ONLINE BANKING
User Guide

FIRST NATIONAL BANK

IN GOD WE TRUST

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Welcome

At First National Bank we work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. One of those important tools is Online Banking.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with FNB.

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Locations

By following our tips, Online Banking at FNB can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other personally identifiable choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and FNB, making it difficult for anyone to access your account information.

Secure Access Code

You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code the next time that you log in.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips:

> Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.

> Memorize your passwords.

> Exit your FNB Online Banking session when finished.

> Do not leave your computer unattended when logged in to Online Banking.

> Do not use public computers or unsecured WiFi when accessing .

> If you receive an error when logged into your account, report the error to a customer service representative at 205-921-5252.

FNB will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from FNB, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

Fraud Prevention Tips:

> Do not open email attachments or click on a link from unsolicited sources.

> Avoid completing email forms or messages that ask for personal or financial information.

> Do not trust an email asking you to use a link for verification of login or account details.

> Monitor your account transactions for unauthorized use.

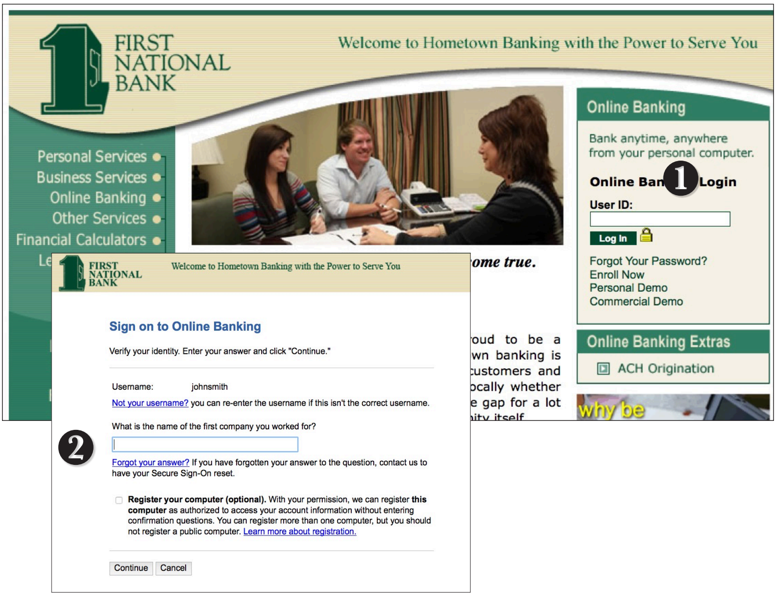
> Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.

> Contact the sender by phone if you are suspicious of an email attachment.

1. Type www.fnbhamilton.com into the address bar on your browser.
2. Go to the **Online Banking Login** box on the Home Page, click **Enroll**.
3. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours at 205-921-5252.
4. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking with FNB to complete the enrollment process. Follow the **Click Here** link instructions to go to the **Home Page** again.
5. Enter your newly created Login ID and click **Login**.
6. Enter your temporary password and click **Login**.
7. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable FNB to reach you immediately with your one-time Secure Access Code.
8. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
9. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
10. Review the Welcome First Time User screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
11. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change and call customer service at 205-921-5252 or visit your local branch.
12. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
13. Congratulations! You are now logged in to Online Banking with FNB.

1. Type www.fnbhamilton.com into the address bar on your browser and enter your current Login ID and click **Login**. If you have forgotten your Login ID, please contact us at 205-921-5252.
2. Do not enter your password when the next screen comes up. Instead, select **“I am a new user”**.
3. You will be directed to a page displaying the contact information on file for your account. Select your preferred contact method that will enable FNB to reach you immediately with your Secure Access Code. Choose either phone, text message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours.
4. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select **“I already have a Secure Access Code”**.
5. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security **criteria**. When finished, click **Submit**.
6. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change and call customer service at 205-921-5252 or visit your local branch.
7. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. You will then be logged in to Online Banking with FNB.

Once you have enrolled as a New User, and logged into Online Banking at least once, follow these steps for subsequent logins.



1. From our website's Online Banking login box, enter your **Login ID**.
2. On the next page, answer your security questions and click **Continue**. You can choose to register your device so that you can skip this step next time.
3. On the following page, type your password and click **Login**.
4. Forgot your password? Simply click "Forgot your password?" and select where you would like to receive you secure access code, then follow the instructions to re-establish a password.

Should I register my device?

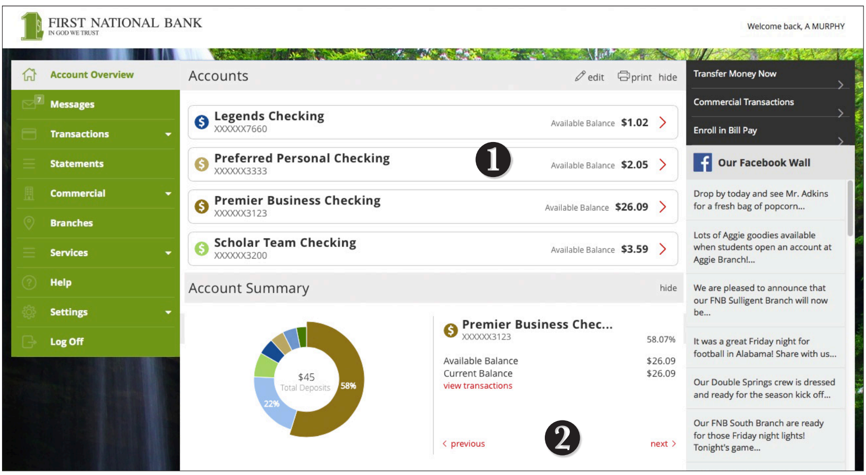
If this device is "private" device where you have exclusive access, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example, at a public library.

Logging Off

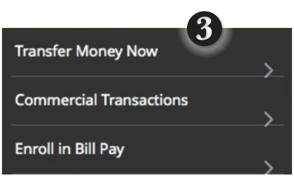
As a secure practice, you should log off your Online Banking session with FNB before you close out of your Online Banking session, or anytime you walk away from your computer. For additional security, FNB will log you out automatically due to inactivity or when your online session reaches the maximum time limit.

The Account Overview page will give you an overview of all of your accounts at FNB displayed in a comprehensive list with available balances conveniently in one place.

To View an Overview of Your Accounts:



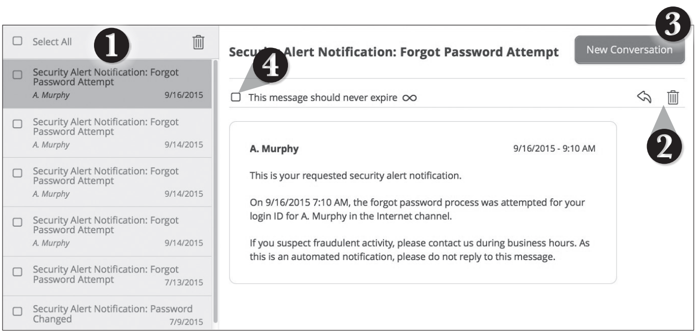
1. For account transaction history, click the **account name** to view the **Account Details** screen. View details or a check image by clicking **>** next to the account.
2. You can scroll through the account summaries by clicking **Next** or **Previous** at the bottom of the summary box.
3. Need an action done in a hurry? In the top right corner, you will notice options for easy access tools. These **Quick Action** options allow you to swiftly: transfer money, access your commercial transations or access Bill Pay.



Messages

Our message center allows you to communicate securely with your bank. Messages can be saved by topic for easy reference. Check here for your alerts, replies to your inquiries and bank communications.

To View Messages:



Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen.

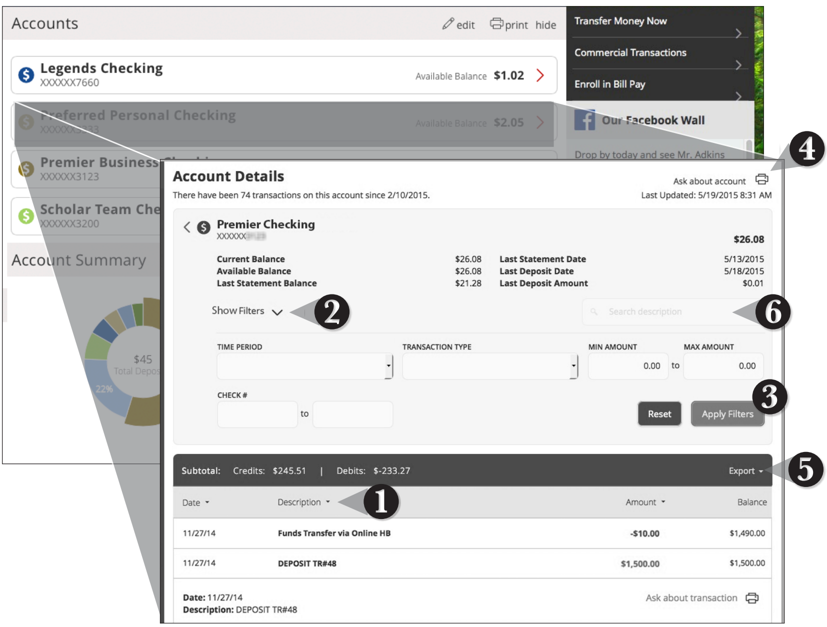
2. Delete or reply to a message in the upper right corner of the message.

3. Create a new message by selecting New Conversation.

4. Messages automatically expire after a certain period of time has passed. A message can be saved indefinitely by selecting this box.

It is easy to see recent and pending transactions for each account. Simply click on the account name on the FNB Account Overview page. The credits appear in green, the debits appear in red and pending transactions have a light gray background.

To View Account Details:

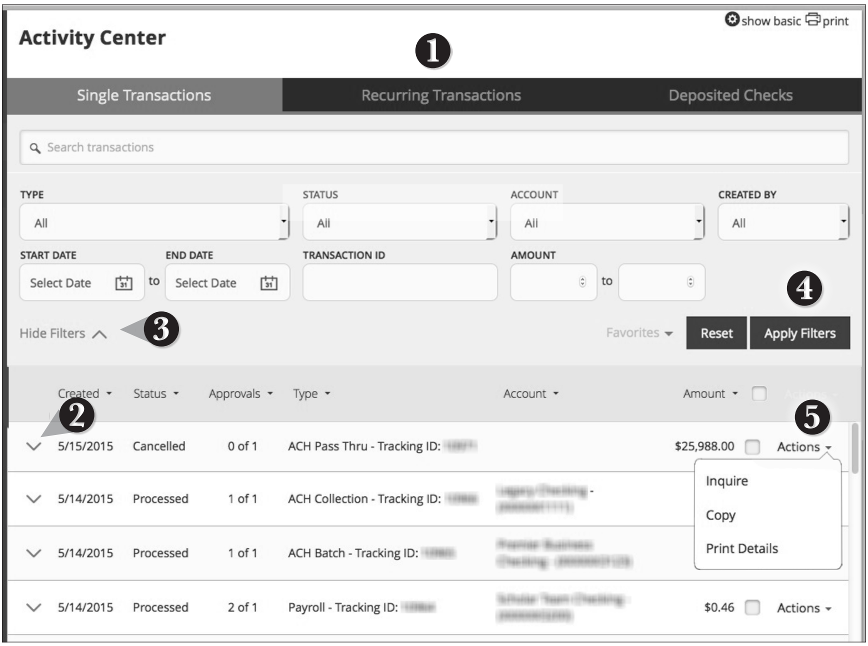


Click on the account for which you would like detailed information. The top of this new screen shows you an overview of this account.

1. You can organize your view by date, description or amount by clicking the column header.
2. If you choose to **Show Filters**, you will be able to sort out particular transactions to view, export or print.
3. Once you've made your selections, click **Apply Filters**.
4. Once you have filtered the transactions that you would like to print, click **Print**.
5. You can also choose to **Export** your selection to save on your computer or device.
6. Looking for a specific transaction? You can also search transaction descriptions.

The Online Activity tab shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

To View Unprocessed Transactions:

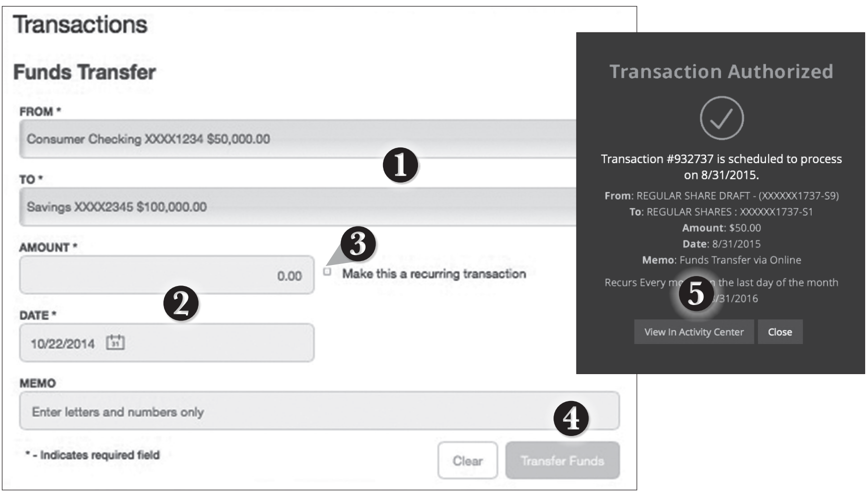


Click on the **Online Activity** tab.

1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **Deposited Checks** by clicking on the appropriate tab.
2. Click the V next to the transaction to view more details.
3. Click **Show Filters** for additional search options.
4. Click **Apply Filters** when you are satisfied with your filter criteria.
5. Select **Actions** to perform additional functions like copy or cancel a recurring transaction or choose inquire to send a secure message.

Online Banking enables you to transfer funds between your own FNB accounts quickly and easily.

To Transfer Funds:



Click on the **Funds Transfer** tab.

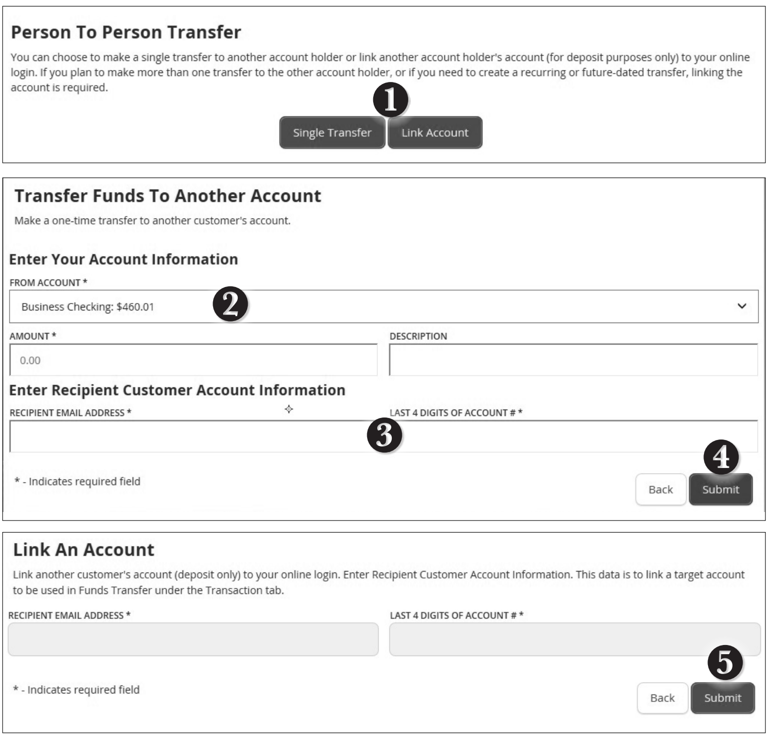
1. Select the accounts that you wish to transfer funds **From** and **To** using the dropdown menus.
2. Enter the dollar amount and date to process the transaction.
3. (optional) If you wish to setup a recurring transaction, click the checkbox. New input fields will appear and you will need to specify the frequency and date range for this transaction.
4. When completed entering the needed information, select **Transfer Funds**.
5. If successful, a screen with an overview of your transaction will appear. All funds transfers will appear in the **Activity Center** whether immediate or future dated. You can view them at this time or click **Close** and review at your convenience.

Note

You can view or cancel unprocessed transfers by accessing the Recurring Transfer tab within the Activity Center.

With the FNB Customer Transfer feature, you can send money to any Online Banking user at FNB. You can also conveniently link this account to your Online Banking for deposit purposes only. All you need is the email address associated with their Online Banking and the last four digits of their account number.

To Send Money to a Person or Company:

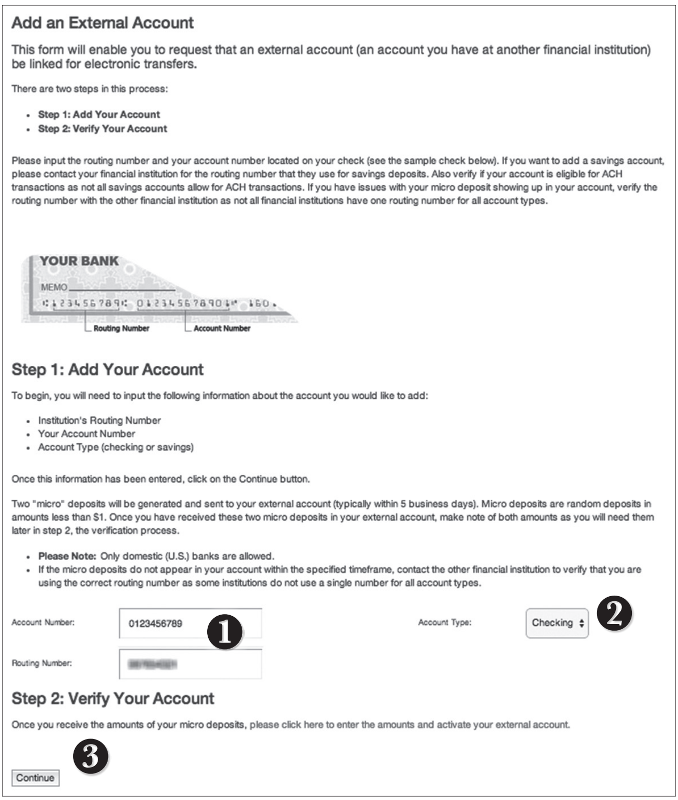


Click on the **FNB Customer Transfer** tab.

1. Choose whether you will be making a Single Transfer or whether you would like to link another account for future use.
2. For a **Single Transfer**, use the dropdown to choose the account you wish to withdraw funds from. If you wish to include a description to go with your transfer, do so in the provided box.
3. Enter the information for the person you wish to receive the funds.
4. Click **Submit**.
5. If you would like to link this account for future use. Click **Link Account** at the first window; this information will be used in Funds Transfer.

In order to transfer funds to an account outside FNB, you must first enroll the new external account. This will ensure the ability to make fund transfers to the outside account by integrating it into one, simple location.

To Add an External Account:



Add an External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than $1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number: 0123456789 ❶ Account Type: Checking ❷

Routing Number:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

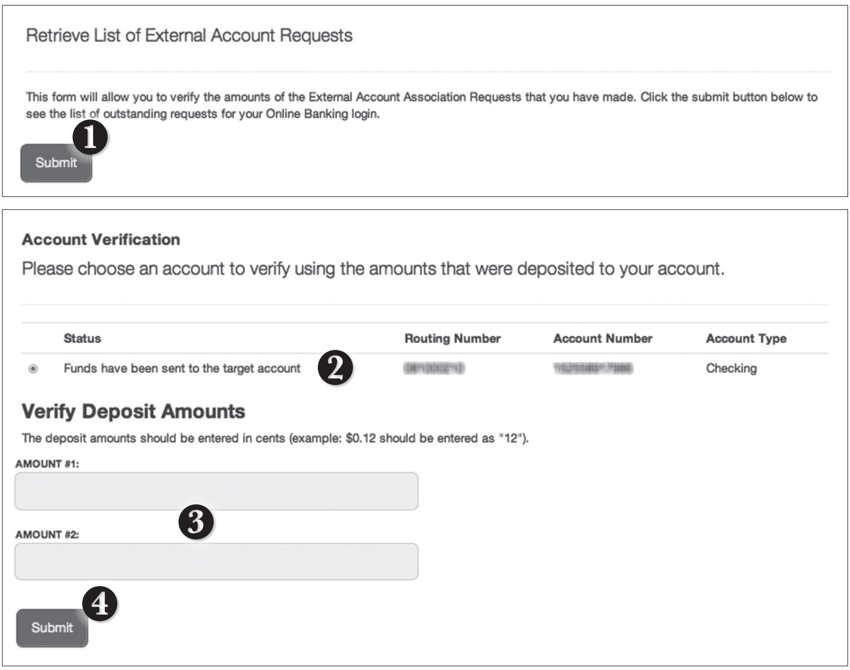
❸ Continue

Click on the **Add External Account** tab.

1. Enter the **Account Number** and the financial institution's Routing Number in the spaces provided. These numbers can be located towards the bottom of a paper check.
2. From the drop-down menu, choose the **Account Type**.
3. Click **Continue**. You should then receive micro deposits in the external account to show the process has been initialized. Once you see that you have received these deposits, go to **Verify External Account** to enter the amounts and activate your external account.

Once you have made a request to add an external account, check the history of that account and locate the two small "micro" deposits that have been made. You will then be asked to provide those amounts to verify the ability to make transfers and to prove ownership of the outside account.

To Verify an External Account:



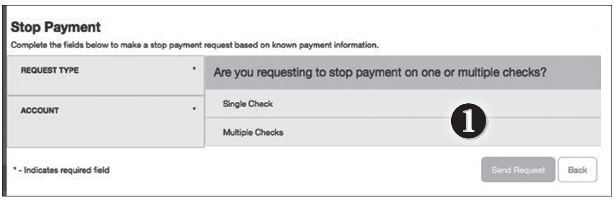
Click on the **Verify an External Accounts** tab.

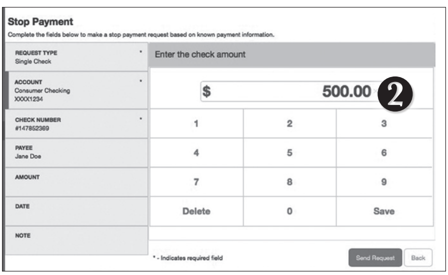
1. To begin verifying the micro deposit amounts of your external account request, click **Submit**. You will be directed to a new window.
2. **Select the Account** you would like to verify.
3. Enter the amounts of the micro deposits.
4. Click **Submit**.

Using Online Banking with FNB, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

Contact FNB at 205-921-5252 for current fee information.

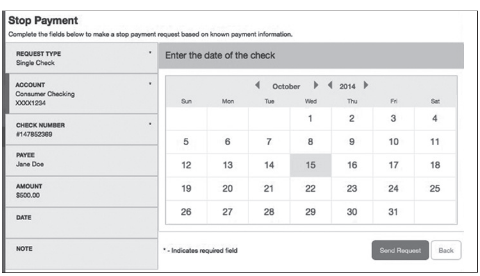
To Initiate a Stop Payment Request:

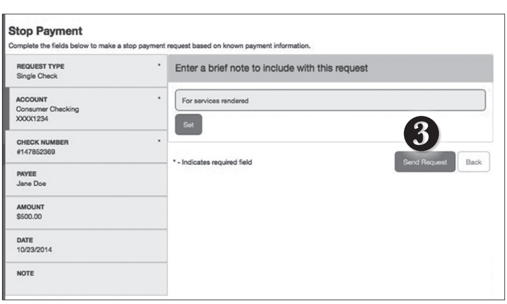




Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.



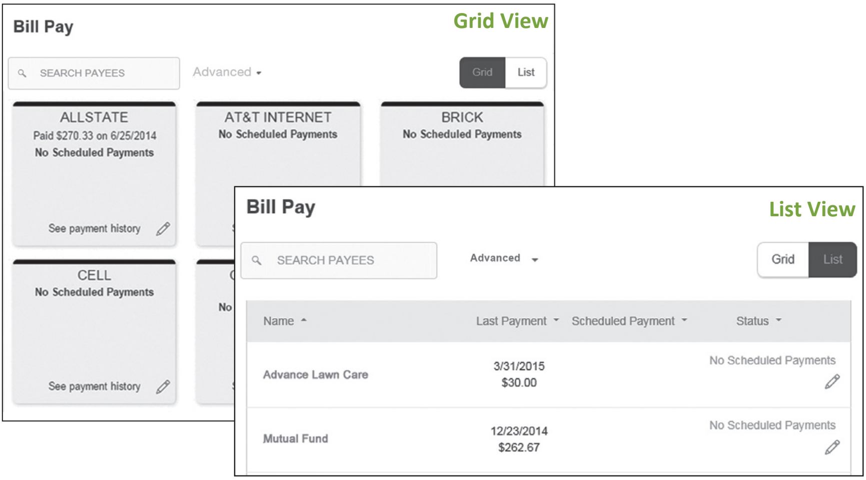


What is more reassuring than being in control of your finances? Staying in control of your bills!

Online bill payment with FNB allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency whether you are accessing your account from a computer or a smart device.. Free yourself from the hassle of writing checks and the clutter that comes with traditional means of paying bills. Having your bills linked to your customer FNB account is a quick and easy alternative to paying your bills online at the sites of each individual biller.

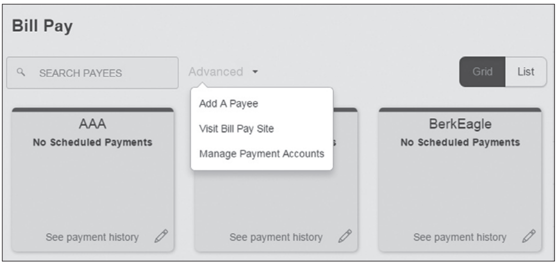
New Bill Pay Features:

You can now choose how you view your Bill Pay interface - Grid or List view.



Getting Started with Advanced Bill Payment:

Click on the **Bill Pay** tab to begin managing your bills online. Click the Advanced dropdown to view your payees, pending payments and bill history regarding your online account with FNB.



The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis.

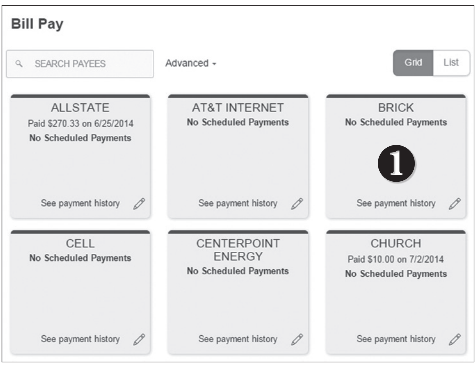
To Create a Payee:

From the **Bill Pay** tab, click the dropdown and choose **Add a Payee**.

1. Fill out the required information regarding the payee, then click **Save**.
2. You will get a confirmation screen that your payee has now been created and added to your payee list.

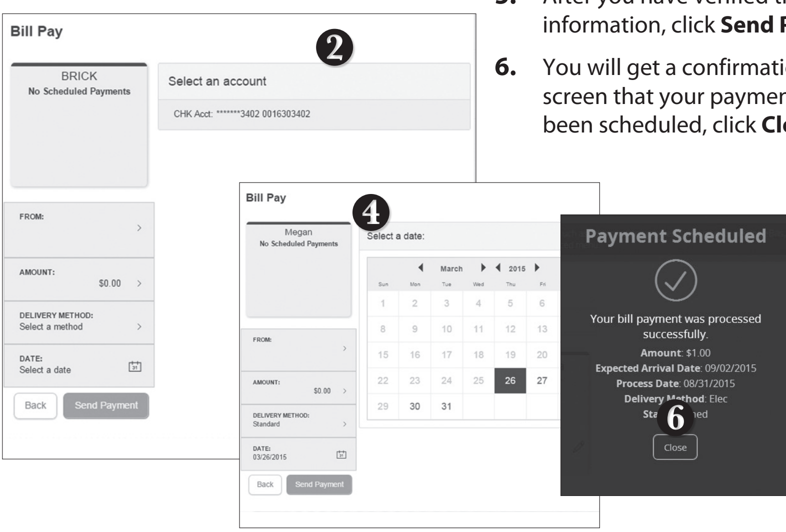
Once you set up your payees, it's easy to pay your bills quickly. When you click on the Bill Pay tab you will see all of the existing payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

To Make a Payment:



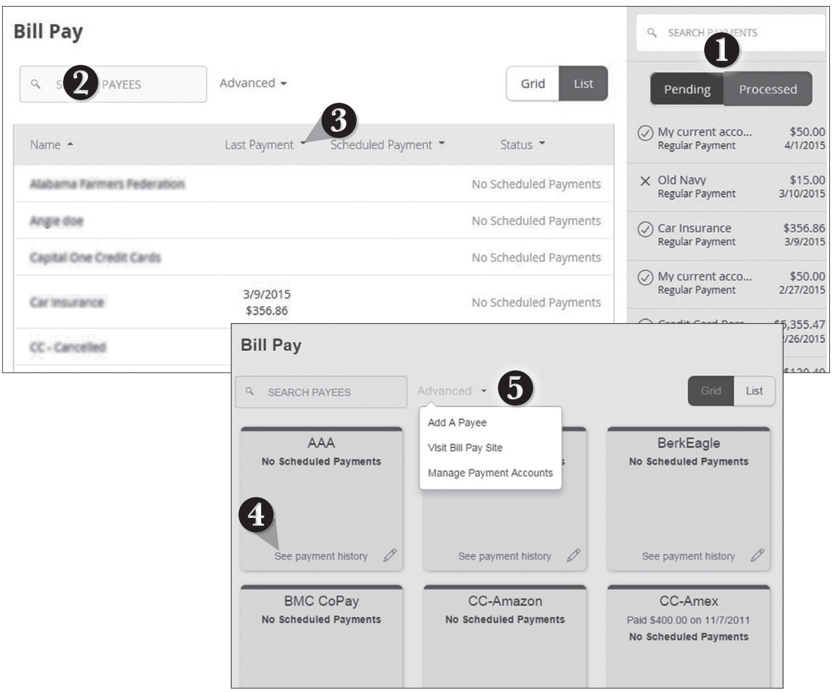
Click on the **Bill Pay** tab.

1. Select the payee that you would like to pay.
2. Click the account from which you would like to send a payment.
3. Enter the amount of payment and the delivery method, click **Save**.
4. Choose the date to complete the transaction.
5. After you have verified the information, click **Send Payment**.
6. You will get a confirmation screen that your payment has been scheduled, click **Close**.



Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

To Search Your Bill Pay History:

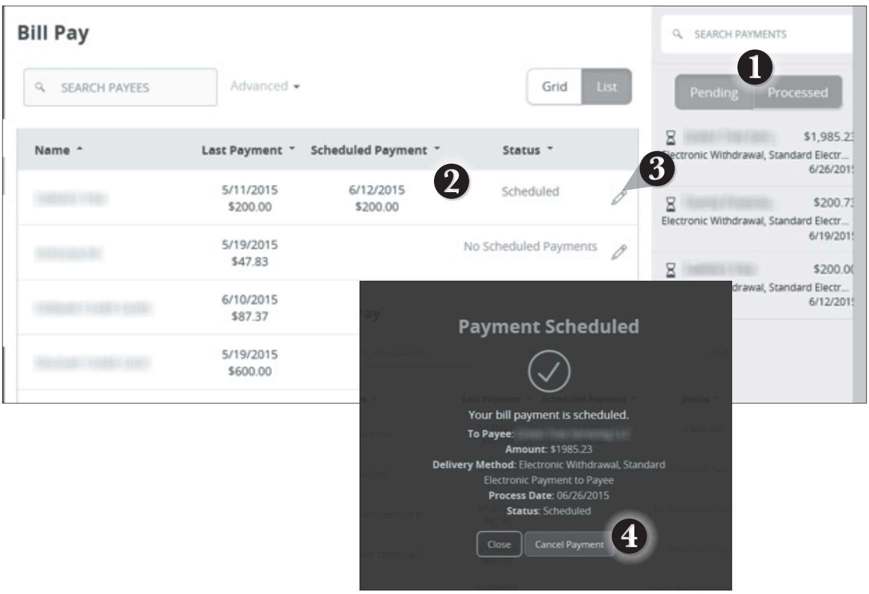


Click on the **Bill Pay** tab.

1. You can view **Pending** or **Processed** transactions on the right side panel.
2. In any view, you can search your previous **Payees** using the **Search** bar.
3. **In List view**, you can sort by headers. Simply click the arrow next to the desired category.
4. **In Grid view**, to see payment history for a specific Payee, select **See Payment History** on the bottom of the grid of the chosen Payee.
5. To access additional screens, click the **Advanced** drop-down, and then **Visit Bill Pay Site**.

You can see all Pending and Processed transactions listed on the right hand panel.

To Cancel a Pending Transaction:



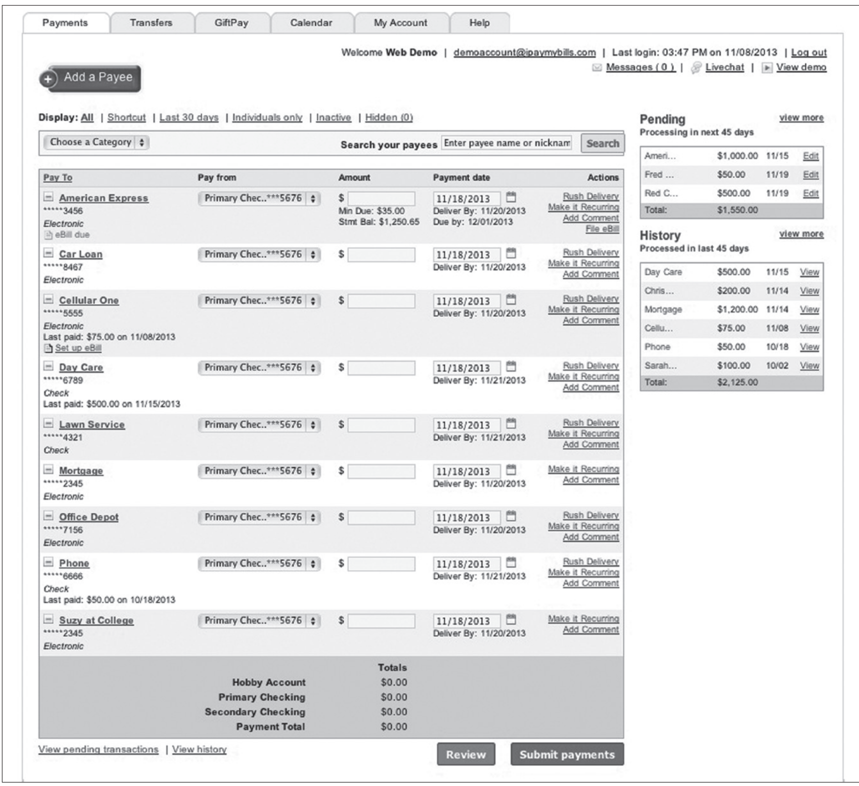
Click on the **Bill Pay** tab.

1. You can toggle to view only **Pending** or only **Processed** transactions by clicking the appropriate button on the right hand panel.
2. You can see the **Pending** payments marked as scheduled in green under the Status header.
3. To cancel the pending transaction, click the ✎ icon.
4. A new screen will appear. Click **Cancel Payment**. You should see a confirmation screen to show that this action is completed.

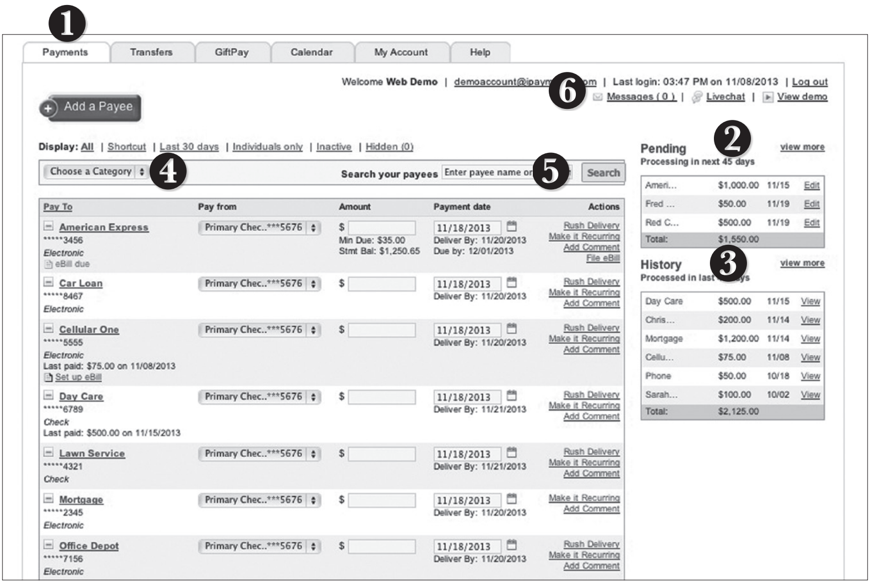
What is more reassuring than being in control of your finances?

Staying in control of your bills!

Online Bill Pay with FNB allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. This is a quick and easy alternative to paying your bills online at the sites of each individual company.



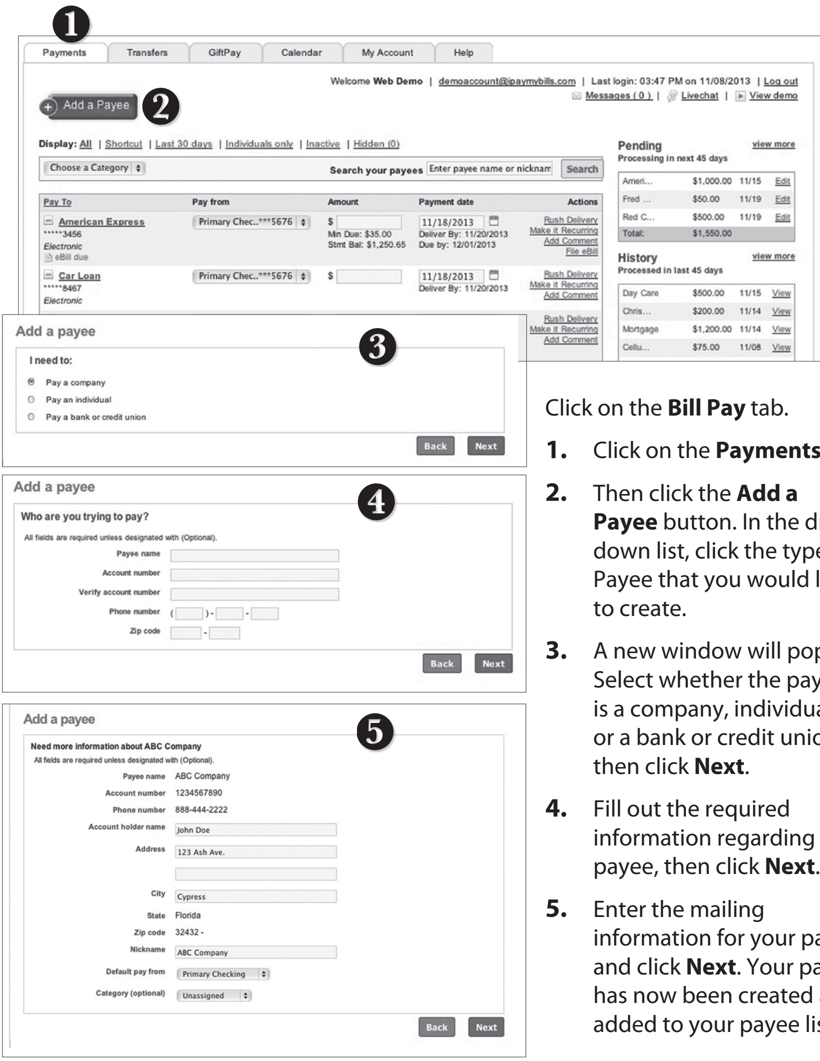
Click on the **Bill Pay** tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account with FNB.



Click on the **Bill Pay** tab.

1. Click the **Payments** tab.
2. Pending transactions can be viewed in the right side panel under **Pending**. Click **view more** for more details or by clicking **view** next to a specific trasnsaction.
3. A Histroy of transactions can be viewed in the right side panel under **History**. Click **view more** for more details or by clicking **view** next to a specific trasnsaction.
4. You can filter your future payments by category if you wish.
5. Payees can be easily searched in the Search bar.
6. Secure messages can be sent or viewed by clicking **Messages**.

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan.



Click on the **Bill Pay** tab.

1. Click on the **Payments** tab.
2. Then click the **Add a Payee** button. In the drop-down list, click the type of Payee that you would like to create.
3. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
4. Fill out the required information regarding the payee, then click **Next**.
5. Enter the mailing information for your payee and click **Next**. Your payee has now been created and added to your payee list.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

Click on the **Bill Pay** tab.

1. Click on the **Payments** tab.

2. You will see a list of billers and the most recent payment made to them as well as future due dates. Use the **Pay from** dropdown to choose the account from which you would like to pay each bill.

2. In the **Amount** column, enter any payments that you wish to make.

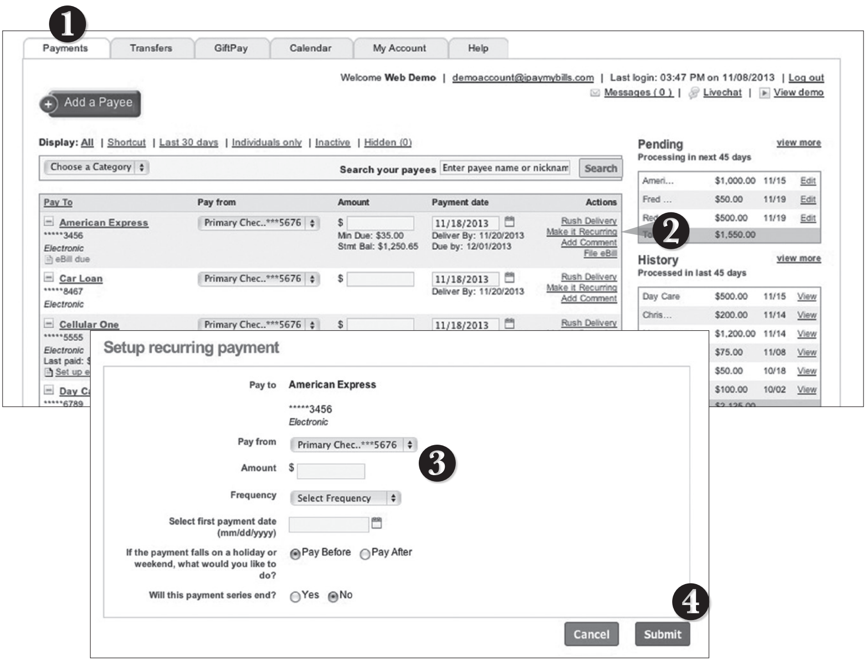
3. Enter the desired **Payment date** in the next column; be sure to use the convenient calendar feature.

4. You can choose to designate some with faster than normal processing by clicking **Rush Delivery** in the **Actions** column. **Fees may apply.**

5. After you have carefully reviewed the payments, click **Submit payments**.

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you time from not entering a payment each time a bill is due.

To Create Recurring Payments:

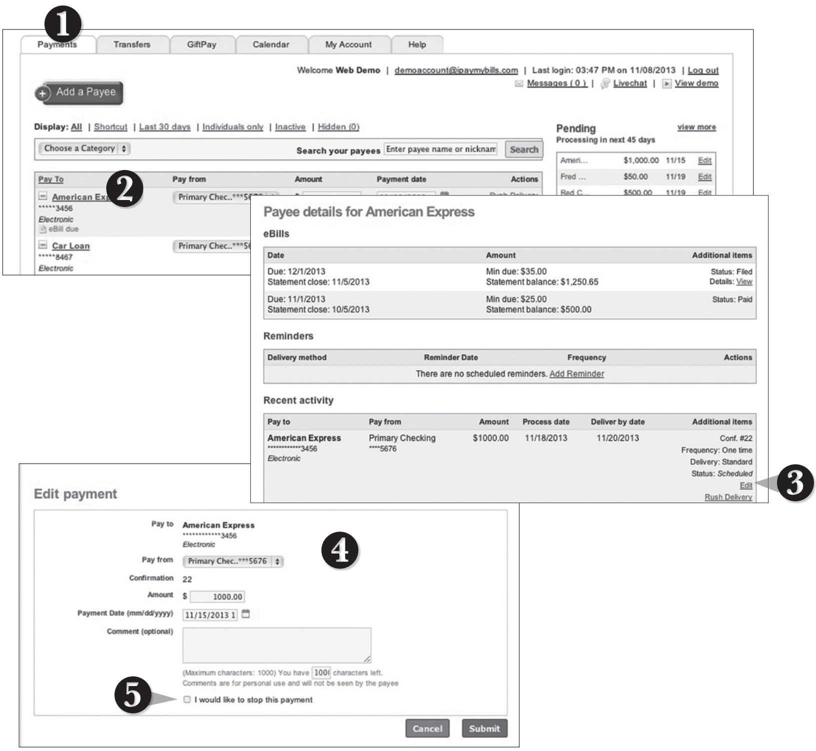


Click on the **Bill Pay** tab.

1. Click on the **Payments** tab.
2. Find the payee you wish to set up recurring payments for; click the **Make it Recurring** link.
3. A new window will pop up. Choose the **Pay From** account, along with the **Amount**, **Frequency**, **Payment date** and other payment preferences.
4. Click **Submit** after you confirm the details.

Even after you have set up a payment, you have the ability to edit or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

To Edit or Cancel a Payment:



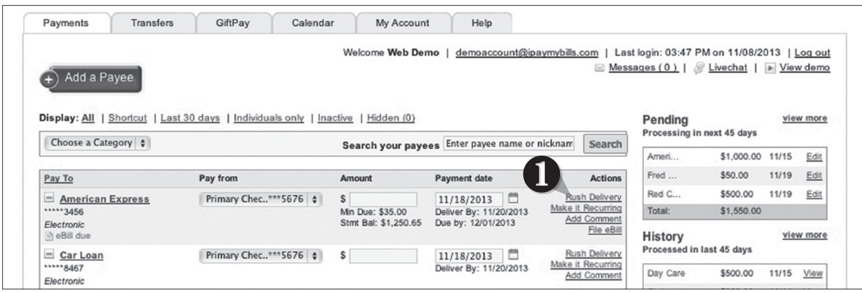
Click on the **Bill Pay** tab.

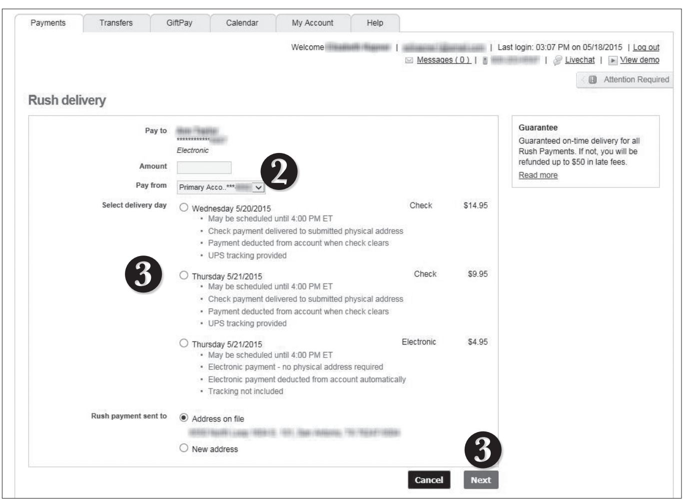
1. Click on the **Payments** tab.
2. To edit or cancel a payment, click on the payee.
3. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.
4. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**.
5. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

Rush Delivery of your Bill Payments is available.

Our Fee Schedule outlines possible fees associated with an expedited transaction.

To Rush Delivery for a Bill Payment:



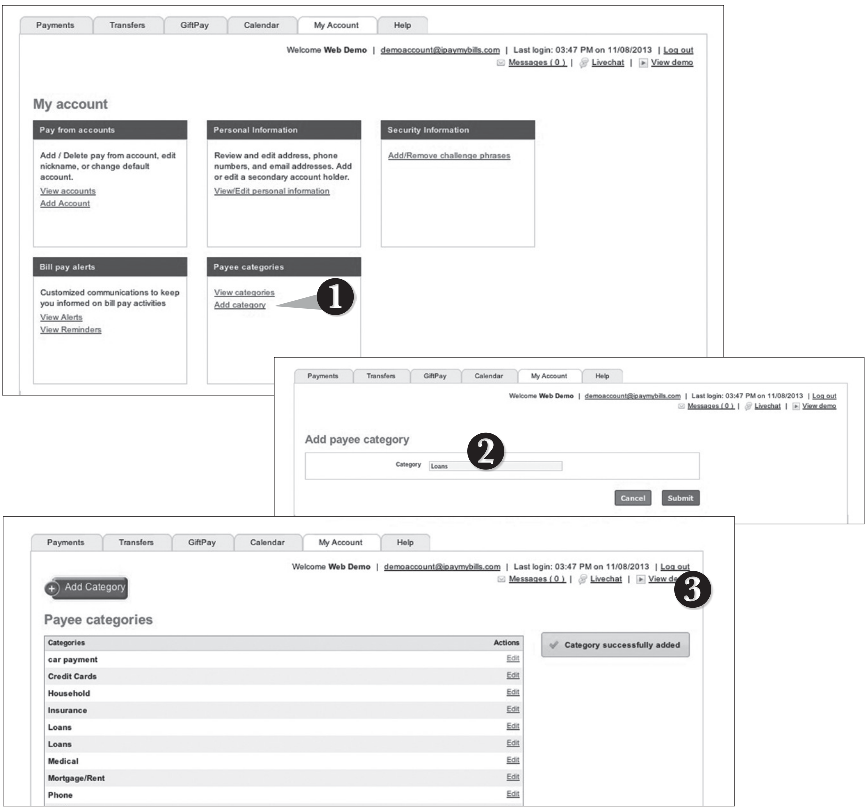


Click on the **Bill Pay** tab.

1. To change your delivery of a bill to Rush Delivery, simply click on the link that says **Rush Delivery**.
2. You will choose the amount to pay and the account to pay from.
3. Below you will see options for delivery dates with appropriate charges. Select the necessary date.
4. Click **Next**.

Assign and organize your payees into specific groups called Categories to ensure increased convenience when paying your bills.

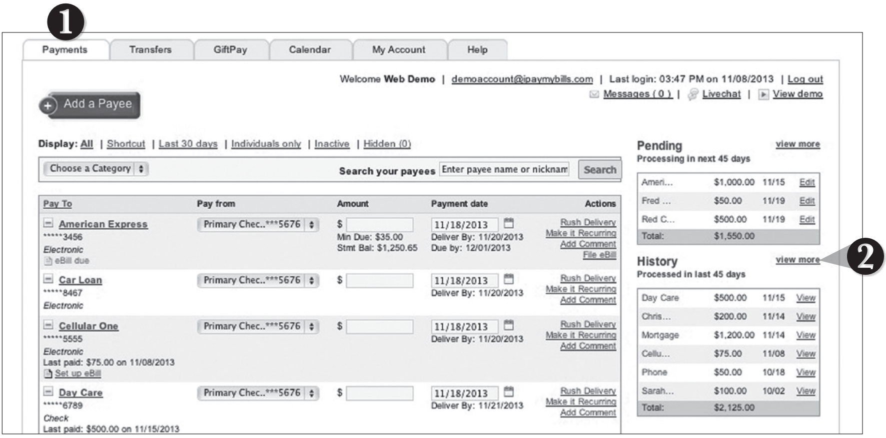
To Create Categories:

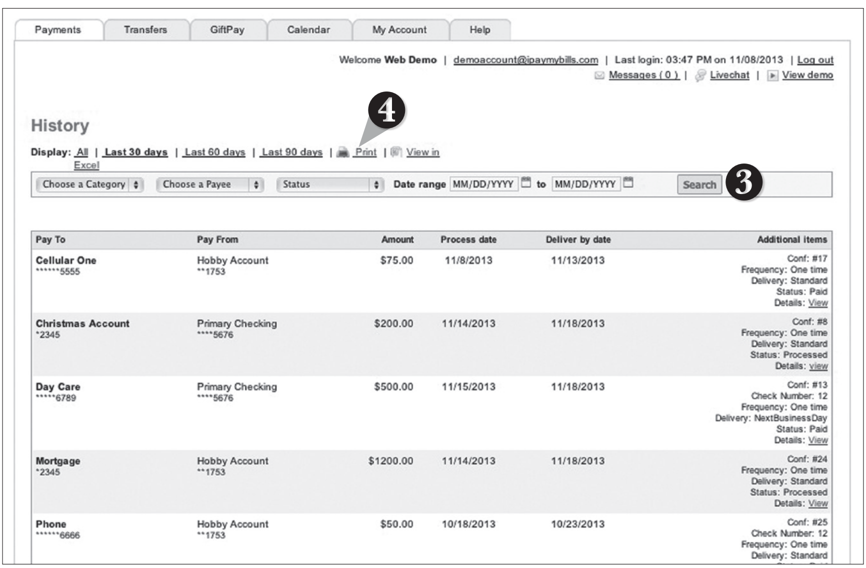


Click on the **Bill Pay** tab.

1. To add a category, go to the **My Account** tab and click the **Add Category** link.
2. A new window will pop up asking you to name your category. When finished, click **Submit**.
3. You will see on the right hand side of the screen that your category has been successfully added.

View and print bill history and details by entering the appropriate search criteria.



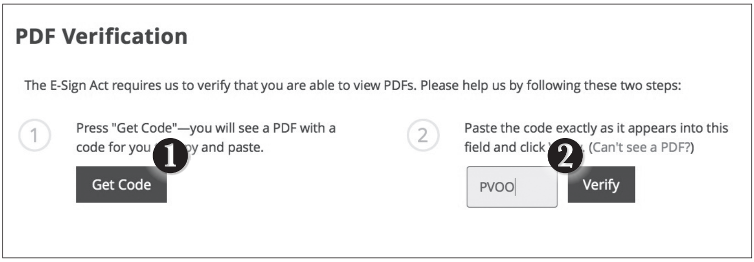


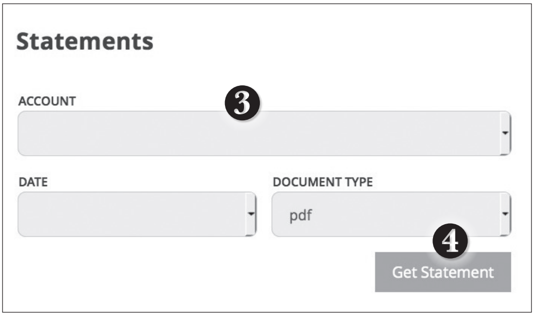
Click on the **Bill Pay** tab.

1. Click the **Payments** tab.
2. Click **View More** located next to the **History** panel.
3. Narrow down your search using the provided drop-down menus and options; click **Search** to see your results.
4. To print the search results for your records, click **Print**.

The e-Statements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and store your statements electronically.

To View Your Statements:





Click on the **Statements** tab.

1. To verify that you are able to view a PDF on your computer or smart device, you will need to click the **Get Code** button. Your computer or device will prompt you to save a PDF. Save this in an easily accessible place like your desktop or home page. You can delete this temporary file after you have completed the verification process.
2. Open the PDF. You will see a short code. Type that code into the verification code field; then click **Verify**.
3. Using the drop-down menus, select the Account, Cycle, and Document Type for your statement, then click **Get Statement.**

With our Mobile App on your Android or iOS device, you can deposit checks into your FNB Online Banking account by simply snapping a photo of a paper check.

To Deposit a Check via Your Smartphone:

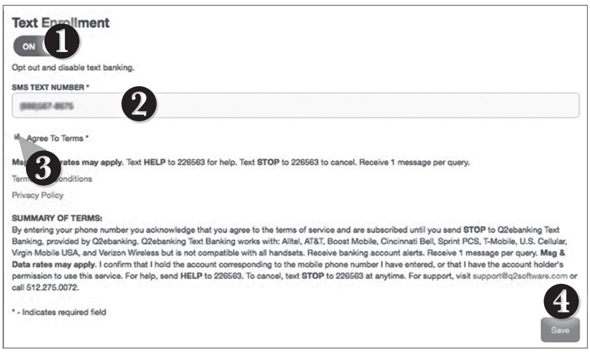
Note

This feature is only available when using our mobile app on your mobile device.

1. **Choose the account** to where you wish to make a deposit.
2. Enter check number and amount, then click **Save**.
3. Click the **Capture Image** button for each side.
4. Verify that all four corners of the check are visible and all elements are legible.
5. Take the image of the backside so that the endorsement is on the left side of the image.

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device.

To Enroll in Text Banking:



To enroll, click the **Text Enrollment** tab.

1. Turn the **Text Enrollment button** from **OFF** to **ON**.
2. Enter your phone/SMS text number.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.

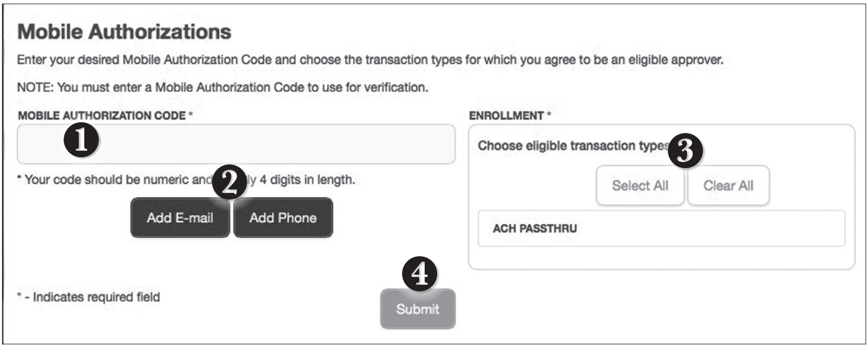
Note

To enable your account to be viewed in Text Banking, visit Account Preferences under the Settings menu.

Text Command Options To xxxxx For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Mobile Authorizations is an extra security measure to ensure that no one but you is accessing your account.

To Set Up Mobile Authorizations:



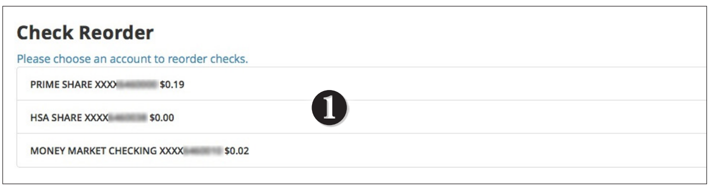
Click on the **Mobile Authorizations** tab.

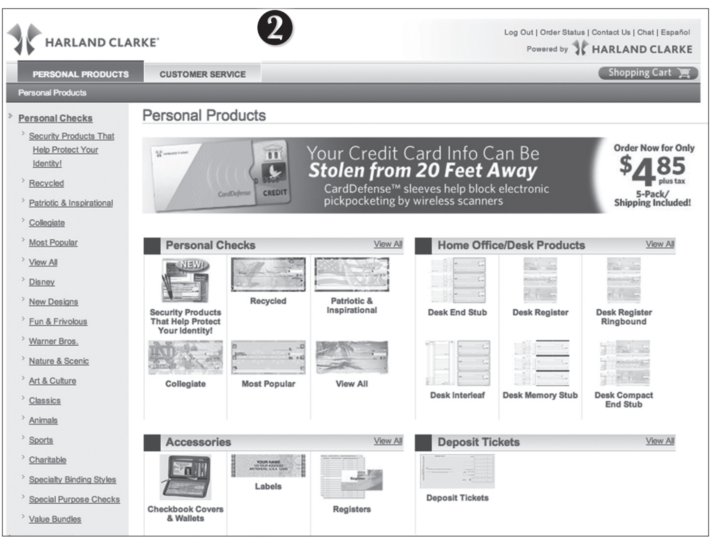
1. Enter any 4 digit code in the **Mobile Authorization Code** field. You will need this code to make transfers and approve transactions using your mobile device.
2. Click **Add E-mail** or **Add Phone** to establish new contact methods.
3. Choose the transaction types for which you agree to be an eligible approver.
3. Click **Submit** when finished.

With Online Banking, you can conveniently reorder checks online.

Note **If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.**

To Reorder Checks:



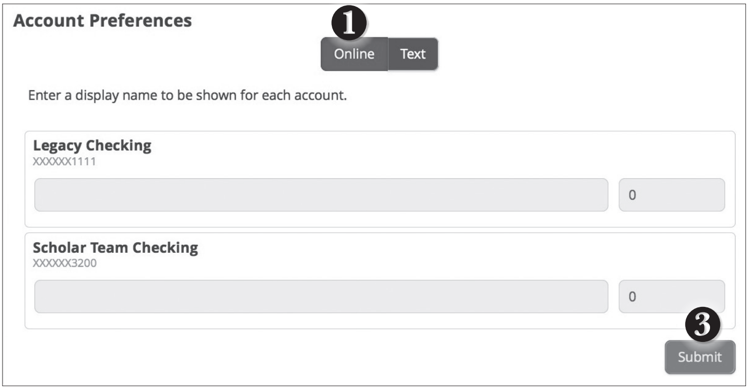


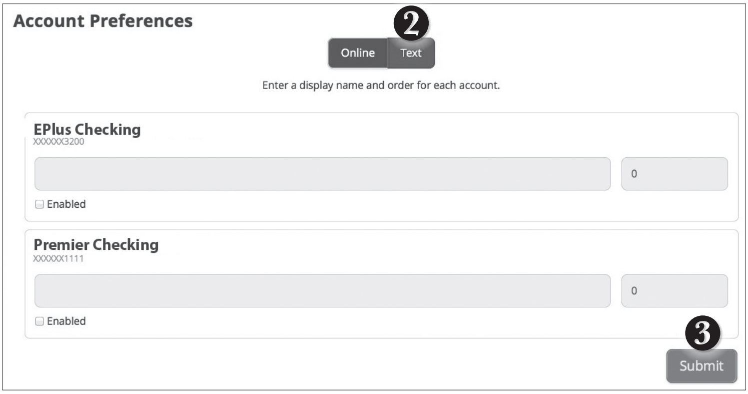
Click on the **Check Reorder** tab.

1. Choose the account for which you would like checks ordered.
2. You will be redirected to our trusted vendor's website to complete your order.

In Account Preferences you can select name and viewing preferences for your Online and Text Banking accounts.

To Setup or Change Your Account Viewing Preferences:





Click on the **Account Preferences** tab.

1. For **Online**, you can customize your account display names and choose the order preference for viewing.
2. Toggle to the **Text** button for Text Banking account preferences. You must enroll in text banking by selecting Text Enrollment from the **Settings** menu option. To view an account in Text Banking, check "**Enabled**". Customize a four character account nickname to display and choose the order preference for viewing.
3. When you are happy with your choices, click **Submit.**

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the delivery option to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

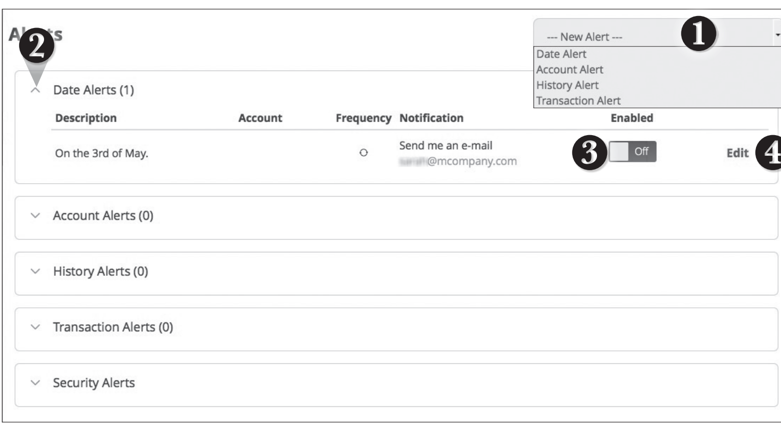
To Edit Security Alert Delivery Preferences:

You can edit specific Date, Account, History, Transaction, and Security alert preferences.

Delivery preferences include:

- Secure Message within Online Banking
- Phone Call
- SMS text message

To Set Up Alerts:

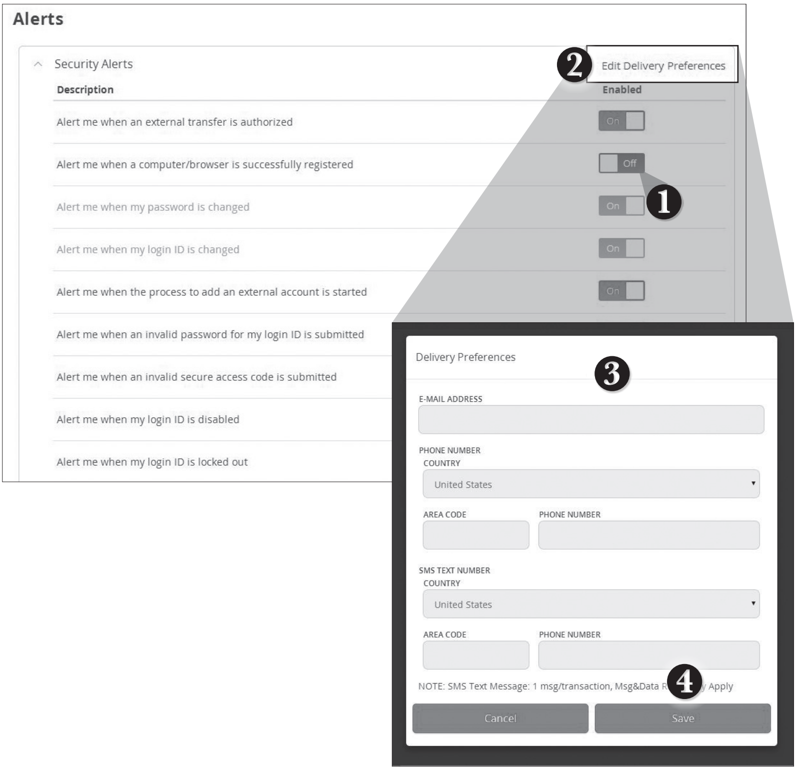


Click on the **Alerts** tab.

1. To create a new alert, click the **New Alert** button. Choose the kind of alert from the dropdown.
2. To view the alerts for each category, click the V to the left of the category header.
3. You can easily toggle an alert **On/Off** without deleting the alert by clicking the toggle button.
4. To view details of an already existing alert, choose the **Edit** link on the right end of the alert box.

Security Alerts allow you to enable specific alerts to keep you informed of changes to your account and online profile. Alerts can be delivered via Secure Message within Online Banking, SMS text message and phone call.

To Edit Security Alerts and Delivery Preferences:



Click on the **Alerts** tab, Click on the V Next to **Security Alerts**.

1. To activate an alert, click the **On/Off** button that corresponds with the appropriate alert.
2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top.
3. Enter the contact information for your preferred delivery method.
4. Click **Save** when finished.

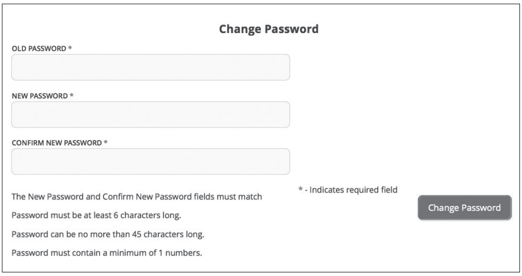
In Security Preferences, you can change your the different designations that help keep your account secure.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

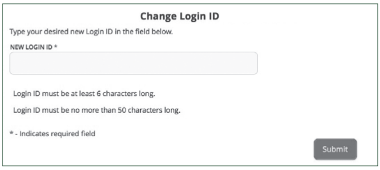
Password

When changing your password, make sure you follow the guidelines for creating a strong password.



Login ID

Be sure to create a login that you will remember, but that is not too recognizable.

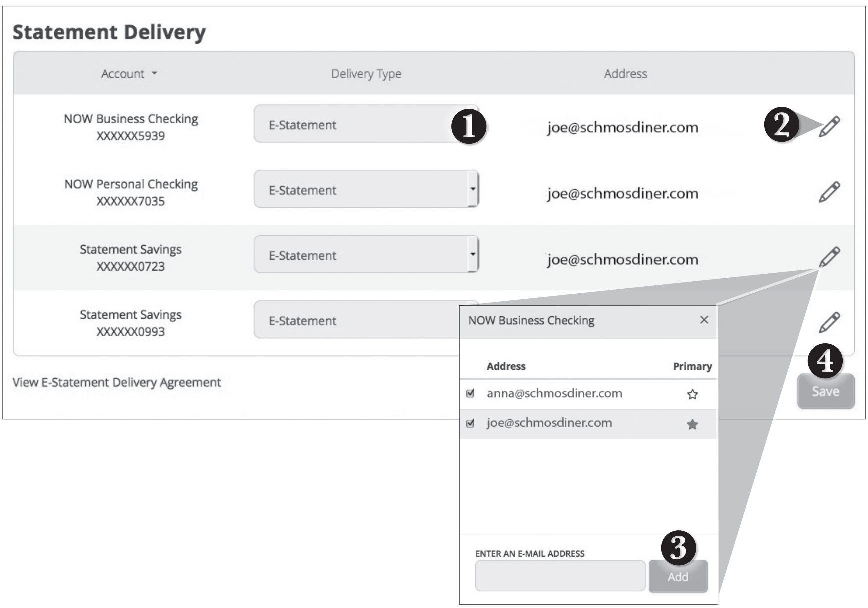


Secure Delivery

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

In Statement Preferences, you can change how you would like the statements for each account processed. Your choices include download an e-Statement and traditional mail.

To Set Up or Change Your Statement Preferences:



Click on the **Statement Preferences** tab.

1. Use the dropdown to choose your delivery type. Options include E-Statement and Paper Statement.
2. To edit or add a delivery destination click the ✎ icon.
3. To remove the email address or mailing address deselect the ☑ icon. Clicking the star changes which email address or mailing address is considered the primary contact. Email addresses or mailing addresses can be added by typing the information in the text bar and clicking **Add**.
4. When you have made all of the changes that you need overall, be sure to click **Save**.

Looking for the branch location or ATM nearest to you? You can click on the appropriate button to locate FNB's branches and ATMs.