PERSONAL

Electronic Banking
GUIDE

FIRST NATIONAL BANK OF HUTCHINSON | First for You

Published by Murphy & Company, Inc.
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St. Louis, MO 63021
www.mcompany.com

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Welcome

At First National Bank of Hutchinson (The First), 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 Electronic Banking.

Our Electronic Banking system is designed with the user in mind. 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 Electronic Banking with The First.

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General Information

Security

By following our tips, Electronic Banking with The First can be a safe and efficient method for handling your banking needs. For additional security tips, visit fnbhutch.bank.

User Identification and Password

Security starts at your computer. Never share your User ID or password with anyone, and always keep your login information in a safe place. To make your passwords hard to guess, avoid using your pet's name, hometown, or other personally identifiable choices and combine random numbers instead of using your birth date.

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 The First, making it difficult for anyone to access your account information.

Secure Access Code

You need a Secure Access Code to access your accounts when you log in to Electronic Banking with The First for the first time or the first time from any new device. This code is delivered to you via email, phone call, or SMS text message. You can opt to register your device so that you do not have to complete the Secure Access Code process the next time that you access The First's Electronic Banking system from that same device. If you delete the security certificate or "cookie" that recognizes your device as previously registered, you will need to request another Secure Access Code.

General Information

Security

Electronic 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 and change them regularly.
- Exit your Electronic Banking session when finished.
- Do not leave your computer unattended when logged in to Electronic Banking.
- Do not access Electronic Banking on public computers or unsecured Wifi networks.
- If you receive an error when logged in to your account, report the error to a customer service representative at 800.310.1521 or 620.663.1521.

General Information

Security

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

Phishing

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

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. It is important to be aware of the dangers of identity theft so that you can take the steps to avoid becoming a victim.

Logging Off

As a secure practice, you should log off of your Electronic Banking session before you close the browser window or anytime you walk away from your computer. Additionally, The First will log you off automatically due to inactivity or when your session reaches the maximum time limit.

General Information

Security

Fraud Prevention Tips:

- Do not open email attachments or click on links 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.

General Information

New Enrollment

1. Type fnbhutch.bank into the address bar on your browser, and go to the Electronic Banking login box on the Home Page. Click **Sign Up**. You can also sign up via the Apple or Android app. See page 48 of this guide for more information about our mobile apps.

2. This opens the Electronic Banking New Enrollment Account Verification screen. Enter all the required information. The details that you provide are verified by comparing them 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 800.310.1521 or 620.663.1521.

3. In 1-2 business days you can enter your new User ID and click **Login**. When prompted on the new screen, enter your temporary password and click **Login**.

4. You will then be directed to a page where you will select the delivery method of your Secure Access Code. This page displays the contact information on file for your account. Select either the phone or text message option that enables The First to reach you immediately with your one-time Secure Access Code.

    If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please contact us at 800.310.1521 or 620.663.1521 to update your contact information.

5. When you receive your Secure Access Code, enter it on the access code screen, and then click **Submit**. This one-time access code is valid for only a few minutes. If it expires before you use it, you must request a new one. If you close the login screen and then receive the code, follow the above steps again but instead select **I already have a Secure Access Code**.

6. Once your code is accepted, you will be asked if you would like to register your device. If you register your device, you will never have to request a new Secure Access Code when you use that device in the future. We recommend selecting **Do Not Register Device**. You will be prompted to receive a Secure Access Code every time you log in. This is the most secure log in experience. Only select **Register Device** if you are using a private device. If your device is set to accept "cookies," the next time you log in you will only need your User ID and Password.

General Information

New Enrollment

Note

If your cookies are deleted, your browser settings get changed, and your computer, operating system, or software are modified. You may be prompted to receive a Secure Access Code the next time you log in.

7. Review the Welcome First Time User screen, which presents a PDF link of the Electronic Banking Services Agreement. Click the link to view the agreement, and read and acknowledge that you agree to the conditions by clicking **I Accept**.

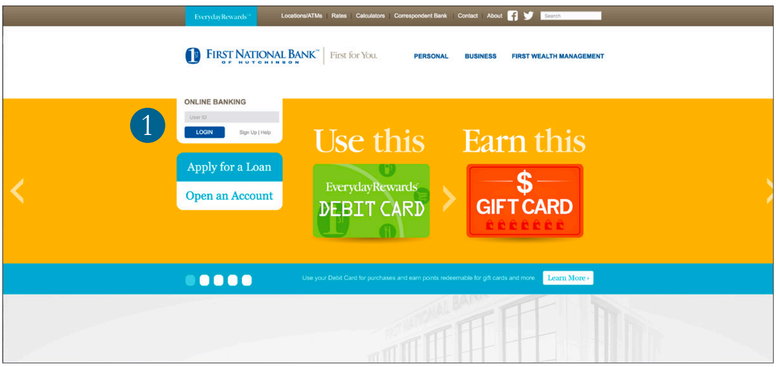
8. You can now change your password by using your temporary password as your old password. For your protection, you need to create a password that meets the stated security criteria. When finished, click **Submit**. When the pop-up window appears, click **OK** to confirm.

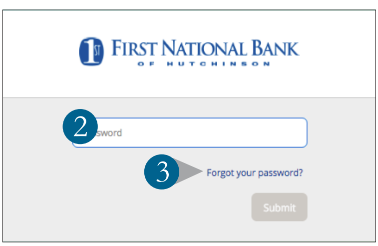
9. Congratulations! You are now logged in to Electronic Banking with The First.

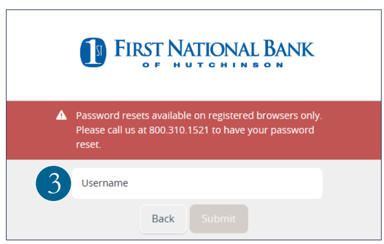
General Information

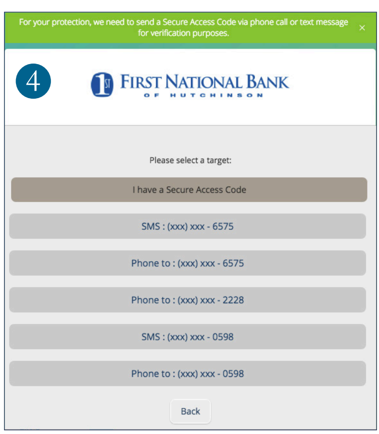
Logging In

Once you enroll as a New User and log in to Electronic Banking at least once, follow these steps for subsequent logins.









General Information

Logging In

1. Enter your **User ID** in our website's Online Banking login box.
2. On the next page, enter your **Password** and click **Login**.
3. If you don't remember your password, simply click **Forgot your password?**, reenter your User ID, and then click **Submit**.
4. Elect where you would like to receive your Secure Access Code, and then follow the instructions to re-establish a password.

Note

Password resets are only available on registered browsers. Please call us at 800.310.1521 or 620.663.1521 to have your password reset.

Should I register my device?

The First recommends **Do Not Register Device** for the most secure experience. You will be prompted for a Secure Access Code each time you log in. We do not recommend registering a public device, such as one at a public library, where other people have access to the same computer. **Register Device** is only recommended for private devices. If your device is set up to accept cookies, you will only need your User ID and Password.

Logging Off

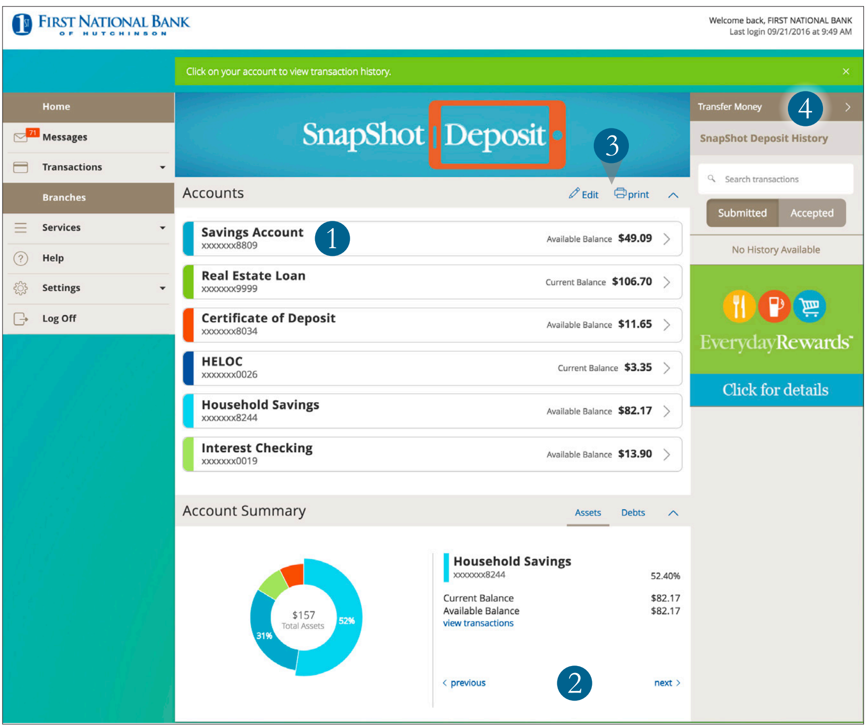
As a secure practice, you should log off of your Electronic Banking session before you close the browser window or before walking away from your computer. Additionally, The First will log you off automatically due to inactivity or when your Electronic Banking session reaches the maximum time limit.

General Information

Home

The Home Page gives you an overview of available balances in all of your accounts at The First, all displayed conveniently in a comprehensive list.

To View an Overview of Your Accounts:



General Information

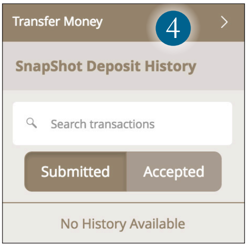
Home

1. For account transaction history, click the account name to view the **Account Details** screen. From here you can view transaction details by clicking the transaction.

2. You can scroll through Account Summary by clicking **Next** or **Previous** at the bottom of the summary box.

3. Click the **Edit** button, and you will be directed to **Account Preferences** where you can modify the nicknames of accounts and the order in which they appear. The **Print** button will print a quick summary of your current available funds in all accounts.

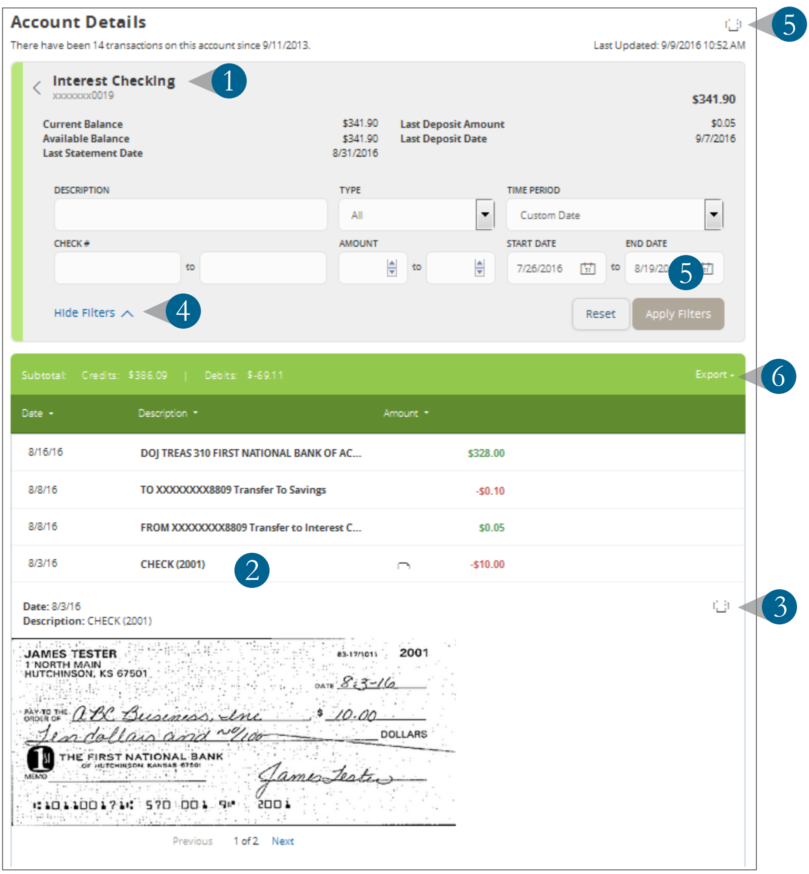
4. If you are in a hurry, there is an option for easy access tools in the top right corner. These **Quick Action** options allow you to swiftly transfer money and view the money manager.



General Information

Account Details

To View Account Details:



General Information

Account Details

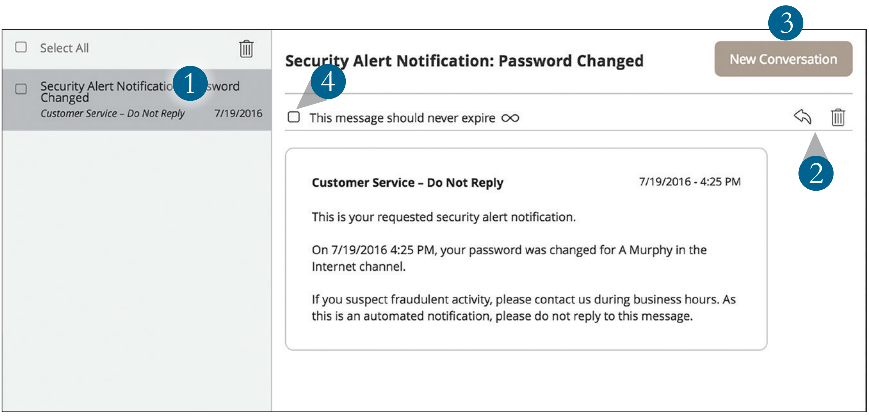
From your **Home Page**, click on an account for more information.

1. For account transaction history, click the account name to view the **Account Details** screen. You can view transaction details by clicking that transaction.
2. If you click on the icon associated with the transaction, it will allow you to view the image of a check or deposit slip.
3. Click the icon to print the transaction you are viewing.
4. If you choose to **Show Filters**, you can sort particular transactions to view, export, or print.
5. Once you've made your selections, click **Apply Filters**.
6. Click the icon to print your filtered transactions.
7. When working from your computer, you can also **Export** a list of transactions.

Messages

The Message Center allows you to communicate securely with The First. Check here for alerts, replies to your inquiries, and bank communications.

To View Messages:



Messages

Click on **Messages**.

1. Messages are listed on the left side of the screen. Click the message that you would like to read, and the entire message will appear on the right.

2. If you would like to delete a message, click the icon, or you can reply to a message by clicking the icon. Both icons are located in the upper right corner of a message.

3. Create a new message by selecting **New Conversation**.

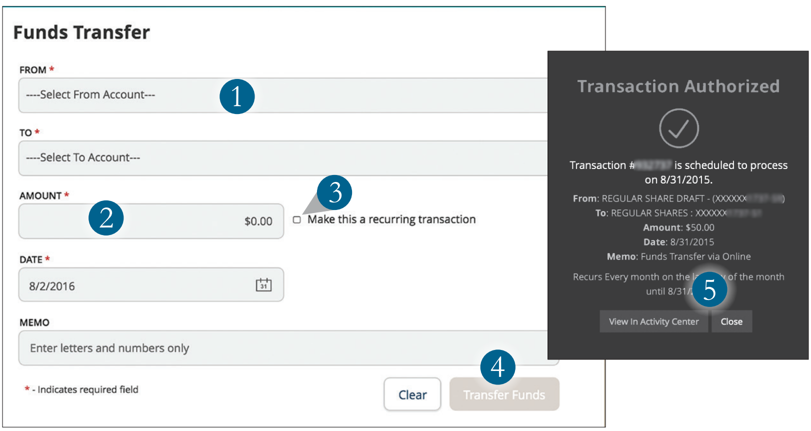
4. Messages automatically expire after a certain period of time. A message can be saved indefinitely by clicking the check box by **This message should never expire**.

Transactions

Funds Transfer

Electronic Banking enables you to quickly and easily transfer between your accounts with The First.

To Transfer Funds:



Transactions

Funds Transfer

In the **Transactions** tab, click on **Funds Transfer**.

1. Select the accounts that you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar **Amount** and **Date** to process the transaction.
3. If you wish to set up a recurring transaction, click the check box **Make this a recurring transaction**. New input fields will appear, and you will need to specify the **Frequency** and **Date** range for this transaction. You can choose to make this transaction **Repeat Forever** by checking the box under **Frequency**.
4. When you have finished entering all of the needed information, select **Transfer Funds**.
5. If successful, a screen with an overview of your transaction appears. All funds transfers appear in the **Activity Center**, whether dated immediately or for the future. You can view them at this time, or you can click **Close** and review them at your convenience.

Note

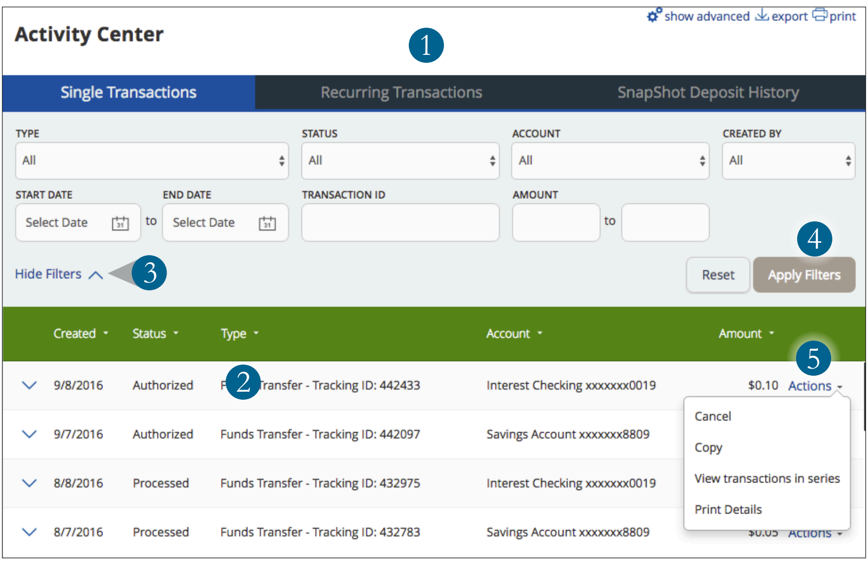
You can view or cancel unprocessed transactions by accessing the Recurring Transfer tab within the Activity Center.

Transactions

Activity Center

The Activity Center shows transaction activity initiated through Electronic Banking with The First. Depending on the type of account and your accessibility, you can review, approve, and cancel unprocessed transactions. You can view the status, type, amount, date of activity, and account of debits and credits from single and recurring transactions.

To View Online Transactions:



In the **Transactions** tab, click on **Activity Center**.

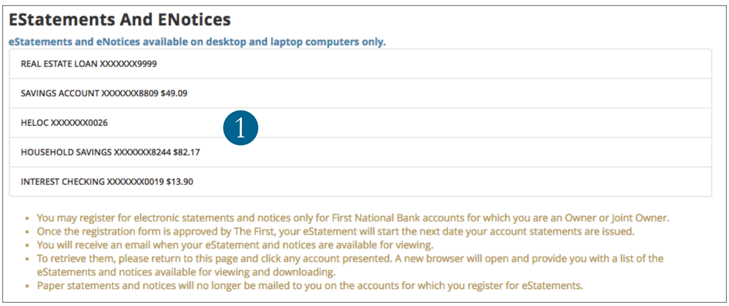
1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **SnapShot Deposit History** by clicking on the appropriate tab at the top.
2. Click on a transaction to view more details.
3. Click **Show Filters** for additional search options.
4. Click **Apply Filters** when you are satisfied with your filter criteria.
5. Select **Actions** to perform additional functions, such as choosing to **Copy a transaction**.

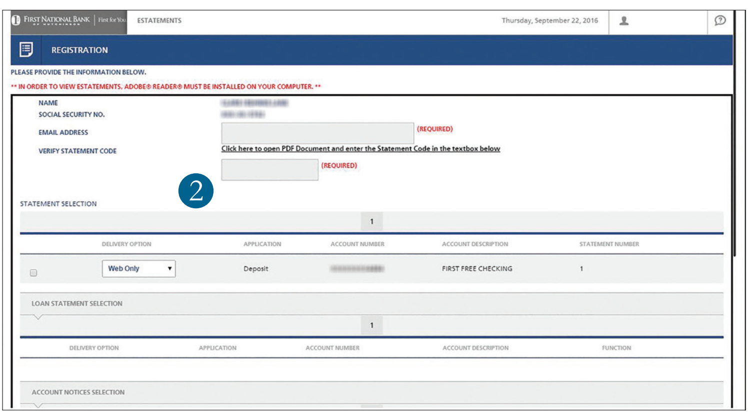
Transactions

Statements

When using your computer, you will be able to easily view your current statement, a library of past statements, and other resources like our newsletter and disclosures.

To View Your Statements:





Click on the **eStatements** and **eNotices** tab.

1. Select the account you wish to see statements of.

2. Register for eStatements and eNotices to stop receiving paper statements through the mail.

3. You will be taken to that list of statements and notices for the account.

4. Next time your statement cycles, you will receive an email notifying you to return to Electronic Banking to view your eStatements and eNotices.

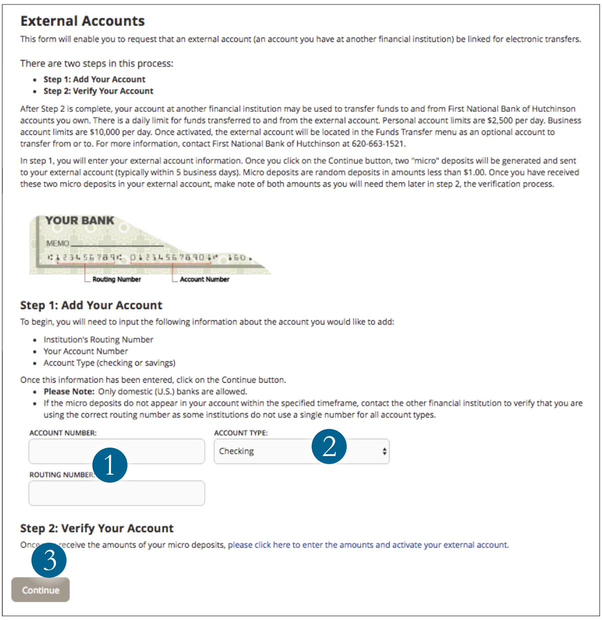
Transactions

Add an External Account

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

Please call The First at 800.310.1521 or 620.663.1521 to have this option enabled.

To Add an External Account



In the **Transactions** tab, click on **Add External Account**.

1. Enter the **Account Number** and the financial institution's **Routing Number** in the spaces provided. These numbers are located at the bottom of a paper check or deposit slip from your check book.

2. From the drop-down menu, choose the **Account Type**.

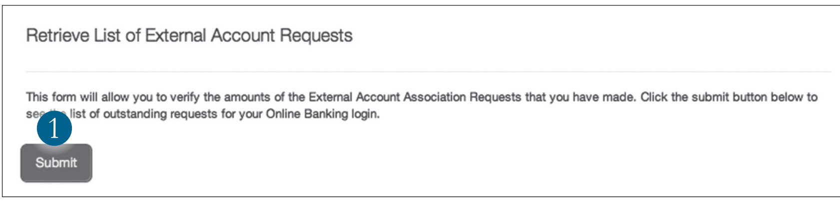
3. Click **Continue**. In two to three business days, you will receive two micro-deposits in the external account to show that the process has been initialized. Once you receive those deposits, go to the **Verify External Account** tab to enter the amounts and activate your external account.

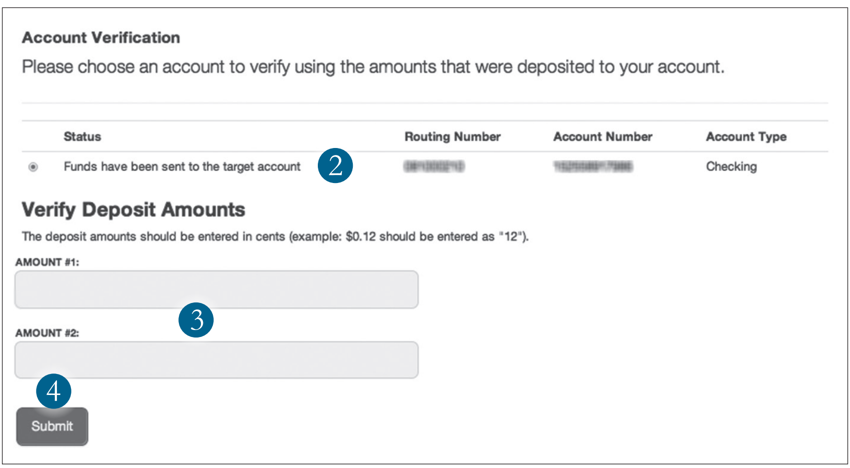
Transactions

Verify an External Account

Once you request to add an external account, check the history of that account and locate the two micro-deposits that have been made. You will then be asked to provide those amounts, which verifies your ability to make transfers and proves your ownership of the outside account.

To Verify an External Account:





In the **Transactions** tab, click on **Verify External Account**.

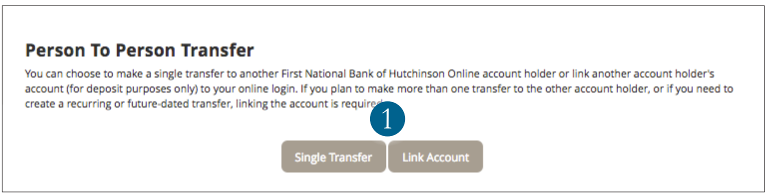
1. To begin, click **Submit**. You will be directed to a new window.
2. Select the **Account** you would like to verify.
3. Enter the amounts of the micro-deposits that have been made in your external account.
4. Click **Submit**.

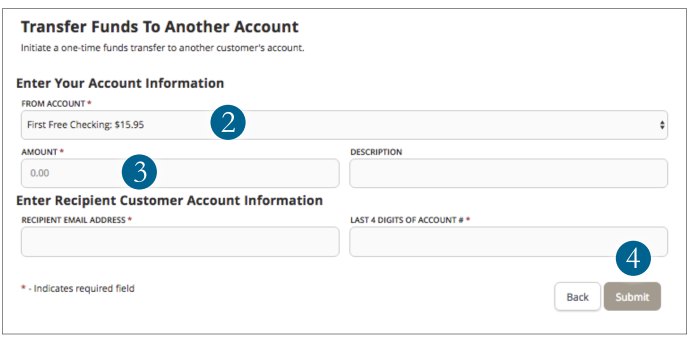
Transactions

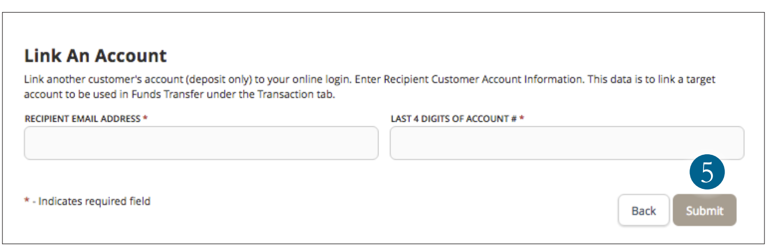
Person-to-Person Transfer

With the Person-to-Person Transfer feature, you can send money to any customer of The First who has Electronic Banking. If this is someone that you regularly send money to, you can link their account for deposit purposes.

To Send Money to a Customer of The First:







Transactions

Person-to-Person Transfer

In the **Transactions** tab, click on **Person-to-Person Transfer**.

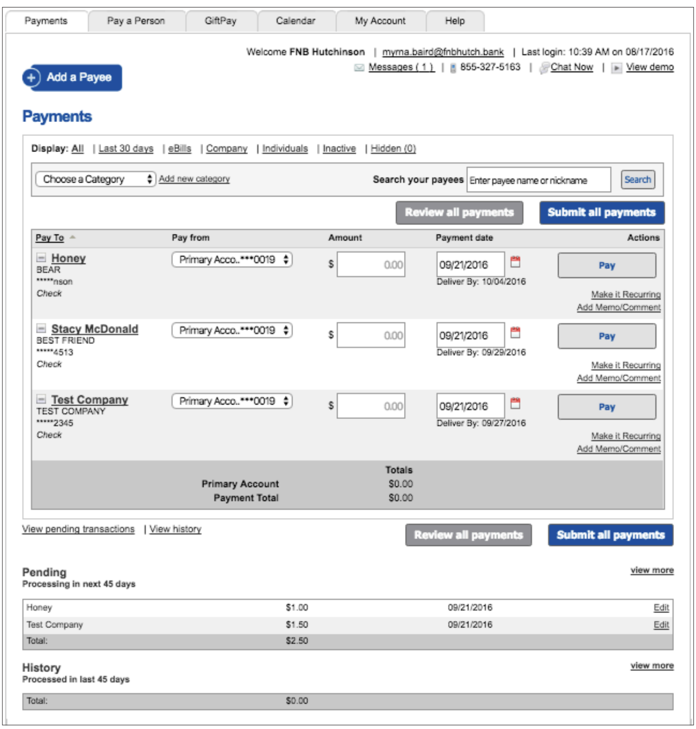
1. Choose whether you are making a **Single Transfer** or if you would like to **Link Account** for future use.
2. For a **Single Transfer**, use the drop-down to choose the **From Account** where funds will be taken out of. Enter a **Description** of the transfer in the provided box.
3. Enter the required 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** on the first window. Fill out the requested information, then click **Submit**.

BillPay

Overview

BillPay with The First allows you to stay on top of your monthly finances with utmost ease and efficiency. Having your bills linked to your bank account is a neat, hassle-free alternative to pay your bills because you can electronically write checks and send payments in one easy place.

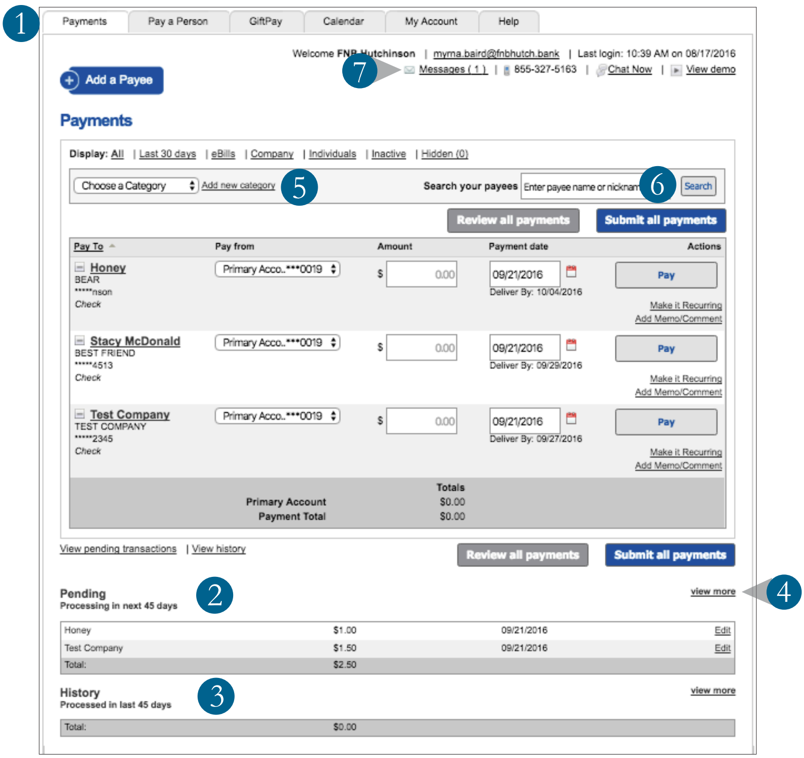
The first time that you click the Bill Payment tab, you will be asked to choose an account to use within BillPay and to accept the terms and conditions.



Click on the Bill Payment tab, then click the Advanced drop-down to access the Visit Online BillPay site and begin managing your bills online. Here you will be able to view your payees, pending payments, and bill history.

BillPay

Navigation



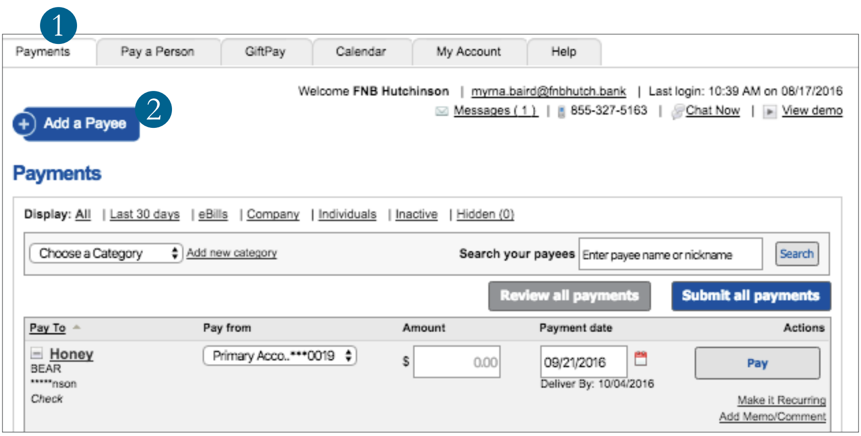
In the **Transactions** tab, click on **Bill Payment**.

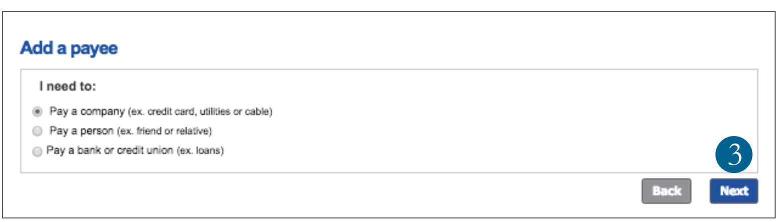
1. Click the **Payments** tab.
2. View your pending transactions at the bottom of the screen under **Pending**.
3. You can view your transaction history at the bottom of the screen under **History**.
4. Click **view more** for additional details or by clicking **view** next to a specific transaction.
5. Filter your future payments by setting up a category.
6. Locate payees by using the search bar.
7. Send or view Secure Messages by clicking **Messages**.

BillPay

Create a Payee

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 normally send a written check, such as a department store, a cable TV provider, or even your relatives.





In the **Transactions** tab, click on **Bill Payment**.

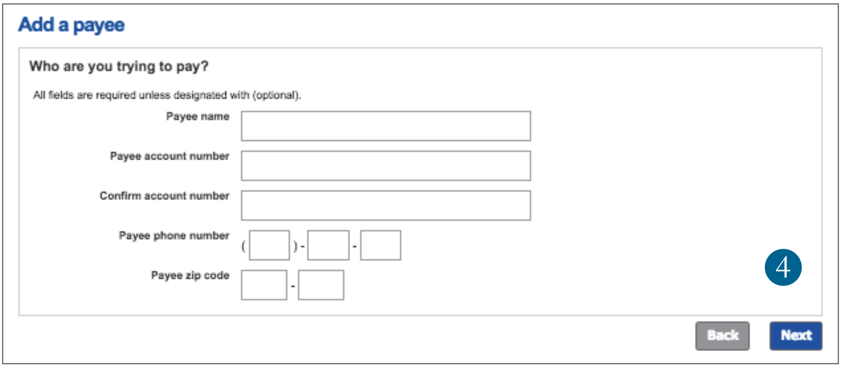
1. Click on the **Payments** tab.

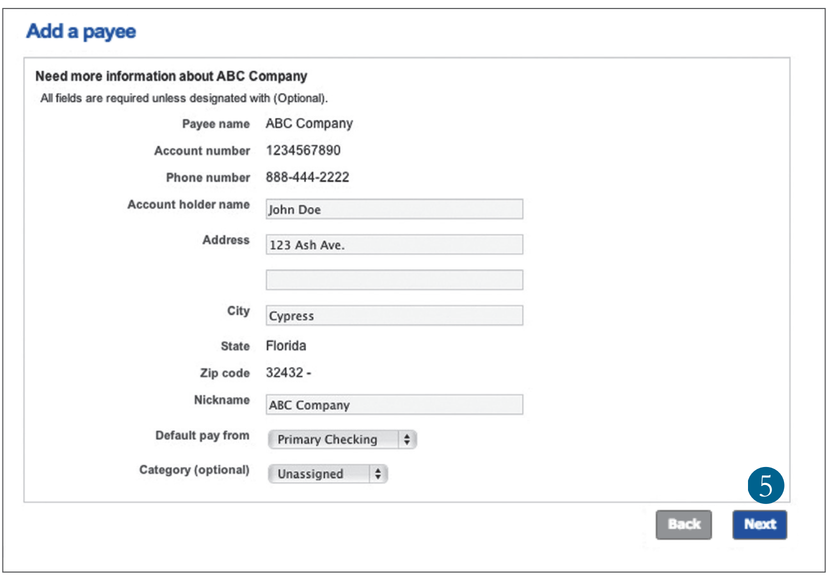
2. Click on the **Add a Payee** button. In the drop-down list, click the type of Payee that you would like to create.

3. A new window will pop up. Select whether the payee is a company, individual, or a bank or credit union, and then click **Next**.

BillPay

Create a Payee





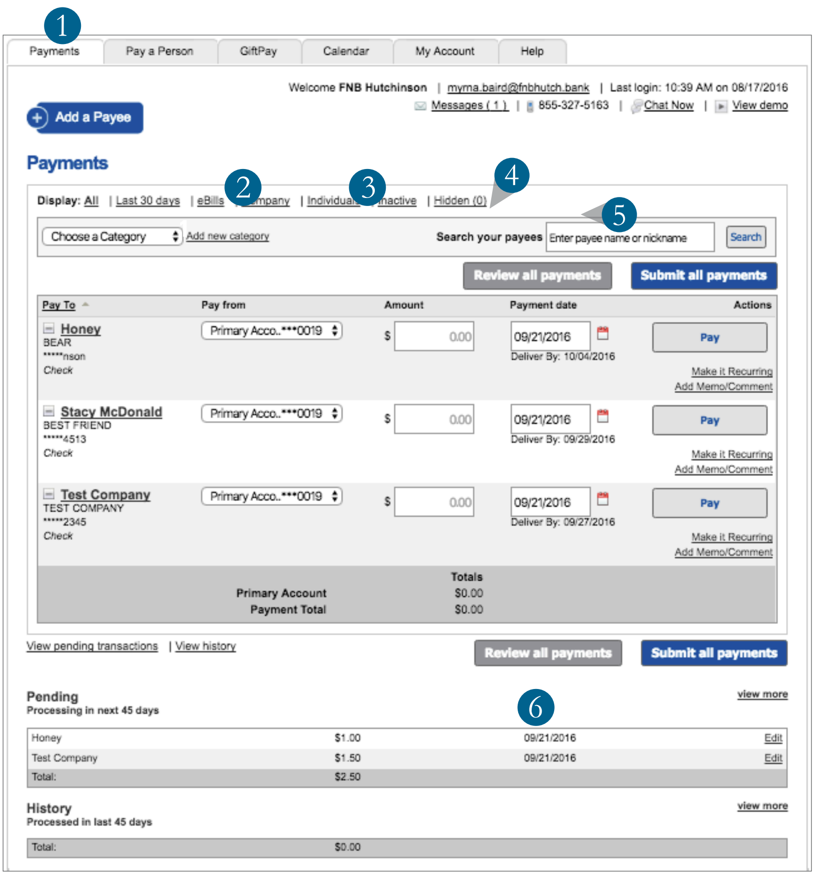
4. Fill out the required information regarding the payee, and then click **Next**.

5. Enter the mailing information for your payee, and then click **Next**. Your payee has now been created and added to your payee list.

BillPay

Schedule Payments

Once you set up your payees, it is easy to pay your bills. 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.



BillPay

Schedule Payments

In the **Transactions** tab, click on **Bill Payment**.

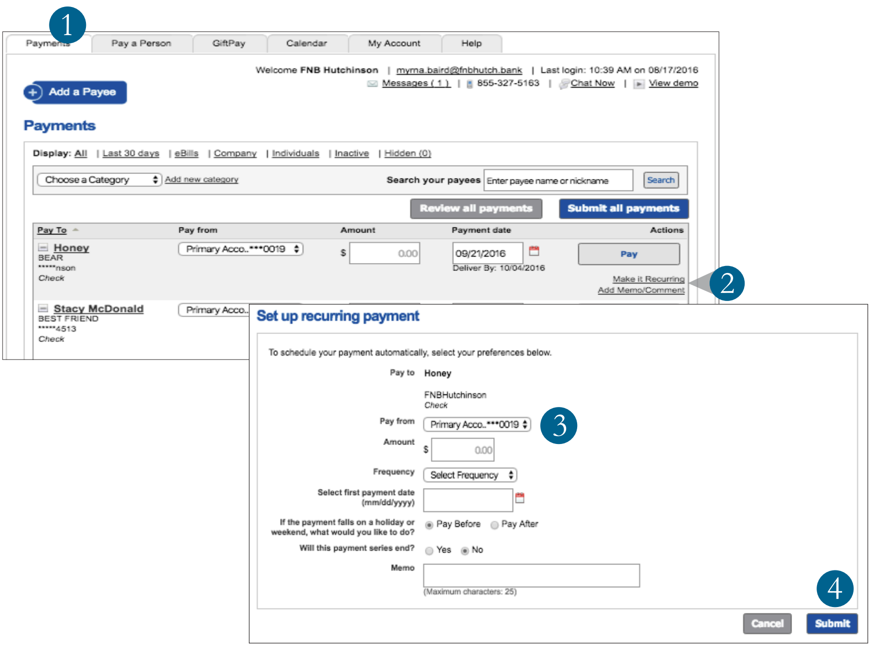
1. Click on the **Payments** tab.
2. You will see a list of payees and the most recent payment made to them as well as a payment's future due date. Use the **Pay from** drop-down to choose the account from which you would like each bill paid.
3. In the **Amount** column, enter amount of payments that you wish to make.
4. Enter the desired **Payment date** in the next column; be sure to use the convenient calendar feature.
5. You can choose to designate faster processing by clicking **Rush Delivery** in the **Actions** column.
6. After you have carefully reviewed the payments, click **Submit payments**.

BillPay

Recurring Payments

Our Recurring Payments feature keeps you ahead of your payments that need to repeat. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

To Create Recurring Payments:



In the **Transactions** tab, click on **Bill Payment**.

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.

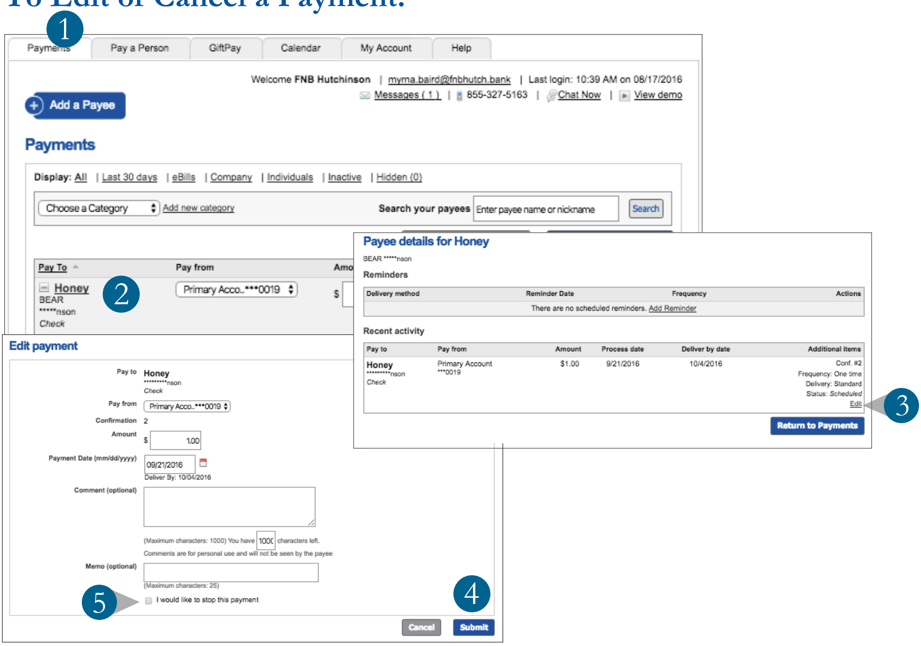
4. Click **Submit** after you confirm the details.

BillPay

Edit or Cancel Payments

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

To Edit or Cancel a Payment:



In the **Transactions** tab, click on **Bill Payment**.

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. You can change the settings 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**.

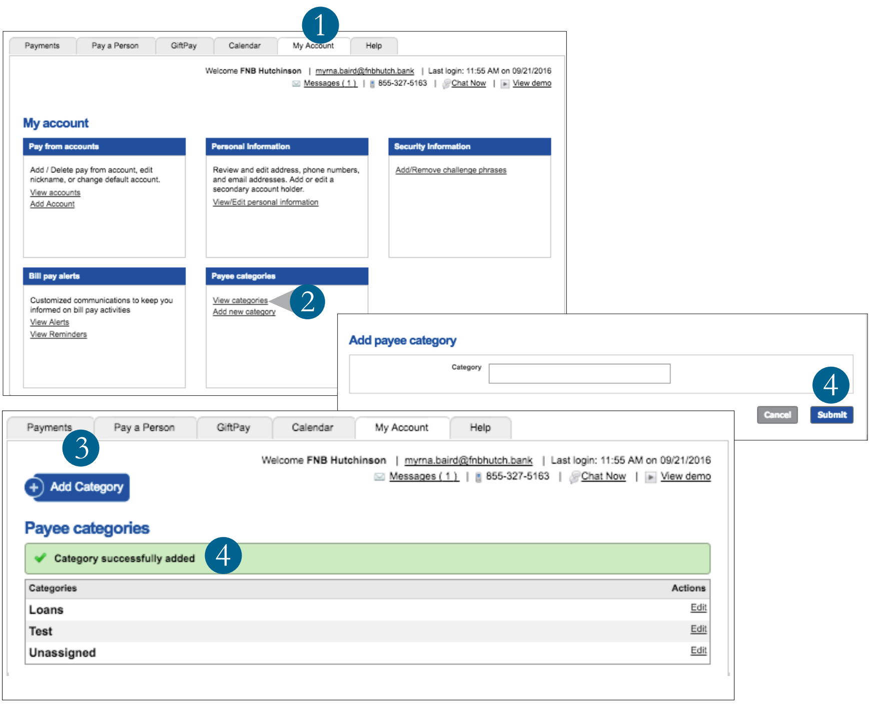
5. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

BillPay

Categories

You are able to assign and organize your payees into specific groups called Categories to ensure convenience when paying your bills.

To Create Categories:



In the **Transactions** tab, click on **Bill Payment**.

1. Click on the **My Account** tab.

2. Click **View Categories**.

3. Click the **Add Category** link.

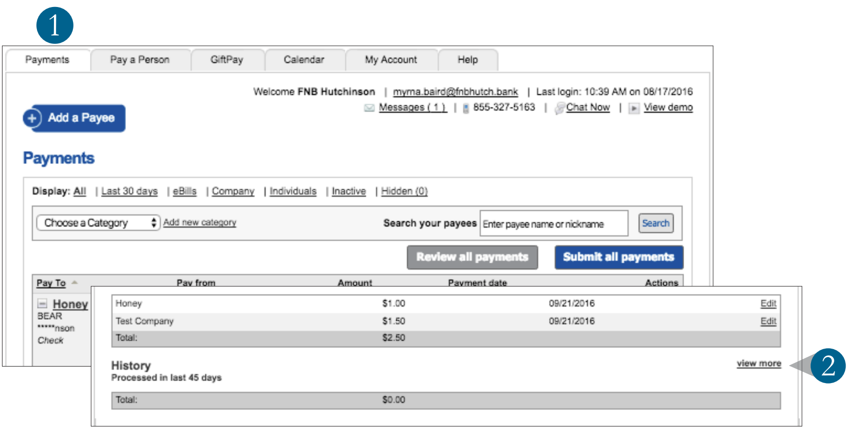
4. A new window will pop up asking you to name your category, and when you are finished, click **Submit**.

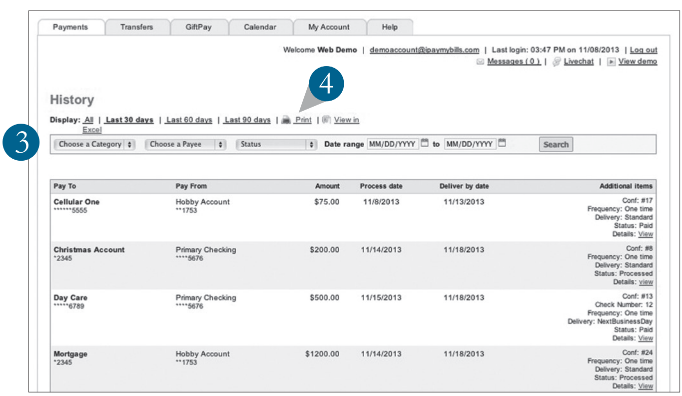
5. Your category will now appear on the right side of the screen.

BillPay

View Bill History

You can view and print bill history and details by entering the appropriate search criteria.





In the **Transactions** tab, click on **Bill Payment**.

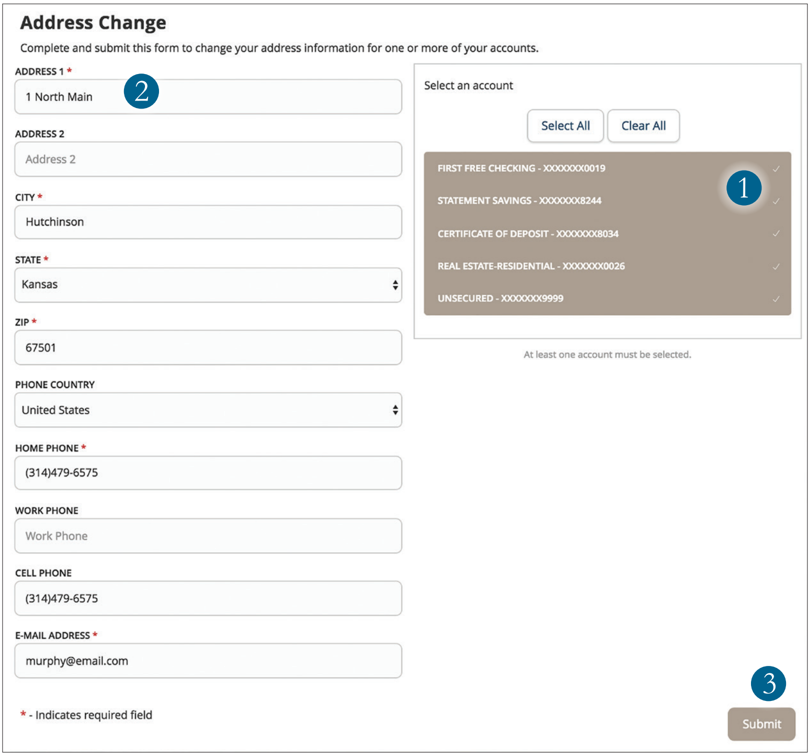
1. Click the **Payments** tab.
2. Click **View More,** which is located next to the **History** panel.
3. Narrow down your search by using the provided drop-down menus and options; click **Search** to see your results.
4. To print the search results for your records, click **Print**.

Services

Address Change

It is important to maintain current contact information. An Address Change request may take 1-2 business days to process. Address changes are intended to only change the address of the registered online banking user. Any other household members must complete their own address change form by logging in with their own credentials or by calling us at 800.310.1521 or 620.663.1521.

To Change Your Address:



In the **Transactions** tab, click on **Address Change**.

1. Choose which **Account** this change will apply to.
2. Update your contact information.
3. Click **Submit** when you are finished.

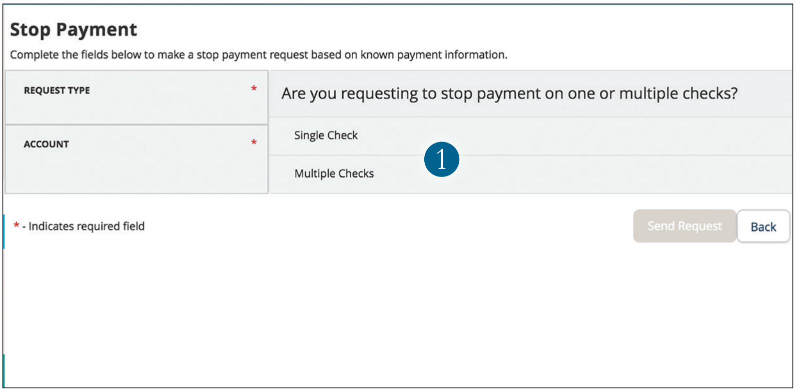
Services

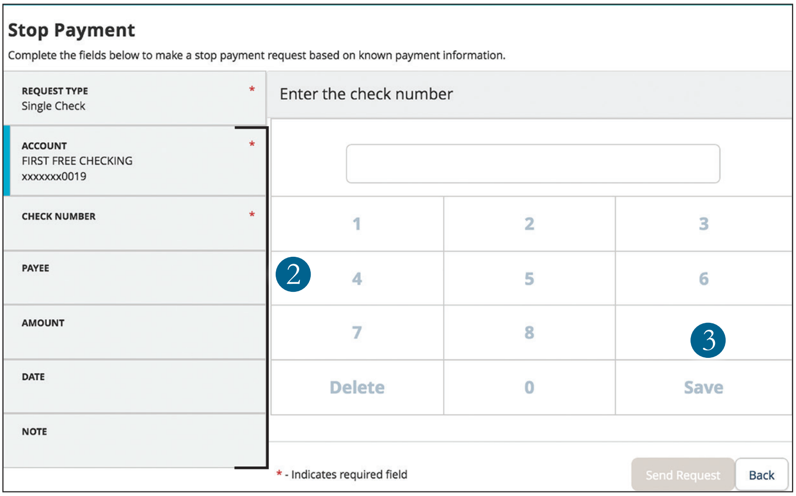
Stop Check Payment

Using Electronic Banking with The First, you can initiate a Stop Check Payment request from any device. You can review the status of your request in the Activity Center. The stop payment, once confirmed, will remain in effect for six months.

If you need the current fee information or to stop an electronic item, please call us during our business hours at 800.310.1521 or 620.663.1521.

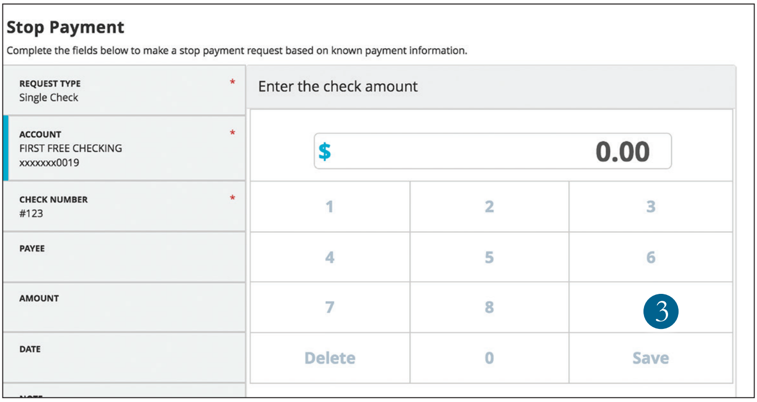
To Initiate a Stop Payment Request:

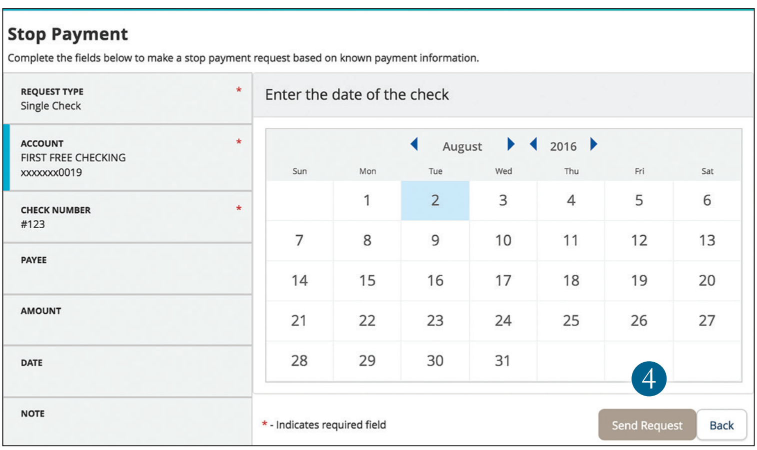




Services

Stop Check Payment





In the **Services** tab, click on **Stop Payment**.

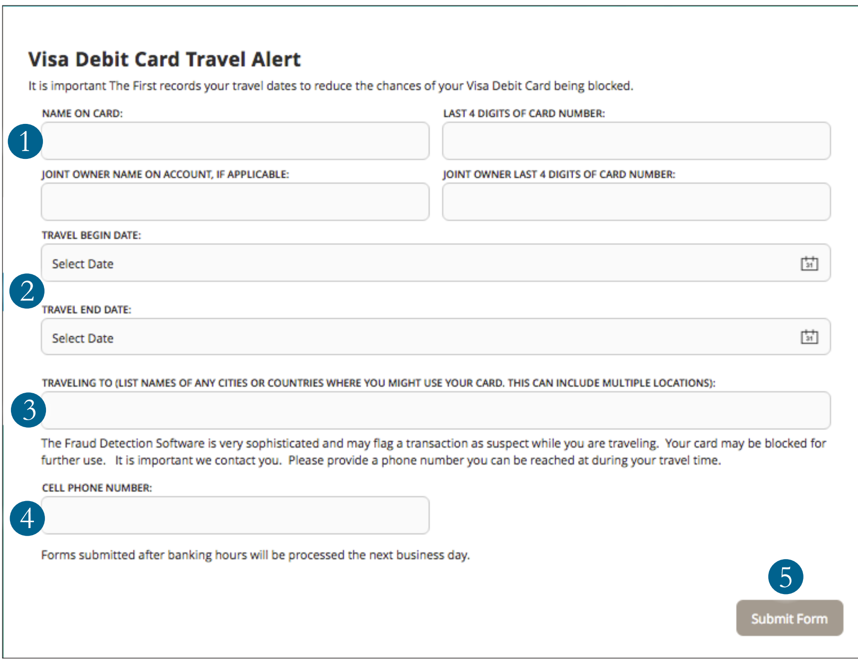
1. Choose **Request** type, either single or multiple checks.
2. Click on each category header on the left to select an **Account**, enter a **Check Number**, **Amount**, and choose the **Date** of the check.
3. Be sure to click **Save** when changes are made.
4. When complete, click **Send Request**.

Services

Debit Card Travel Alert

Follow these simple steps to notify us when you plan on traveling. Forms submitted after banking hours will be processed the next business day.

The First recommends you take this step to help assure that transactions on your Debit Card that are outside of your normal activity will be processed.



Visa Debit Card Travel Alert

It is important The First records your travel dates to reduce the chances of your Visa Debit Card being blocked.

1

NAME ON CARD:

LAST 4 DIGITS OF CARD NUMBER:

JOINT OWNER NAME ON ACCOUNT, IF APPLICABLE:

JOINT OWNER LAST 4 DIGITS OF CARD NUMBER:

2

TRAVEL BEGIN DATE:

Select Date

TRAVEL END DATE:

Select Date

3

TRAVELING TO (LIST NAMES OF ANY CITIES OR COUNTRIES WHERE YOU MIGHT USE YOUR CARD. THIS CAN INCLUDE MULTIPLE LOCATIONS):

The Fraud Detection Software is very sophisticated and may flag a transaction as suspect while you are traveling. Your card may be blocked for further use. It is important we contact you. Please provide a phone number you can be reached at during your travel time.

4

CELL PHONE NUMBER:

Forms submitted after banking hours will be processed the next business day.

5

Submit Form

In the **Services** tab, click on **Debit Card Travel Alert**.

1. Enter Card Holder Information and Card Info.

2. Select your travel begin and end date.

3. Enter where you are traveling. This can include multiple locations.

4. Enter you cell phone number.

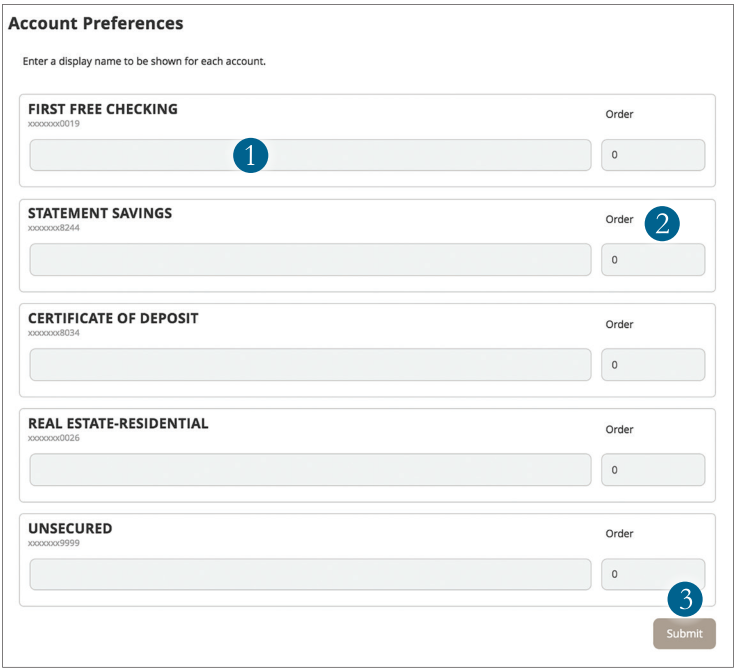
5. When completed, click **Submit**.

Settings

Account Preferences

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

To Set Up or Change Your Viewing Preferences:



In the **Settings** tab, click on **Account Preferences**.

1. Customize a **Display Name** for your accounts.
2. Change the display order of accounts on the Home Page by entering a number on the right side of the nickname.
3. When you are happy with your choices, click **Submit**.

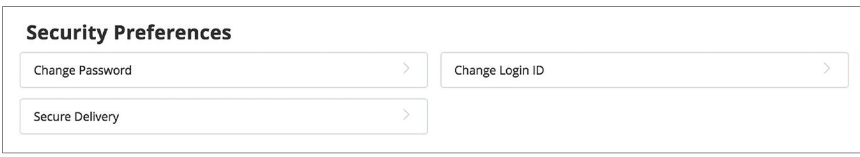
Settings

Security Preferences

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

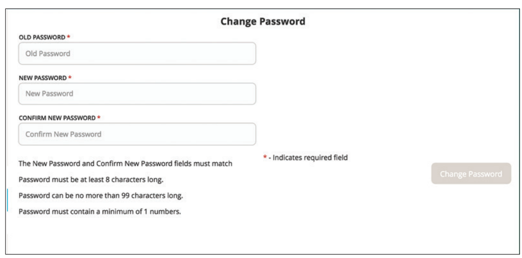
To Set Up or Change Your Security Preferences:

In the **Settings** tab, click on **Security Preferences** and choose a preference to edit.



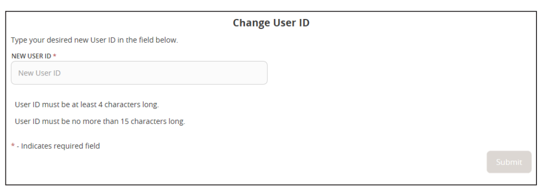
Password

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



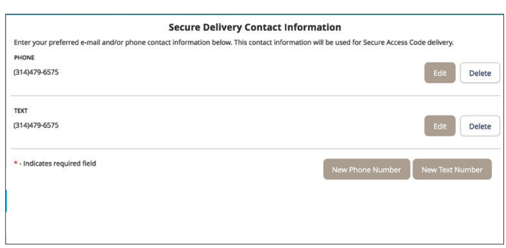
User ID

Be sure to create a User ID that you will remember but that is not too recognizable.



Secure Delivery

Make sure that we have your correct phone numbers on file so you can receive Secure Access Codes when logging in from an unregistered device.



Settings

Alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and tell you 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 Electronic Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

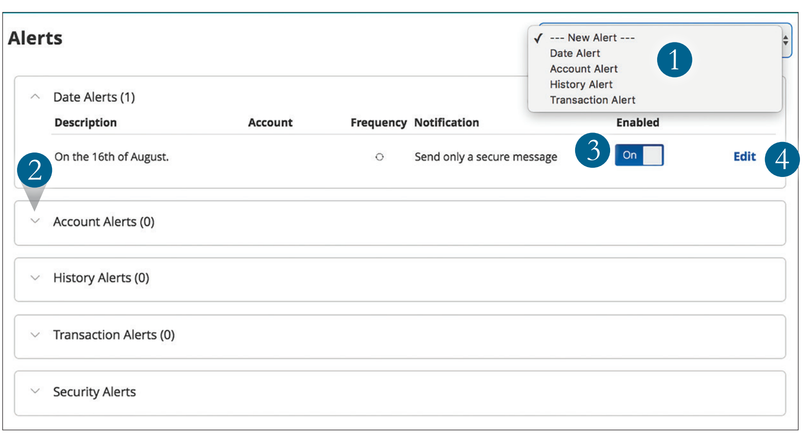
To Edit Alert Delivery Preferences:

You can create specific Date, Account, History, Insufficient Funds, Transaction, and Security Alerts and edit their delivery methods.

Delivery methods include:

- Secure Message within Electronic Banking
- Email
- Phone Call
- SMS Text Message

To Set Up New Alerts:



Settings

Alerts

In the **Settings** tab, click **Alerts**.

1. To create a new alert, click the **New Alert** drop-down. Choose the kind of alert that you wish to create from the drop-down. A new screen will appear where you can enter the necessary information. Be sure to click **Save** when you are finished.

2. To view the alerts for each category, click the category header.

3. You can easily turn an alert **On/Off** without deleting it by toggling the **Enabled** button.

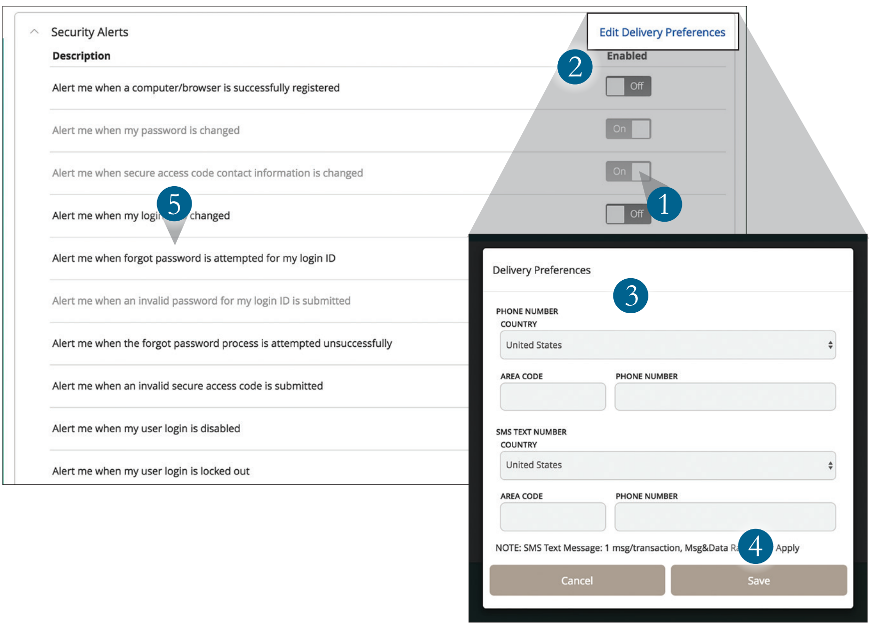
4. To view or change details of an already-existing alert, choose the **Edit** link on the right end of the one you would like to edit. Be sure to click **Save** after you change any alert details.

Settings

Security Alerts

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

To Edit Security Alerts and Their Delivery Preferences:



Settings

Security Alerts

In the **Settings** tab, click on the **Alerts** tab, then click **Security Alerts**.

1. To activate or deactivate an alert, click the **On/Off** button that corresponds with the appropriate one.

2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top. These changes will apply to all Security Alerts.

3. Enter the information for your preferred delivery method.

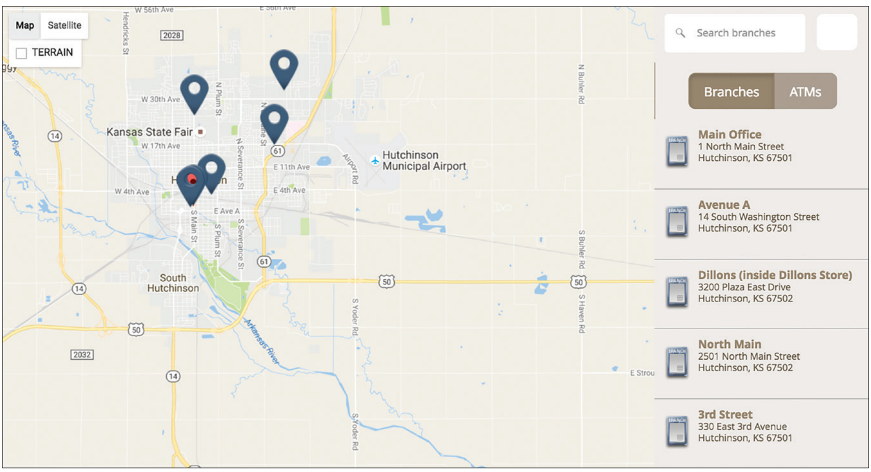
4. Click **Save** when you are finished.

5. If an alert is grayed-out, you cannot edit or disable it.

Locations

Locations and ATMs

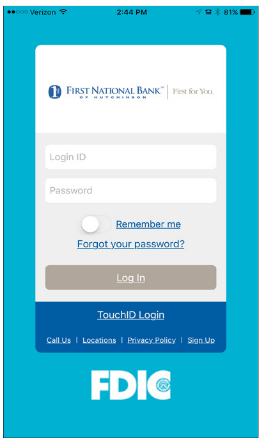
To look for the nearest location or ATM, use the zoom tool on the right to see a wider span of locations. To see more detailed information about specific locations, click on the pin on the map or the location name on the right rail.



Mobile Apps

Mobile Enrollment

If you're an Apple or Android user, you can download our free smartphone or tablet App from the Apple Store or Google Market Store.



Your login credentials are the same as your Electronic Banking User ID and Password. If you have not signed up for Electronic Banking you may do so from the app by clicking **Sign up**. Refer to page 8.

If your mobile device has fingerprint authentication enabled, you can enroll your fingerprint to login to the mobile app.

Many of the same features that you enjoy on the desktop view are found in the mobile app. You can transfer funds, access BillPay, set up alerts, send secure messages to The First and more.

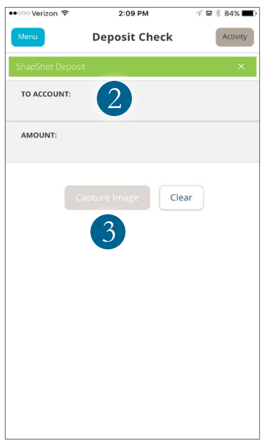
Mobile Apps

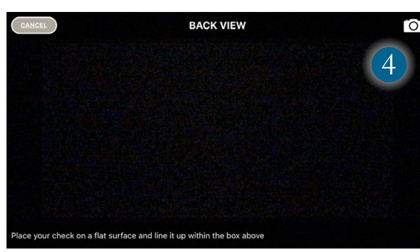
SnapShot Deposit

Make your deposits anywhere at any time with SnapShot Deposit via your smartphone or tablet. This free service is available to customers who meet a few eligibility requirements and who use current versions of Apple and Android devices.

Ready to get started? Visit any location or contact us at 800.310.1521 or 620.663.1521.

SnapShot Deposit:





Note

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

Mobile Apps

SnapShot Deposit

1. Without proper endorsement, a check may not be accepted. The following is required on the back of the check:
    - Payee Signature (should be the same as the payee line and be an account holder.)
    - Write the words: For Deposit Only
    - Account Number
2. Log in and choose an **Account** you would like the check deposited to.
3. Enter the **Amount**, then tap **Capture Image**.
4. Sign the back of the check, then take an image of the front and back of the check.
5. Verify that all four corners of the check are visible and all elements are legible and then tap **Submit Deposit**.
6. The SnapShot Deposit Activity Screen provides the status of deposits made via SnapShot Deposit. Click on each transaction for status details.
    - Pending, Deposit Captured: Indicates the image was properly submitted to and received by The First.
    - Accepted: Indicates the check has been processed for deposit into your account within two business days.
    - Rejected: Indicates there was a problem with the submission, and you should call us at 800.310.1521 or 620.663.1521 during bank hours.
7. Deposits made prior to 4:30 pm Central Time (CT) on regular business days, should be posted and credited to your account the same day. Deposits made after 4:30 pm CT on a regular business day should be posted and credited the next business day. Deposits made on a holiday, weekend, or non-regular business day should be posted and credited the next business day.
8. The First highly recommends that each check deposited via SnapShot Deposit be held for at least seven business days. Then The First recommends you shred or otherwise destroy the check. For more information visit fnbhutch.bank.

Locations & ATMs

Main Office – 1 N. Main St., Hutchinson (no ATM)

Andale
- 6206 N. 247th St. W.

Goddard
- 18400 W. Kellogg Dr.

Haven
- 101 N. Kansas St.

Hutchinson
- 14 S. Washington St.*
- 2501 N. Main St.
- 1525 E. 17th Ave.
- 3200 Plaza E. Dr.* (inside Dillons)

ATM Only Locations
- 330 E. 3rd Ave. (Hutchinson)*
- 100 N. Ohio St. (Mt. Hope)
- 2101 N. Waldron St. (inside Hutchinson Clinic)

*ATM accepts deposits

620.663.1521 or 800.310.1521

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EQUAL HOUSING LENDER