

# Features

With simple navigation and all the features and functionality you've come to expect, Farmers and Merchants Internet banking lets you manage your accounts, pay bills, transfer funds and more at your convenience.

## Manage Your Accounts

- Pay bills and transfer money between accounts, including non-Farmers and Merchants Bank accounts.
- Schedule one-time or repeating payments or transfers.
- Access up to 12 months of Internet statements.
- Customizable email and text message alerts notifying of account balances, transactions, Internet profile changes, and more.

## What internet browsers are compatible for Internet Banking?

Google Chrome 36 or Newer

Mozilla FireFox 32 or Newer

Apple Safari 32 or Newer

Opera 12.1 or Newer

Internet Explorer 9 or Newer (we do not recommend Internet Explorer with this website. If you are using this browser you must make sure that your compatibility mode is off)

# Security

Farmers and Merchants Bank is committed to protecting your personal and financial information. We guard your Internet accounts with:

- 128-bit encryption technology
- Multiple firewalls to shield the network
- Logon security measures with automatic logoff due to inactivity

# Help & FAQ

## Getting Started

### What is Internet banking?

Internet banking is a web-based service that provides you a safe and convenient way to do your banking. You can bank Internet from anywhere you have Internet access. With Internet banking, you can check balances, transfer funds, view images of deposit slips, posted checks and statements, pay bills, send and receive secure messages, order checks and supplies and much more.

### How much does it cost to use Internet banking service?

Internet banking is a free service for all Farmers and Merchants Bank customers. However, you may incur a service fee if you request certain services provided on the Internet banking, for example stop payments and check orders.

### How do I enroll in Internet banking?

Click Enroll on the top right side of the Farmers and Merchants Bank home page. If you already have an account with Farmers and Merchants Bank, you will need your account information and Social Security number.

## Is Internet banking secure?

Yes. Our top priority is to ensure the security of your personal and financial information.

## What devices can access Internet banking?

You can access Internet banking using your smartphone, tablet or personal computer, as long as your device has Internet access. Internet banking will automatically adjust to fit the screen size of any device.

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# Account Details

## Which of my personal accounts can I view with Internet banking?

You can view the following accounts with Internet banking:

- Checking

- Money Market

- Savings

- Line of Credit (LOC)

- Personal Loans

- Certificate of Deposit (CD)

- Non-brokerage Individual Retirement Account (IRA)

- Auto, Business and Consumer Loans

## Will new accounts automatically be added to my Internet banking profile?

Yes, new accounts will be automatically added to your Internet banking profile. If you do not wish to view the new account or the new account is not showing on Internet banking, please contact Internet Help Desk through your Secure Messaging in Internet banking.

# Customer Service

## What happens if I forget or want to change my user ID or password?

If you forget your user ID, call Internet Help Desk at **866-923-5362** for assistance.

If you forget your password, you can reset it on the internet by clicking the *Forgot your password* link under the Password field on the Internet banking logon page. You will need to have your user ID available to reset your password. You may also call Internet Help Desk at **866-923-5362** for assistance.

If you want to change your password, click **Profile** under your name on the top right corner, select **Change Password** under User Profile Menu click **Submit**.

As a security precaution, it is a good idea to refresh your password once a quarter.

## How can I contact Farmers and Merchants Bank with a question regarding Internet issues?

For questions regarding Internet issues, you can send a secure message through Internet banking. You can also contact Internet Help Desk at **866-923-5362**, Monday through Friday from 8:30 am to 5 pm ET for assistance.

## How can I contact Farmers and Merchants Bank for account information?

For questions regarding account information, you can contact Internet Help Desk at **866-923-5362**. Our automated phone service is available 24/7. The Internet Help Desk is available to assist you from 8:30 am to 5 pm ET Monday through Friday.

## How do I log in for the first time if I am a prior internet banking user?

If you are logging in for the first time since the new internet banking and website change on 12/15/2014 you will need your username, password, and token number from the old system. You will enter your username in the login field, if correct you will then be sent to another screen and asked to enter the letters that correlate to your four digit Token number, if this is correct you will then need to enter your password on the next screen.

If you have forgotten your username, password, or Token number you can contact the Internet Help Desk at **866-923-5362** to have the forgotten credential reset.

## How do I log in for first time after I enroll?

Once you have enrolled and received your Welcome email from Farmers and Merchants Bank you can log in to your account by entering your username and password that you selected during registration.

If you have forgotten your username or password you will need to contact the Internet Help Desk at **866-923-5362**.

## How do I save my workstation or computer?

If you are logging in for the first time or on a different computer you will be asked if you want to remember the workstation. After your username has been verified when signing into your internet banking account you will be asked if you would like to remember the workstation you must choose between the following two options. Once your selection is made click Submit.

*Remember this machine. Don't make me enter a security code to log in on this machine.  
(Only 'Remember this machine' on a computer owned by you, and not on any public-accessible computer.)*

*Don't remember this machine. Ask me to enter a security code each time I log in.*

## What are the delivery options to receive a security code?

The delivery options to receive a security code is via a voice call or text message. The security code cannot be sent to an email address. If you do not receive your security code within 10-30 seconds you can request another code by clicking Get Code. The security code is only valid for 5 minutes. The screen should look like the sample below.

### Request Security Code

To verify your identity, please request a security code selecting one of your delivery methods below and clicking the Get Code button. It should take approximately 10-30 seconds to receive your code.

Once you receive the code, you will need to enter it on the next screen within 5 minutes of requesting it in order to continue logging into Online Banking.

Do not share this code with anyone else. Any request for this code from another party is fraudulent.

- Deliver security code via text message to Cell
- Deliver security code via phone call to Voice Cell

Get Code

## How do I change the information where I receive my security code?

To update your delivery methods that you receive your Alerts and authentication codes you will have to log in to your internet banking account. Once you have logged on click Alerts, a second menu will show below, click Delivery Methods. When the screen for delivery methods is displayed you can edit your current delivery methods or add a new delivery method on this page. Test messages can be sent to each delivery method once set up to make sure you will receive your notifications and authentication codes.

## How do I reset my password?

If you have forgotten your password you can reset it online. After you have entered your login ID and the screen changes to request your password below the grey box to enter your password is the option to reset your password. After selecting the reset password option you will be asked security questions and you will be emailed a new temporary password to use to log in. After you have received your temporary password please log back in to your internet banking to reset your password. The screen will look like the example below. If after 5 consecutive failed log in attempts with the wrong password your account will be locked and you will need to contact the Help Desk at **866-923-5362** to have your account unlocked.

*Enter your new password in the text fields below.*

*Your password must contain at least 6 characters and it must meet all of the following requirements:*

- *Mixed Case (at least 1 upper case and 1 lower case)*
- *Alpha Numeric (at least 1 letter and 1 number)*
- *Special Character (at least 1 character that isn't a number or letter)*

*Existing Password*

*New Password*

*New Password (confirm)*

# Message Center

## What is the Message Center?

The Message Center is an Internet banking feature that allows you to ask questions and receive information about your Farmers and Merchants Bank account(s). It is available for all Farmers and Merchants Bank account holders that have access to Internet banking.

## What makes the messages secure?

Messages that are sent and received through the Message Center are secure because the messages never leave the Farmers and Merchants Bank servers. The messages are sent and viewed within your Internet banking account, so the only way to send and receive the messages is to log on to Internet banking.

## Alerts

### What are alerts?

Alerts enable anyone with an Internet banking account to receive information on account balances and transactions. Set alerts on the account activities most important to you. You can receive alerts by email or text message. Alerts can be added, modified or deleted anytime by logging in to your Internet Banking account.

### When are my alerts delivered?

Real-time alerts are sent to you as soon as the alert is triggered. For example, if you set up an alert for profile changes on your Internet banking you will receive notification by the method set up for the alert.

Daily alerts are based on overnight processing. Certain real-time alerts may be delivered again through the overnight delivery processing schedule.

### Are alerts secure?

Farmers and Merchants Bank is very concerned about the safety and privacy of your information and is committed to security. The alerts service uses advanced encryption technology to prevent unauthorized access to your personal information. In addition, Farmers and Merchants Bank will never share your full account numbers, Personal Identification Number (PIN), email address, user ID or password in an alert message.

### Are there fees associated with alerts?

Farmers and Merchants Bank does not charge you a fee to use or access the alerts service. Messages and data rates may apply from your mobile provider. Check your text message/data plan and contact your mobile provider with any questions regarding your plan.

## Making Payments

### Can I make a payment on Internet banking?

Making a payment on Internet banking is automatically included with Internet banking. You may use the bill payment service through Internet banking. Bill payments made using the Internet banking bill pay will be sent to the recipients that you designate, either as a paper check or an electronic funds transfer.

### When do the funds for a payment leave my checking account?

Farmers and Merchants Bank uses two bill payment types: electronic and paper check. For recipients who do not accept electronic payments, a paper check will be sent by US Mail and the funds are withdrawn from your account after the recipient deposits the check.

For electronic payments, funds are held on the *Send on* date and withdrawn on the *Deliver by* date, which is within two business days for recipients who accept electronic payments.

For paper check payments, the paper check will be sent by US Mail and the funds are withdrawn from your account after the recipient deposits the check.

### How far in advance can I make a payment?

Payments can be scheduled for up to one year in advance.

### How large can a payment amount be?

Payments can be made in any amount up to \$100,000.

### Is there a limit to how many payments I can schedule during a single month?

No, there is no limit.

### Who can receive payments?

A recipient can be any company, agency, organization or individual with an address that includes a valid US Postal Service ZIP code, including APO/FPO (military) addresses.

### Does Farmers and Merchants Bank use a third party to process payments?

Farmers and Merchants Bank partners with a third-party provider to process and deliver payments. All support and claims issues are handled by our third-party processor. All claims and any customer service issues should be directed to **877-486-8440**.

## Transferring Money

### Can I transfer funds to and from another financial institution?

Yes, you can transfer funds between certain Farmers and Merchants Bank accounts and your eligible accounts at another financial institution from Transfers, using our External Account Transfer Service. Fees may apply, and this feature is not available to all Farmers and Merchants Bank customers.

### How far in advance can I make a transfer?

Transfers can be scheduled for up to one year in advance.

### After I transfer money to an account at another bank, when will the funds be credited to that account?

The funds should be credited to that account within three business days. The transfer cut-off time for external transfer services is 4 pm ET.

### What types of Farmers and Merchants Bank accounts can I transfer funds to and from?

You can make transfers to and from a wide range of Farmers and Merchants Bank accounts, but certain restrictions do apply.

<b>FARMERS AND MERCHANTS BANK Account Type</b>	<b>Transfer From</b>	<b>Transfer To</b>
Checking	Yes	Yes
Savings	Yes	Yes
Line of Credit	No	Yes
Money Account	Yes	Yes
Consumer Loan	No	Yes

## How much money can I transfer at one time?

For transfers between your Farmers and Merchants Bank accounts, you may transfer up to \$999,999.99 in a single transfer, unless you are limited by the account type.

# Electronic Statements

## What is an electronic statement?

An electronic statement is an electronic Portable Document Format (PDF) file of your monthly account statement that can be viewed in Internet banking. You can save and print your statement. For legal purposes, a printed version of an Internet statement is the same as a paper statement mailed through the US Mail.

## What are the advantages of receiving my statement electronically instead of through the mail?

Security:

Electronic statements are secure. They are provided to you through the secure Farmers and Merchants Bank Internet banking servers.

Electronic statements reduce the risk of identity theft and fraud by eliminating paper copies.

Convenience:

Electronic statements are available for viewing at your convenience within hours after they are produced, much faster than waiting for your paper statements in the mail. You can access up to 12 months of statements Internet.

Electronic statements can be downloaded and saved to a disk, hard drive or portable storage device.

Electronic statements can be printed for your records.

## Do I need special software or tools to view my Electronic statements?

Your Internet statement is a PDF file, which can be opened with Adobe Reader. If you do not have this software, you can download it at no cost from [www.adobe.com](http://www.adobe.com).

## Which accounts are eligible for Electronic statements?

Current eligible accounts for electronic statements include:

Farmers and Merchants Bank checking accounts

Farmers and Merchants Bank savings accounts

## How much statement history can I view?

You can view up to 12 months of previous statement history for any account type.

## Can I be notified when my electronic statement is available for viewing?

You will receive an email alert that will notify you when your electronic statement is available.

# Mobile Deposit

## Who is eligible to use mobile deposit?

All checking and savings account holders will be eligible for mobile deposit.

## **What accounts are eligible for mobile deposit?**

Any checking or savings account as well as money markets.

## **What types of checks are accepted using mobile deposit?**

Any personal checks, government/treasury checks or cashier's checks made payable to and endorsed by the account holder. Checks must be from a U.S. institution and in U.S. dollars.

## **How do I access mobile deposit?**

First, you'll need to make sure you have registered for Farmers and Merchants Bank online banking via tablet or desktop. Next, you'll need to download the FMB Mobile Advantage App from either the **Apple** or **Google Play** App stores. Please note: The app is only available for iOS or Android devices at this time. After logging in, you'll press the Mobile Deposit located in the Home menu of the app and select the option for 'Make a Deposit.'

## **How do I deposit a check?**

- 1) Make sure you have signed the back of the check and written 'For Mobile Deposit Only' below your signature and print 'For Mobile Deposit Only' on the front of the check either in the Memo line or at the top of the check.
- 2) Tap the Mobile Deposit option located in the Home menu.
- 3) Click the 'Make a Deposit' button. (This is the check deposit history screen. In the future you'll see all of your past check deposits and their respective statuses under 'Review Deposits').
- 4) Choose the account where you want your check deposited from the drop down by pressing the arrow to see a list of accounts.
- 5) Enter the amount of the check.
- 6) Ensuring the check is in focus and is within the frame supplied; take an image of the front of your check.
- 7) Ensuring the check is in focus and is within the frame supplied; take an image of the back of your check.
- 8) Select 'Deposit' at the bottom to submit the check for review, a message will appear stating 'Upload Successful!' or 'Upload Failed!'

## **What should I do with the check after I have submitted it via mobile deposit?**

Please hold on to your check for at least 45 days to ensure everything has processed correctly and then destroy the check to prevent representation of the item.

### **Will mobile deposits show up as a pending transaction?**

No. They will post as a 'cleared' transaction once the check has been approved and processed.

### **What is the maximum amount I can deposit per check?**

Up to \$2,500 per check.

### **Is there a daily limit?**

Yes, you can only deposit two (2) checks per day and there is a three day limit of \$2,500. Should you need your limit increased you must submit a request through the online banking message center.

### **After submitting my check how long will it take for my money to be deposited into my account?**

The first \$200 of your deposit made *before* 2:00 p.m. ET on a business day will be available in your account by the end of the *next* business day with the remaining funds available one business day later. For example, if you submit a \$1,000 check at 1:00 p.m. ET on a Monday, you'll have access to the first \$200 by the end of Tuesday and the remaining \$800 on Wednesday. The first \$200 of your deposit made *after* 2:00 p.m. ET on a business day will be available in your account in *two business days* with the remaining funds available one business day later. For example, if you submit a \$1,000 check at 6:00 p.m. ET on a Monday, you'll have access to the first \$200 by the end of Wednesday and the remaining \$800 on Thursday. Any non-holiday, weekday is considered a business day. There are certain scenarios where we might place an extended hold on your check. We will notify you in those situations.

### **I submitted my check on a weekend or Friday after 2:00 p.m. When will I see it in my account?**

Checks submitted after 2:00 p.m. on Friday will be reviewed and processed the following business day (typically a Monday but would be a Tuesday if a holiday falls on a Monday). If approved, you will see the deposit in your account by the end of the next business day and will follow the funds availability found in the question above.

### **How will I know if my deposit has been accepted or rejected?**

After clicking 'Mobile Deposit' from the app Home menu, you'll be directed to the deposit history page. Any deposits shown with a green check mark have been approved and will follow our standard holds (see question above). If a deposit has a red X, you'll be notified via the online banking message center as to why it was rejected. Any deposits in a lighter color notated with a clock are still pending approval from Farmers and Merchants Bank.