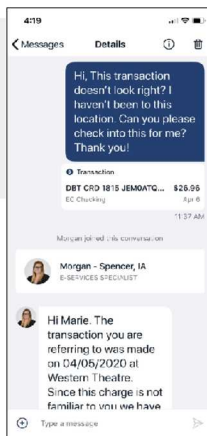
You can add, delete, or change an alert at anytime.

FTSB Conversations

Benefits: Have a secure chat within Online or Mobile Banking with one of our banking experts about any transactions.

Log in to Online or Mobile Banking and click on "Message" or "Ask about this account"

1. In Mobile - begin typing
2. In Online - choose "Add to a conversation", "Start a new conversation" or you can call us.



Card Management & Transfers

Benefits: When it comes to security, Farmers Bank Online & Mobile Banking has you covered. You can be in charge of who uses your Farmers Bank debit card. You can toggle it on/off, report lost/stolen, re-order a card, and activate a new card.

Card Management

Temporarily lock your Farmers Bank debit card or activate a new one. Simply open your Farmers Bank Online or Mobile Banking, click on the account, scroll down to the section titled "Card Management" and toggle the card you want on or off. Use this simple feature if you ever lose your card or it is stolen. (If stolen, please contact Farmers Bank as soon as possible).

Account Transfers

You can initiate transfers between your Farmers Bank accounts 24-hours a day. Transfers made before 11:30 pm Monday – Friday will be processed the same day. Transfers initiated after 11:30 pm, on weekends, or on holidays will post the next business day. Limits may apply.

Add Account

View balances from another institution.

Travel Alerts

If you are planning domestic travel make sure to set up a travel notice. Simply go to your settings, click "Travel notices" and add a travel notice. Please contact the bank for international travel.

Safe and Secure

Farmers Bank Online & Mobile 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.

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- 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).

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 AM - 11:30 PM