

Mobile Banking User Guide

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

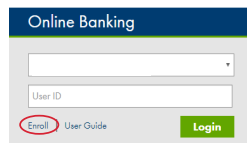
Check balances, deposit checks, manage debit card(s), pay bills, set up alerts, transfer money and more!



Mobile Banking

1 Enrollment

Note: If you are a current online banking user **please skip to step 3.**



If you are a new Farmers Bank customer, the first step is to enroll in Online Banking at farmertrust.bank, simply click on "Enroll" in the lower left corner of the "Online Banking" box on the home page. Once your application is processed, you will receive an email with your Online Banking ID and temporary password to get started.

2 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 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:

1. Simply log on to www.farmertrust.bank
2. On the left hand side under Online Banking, click in the box and type in your Online Services and click "Login".
3. In the next box 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 login 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. Once you have a "User ID" and "Online Services PIN/Password", you will use this to log into your Farmers Bank Mobile App.

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 Mobile 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'll contact you during regular business hours.

3 Download

Go to the Mobile Banking page on farmertrust.bank/personal-banking/services/online-mobile-banking or go to the Apple App Store or Google Play and search **Farmers Bank Spencer, IA** in the search box, and then click install. Log in using your existing Online Banking credentials you set up in steps 1 and 2.



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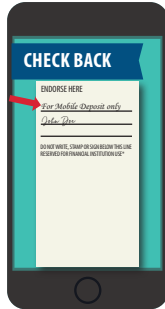
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Mobile Deposit

Benefits: Save a trip to the bank and deposit your checks directly into your Farmers Bank checking or savings account anytime, anywhere. It's as easy as taking a picture!

Deposit checks directly into your Farmers Bank checking or savings account(s) using the Mobile App 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 be notified of your enrollment, your account(s) will be verified and activated, and then you will be able to use Mobile Deposit. There is **no fee** to use Mobile Deposit.



1. Endorse your check on the back by signing your name and writing, **"For Mobile Deposit Only"**.
2. Log in to your Farmers Bank Mobile Banking App.
3. Select "Deposit Check" from the menu.
4. Click on Deposit Check.
5. Enter the check amount and click "Continue"
6. You will need to take photos of the front and the back of the check as instructed.
7. Please keep your deposited check for 90 calendar days after your deposit. On the 90th day, you are responsible for shredding your check.

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

Dashboard

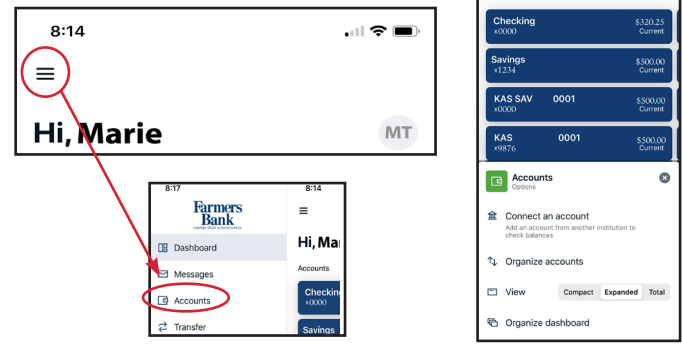
Benefits: Keep all of your accounts organized. Locate an ATM, FTSB Conversation, Call, & More!

Manage & Organize Accounts

Easy arrange your accounts on your dashboard.

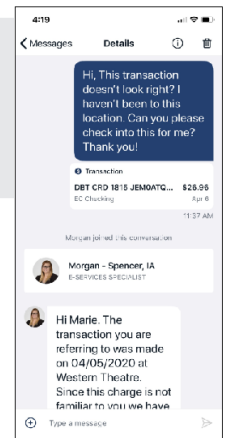
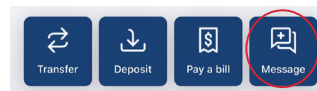
Main Screen

Click on the three stacked lines for a full menu of options.



FTSB Conversations

Benefits: Have a secure chat within Mobile Banking with one of our eServices Specialist about any transactions.



Bill Payment

Benefits: Bill Payment gives you one place to: Add Payee, Make Payments, Manage Finances, and Track Payments.

Enrollment

***Note:** Bill Payment is available to all customers who are enrolled in Online Services and have accepted the terms before using Mobile Bill Payment the first time.

How it works


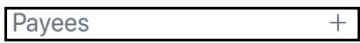
Your payments are electronically transferred from your Farmers Bank account to your payee's account through the Automated Clearing House (ACH) network. If your payee is not set up to receive electronic transfers, a check is sent via postal mail.

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Add a Payee

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

1. Click on menu in the upper left corner

2. Select "Payments"

3. Click "+" to add a payee & reenter your password
4. Select "Pay a Company" or "Pay a Person"
5. Continue following the steps. Note: you will need account numbers, the payee's phone number and address.

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.

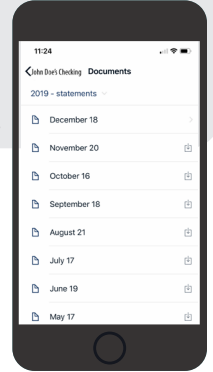
Payment delivery times may vary. Following are general guidelines:

- 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.

eStatements

Benefits: Quicker access to your statement, reduced risk of ID theft by receiving your statement securely view and print within the app giving you access to statements anytime, paperless, no need to save copies.



Enrollment

Once enrolled in Online Services, simply open your Farmers Bank Mobile Banking app, click on the account you want to view the statement from and then click "Documents".

Card Management

Benefits: When it comes to security, Farmers Bank Mobile Banking has you covered. The app allows you to be in charge of who uses your Farmers Bank debit card. And, it's as easy as a tap on your phone!

Enrollment

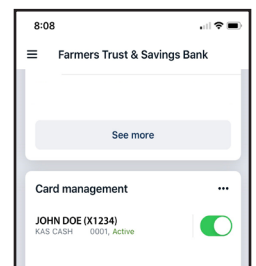
Once enrolled in Online Services, simply open your Farmers Bank Mobile Banking app, scroll down to the section titled "Card Management" and toggle the card you want on or off. Use this simple feature if you ever lose your card or it is stolen. (If stolen, please contact Farmers Bank as soon as possible).

Account Transfers

You can initiate transfers between your Farmers Bank accounts 24 hours a day. Transfers made before 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.

Card Management

Temporarily lock your Farmers Bank debit card or activate a new one.



Add Account

View balances from another institution.

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Safe and Secure

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



- Never displaying your Social Security Number or account numbers online.
- Automatically disconnecting based on your phone's inactivity settings.
- 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.

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

- Don't give your ID or password to anyone else.
- Change your password frequently.
- Don't leave your phone while you are logged in to Mobile Banking. Close the app.
- 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 Mobile 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).