

bankatfirstnational.com 800-667-4401

BANK AT HOME KIT

We are here to help you stay on top of all your banking needs at home.





ONLINE BANKING & MOBILE APP

Access your accounts anytime, anywhere

MOBILE CHECK DEPOSIT

No need to come to the bank to deposit a check - do it through our mobile app

BILL PAY

Pay all your bills from one place securely

POPMONEY®

Receive and send money to friends and family

TRANSFER MONEY

It's easy to transfer money between your FNBT accounts, or even transfer to and

from accounts at other financial institutions with our external transfer feature

OPEN ACCOUNT

With lobbies restricted and 'safer at home' orders in place, you can still open

personal accounts online without seeing a banker

APPLY FOR LOAN

Apply for a personal, auto, or home loan right from the comfort of your home

ONLINE BANKING | ENROLL IN ONLINE BANKING

O Login to Online Banking

Sign Up | Forgot Password?

Additional Logins

Login

×

Personal
 Business

Password

App Store

Select...

Download App for Smartphone Bank easier with our mobile app.



Enrollment for Personal Online Banking only.

For Business Online Banking enrollment, please call 800-667-4401.



USING MOBILE DEPOSIT IN OUR MOBILE BANKING APP!

LEARN MORE

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	Lifter a new Access ID and Fassword. These will be t	seu for all futur
Type of account *	Checking	
Account number *	HIDE	
Social Security number *	HIDE	
PIN *	HIDE	
	Last 4 of SSN or Telebank PIN	
Mother's maiden name *		
Security question *		
Security answer *	HIDE	
Email address *		
Confirm email address *		
	* Indicates required field	

STEP 1:

Visit **www.bankatfirstnational.com** and select the blue Sign Up in the Login to Online Banking box.

STEP 2:

On the enrollment page, enter in your account type, account number, Social Security, PIN (your Telebank PIN or last four digits of your Social Security Number), Mother's Maiden Name, security question, security answer, and email address.

Your Username must be 6-17 characters long and may contain alpha and numeric characters. Passwords must be 8-17 characters long. We recommend including at least one upper case, one lower case, and one numeric character.

- Once enrolled in online banking, you can manage a number of banking activities anytime, anywhere: » Access online Statements » View account balances and history » Transfer funds between accounts (setup recurring transfers) » View checks written » Make loan payments
 - » And more!

MOBILE BANKING | DOWNLOAD THE APP

Bank from your smartphone by downloading our mobile banking app or by typing **www.bankatfirstnational.com** into your mobile web browser.





STEP 1: MOBILE APP

Download the app from the App Store or Google Play by searching "FNBT Mobile".

STEP 2:

Once downloaded, sign in with your Username and Password or select "Enroll now" from the home screen of the app if you haven't yet established a username and password for FNBT online banking.

Your Username must be 6-17 characters long and may contain alpha and numeric characters. Passwords must be 8-17 characters long. We recommend including at least one upper case, one lower case, and one numeric character.

MOBILE WEB

You can also login to online banking from your mobile phone by typing **www.bankatfirstnational.com** into your mobile web browser, and selecting the green Login button. Sign in with your Username and password. This allows you to access online banking from your phone without having the app.

MOBILE BANKING | DEPOSITING A CHECK

No need to come into a branch to deposit a check – you can do it wherever you are through our mobile app and with the camera on your phone

STEP 1:

After logging in, tap the "Deposit" tab in the menu bar at the bottom of the screen. From here, you can deposit a paper check with just a few taps.

STEP 2:

Select "Deposit a check" from the deposit screen. Choose the account to make the deposit and enter the amount. Next, tap "Take photos" to proceed.

STEP 3:

Sign the back of your check with your signature and endorse your check with "For Mobile Deposit Only to FNBT".

STEP 4:

Take a photo of the front and back of your check following the instructions.

STEP 5:

After taking the photos, tap the "Make deposit" button to complete the process. This will confirm the amount and the account to make the deposit in. You can check the status of your deposit at any time.

Important to know:

Mobile check deposits made before 4pm central time Monday – Friday will be credited to your account the same day. You will not see the deposit in your online banking until 5:30 pm that day. Mobile check deposits made after 4pm central will be credited to your account the following business day.





BILL PAY | GETTING STARTED

Pay one-time or recurring bills with ease!

With our bill pay system, you can easily:

- » Schedule payments in advance
- » Set up payment reminders
- » Ensure payments are received on time
- » Have all payee information in one convenient place
- » Avoid paper clutter
- » More secure than paper billing

STEP 1:

Login to your FNBT online banking account at **www.bankatfirstnational.com/login** and select the Bill Payment tab (if you do not have a Bill Payment tab, call us at 800.667.4401)

D Firm	st National I Trust Com	Bank 1pany®	\sim	My Reward	ls Alerts Mail Profile Log Out
Home	Accounts	Transfer	Bill Payment	Open Account	Tutorials
Home			\bigcirc		

STEP 2: Review and accept the terms of use

STEP 2:

Begin setting up companies or people you wish to pay



BILL PAY | ADDING A BILL

STEP1:

Have your billhandy! From your Payment Center, click Add a Company or Person

D Fin	rst National d Trust Con	Bank ıpany®		My Rewar	ds Alerts	Mail Profile Log Out
Home	Accounts	Transfer	Bill Payment	Open Account	Tutorials	
3ill Payn	nent					
Payment Cente	Activity Pepmoney	Transfer Money Account	s Profile Help Center			
Tuesday Apr	17, 2020					
Paymen	t Center					
Send Money	Split an Expense Nov	3		Hav. To? 🌣 Settings	▼ Incoming Payr	nents
				Add a Company or Person	This section lists on you need to take ac	ly those incoming payments tion on.

STEP 2:

Select the category, and then select a company from the prepopulated list. If your company is not in the list provided - select **Other Company** and simply follow the prompts to enter your biller's information.

Bill Payment		
Payment Center Activity Popmoney Transfer Money Accounts Profile Help Center		
James Duateer Terrisfy /kg/17,2000 Add a Company or Person Company Person	×	
Payment Center Search Our Network Send Meery Spituat Celer the name of any company or person in the U.S. Q If a company can't be plad electronically, multi-actived, for you.	/c11	ita
		tone incoming payments
Phone Processing and Phone		ick when a payment is
Insurance		15



STEP 3:

Enter the account information. Give your new biller a nickname so that you can find it easily in the future. Click **Add Bill**. When you return to the Payment Center, you will find your new Company in your biller list.

ompany Perso	n Company Name
╨╼	
	Account Number
Other Company	Nickname
	Address Line 1
	Address Line 2
	City
	State
	State 🖌
	Zip Code
	-
	Phone Number
	Mobile Number (Optional)
	Email Address (Optional)
	Add Bill Connel

BILL PAY | PAYING BILLS

STEP1:

Once you have added a person or company to your Payment Center, you can start paying bills. Simply select the payee and enter the amount due.

STEP 2:

The earliest standard delivery is added automatically, though you can change the date. If Rush Payment is available you have the option of expediting your payment.

	Oxiok eBill Activation Organize My List Add A Company Or Person
Household	Ser
Enteral Electric	Pay From Amount Deliver By
77065 Details	*23468 💌 S
	But Debay
+08*	Askelz Eschiders Askelag alla
Super Financial	*25468 🔳 🗵
	Buth Delivery
	Astritz Beninders AutoPax 🖬
Personal	Ser
Mobile Ultra	-22460 K S
3 400	Bush Delway
Index Eindex 45 Dages	Astivity Berninders AutoPax, #Bills 🖽
Thomas Jefferson	22400 1
lings and District income start	Bush Delivery
	Azhritz Esmindera AutoEsz
My Bills	Sort
National Courts	

Image: Strategy in the strategy in the

First National Bank and Trust Company®

STEP 3:

Once you fill in your amounts, send your money and review your payments. If it's correct, click Submit Payments.

Next: Requesting and receiving eBills – electronic statements allow you to view and pay your bills from the same place!

POPMONEY | ADDING & PAYING A PERSON

STEP1:

Paying people is easy with Popmoney. Login to your FNBT online banking account. Select the Bill Payment tab. Click on the Popmoney tab or by selecting the person's name from your biller list in the Payment Center.

STEP 2:

To Add New Contact, click Popmoney tab, then Add New Contact. Enter recipient's name, email or mobile number and the Amount that you want to send. Select the Send Date, the Pay From account and click Continue.

STEP 3:

Verify your information and click Send Payment. You will receive confirmation and your recipient will get an email or text message with information on Popmoney and steps to receive the payment.

First N and Tr	ationa ust Co	l Bank mpany®				
Home Accounts	Transfer	Bill Payment	Open Account	Tutorials		
Home						
Accounts						
Personal Checking X060					Available Balance \$2,559.55	
General Savings XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX					Available Balance \$375.00	
Credit Card XXX007					Available Balance \$1,187.41	
Certificate of Deposit XXX085					Current Balance \$1,204.20	
Mortgage XXX086					Ledger Balance \$82,241.65	

Purperte condition

Contract

Purperte condition

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 The money will he/she accepts 	be in Thomas Jefferson's account this payment by 1 AM ET on 05	int as early as Tuesday, 05/05/2020 if /05/2020
Detailed Paymer	t Information	Delivery Speed
From:	Main Checking *23458	Delivery Standard
To:	Thomas Jefferson	Speed: Delivery Date: 05/05/2020
Payment Amount	\$10.00) Delivery Date: 03/05/2020
Send Date:	4/30/2020	Mar Martan
Fee:	\$0.50	My Notes
Frequency:	One-Time Payment	Category: Not Entered
		Description: Not Entered
-		
Message		



POPMONEY | REQUESTING MONEY

STEP1:

When you need to split an expense such as rent or request money from someone, you can Request Money from other people using Popmoney. Start by going to the Bill Payment tab in online banking and then the Popmoney tab.

STEP 2:

Next, select an existing contact from your prepopulated list or Add New Contact. Enter the Amount requested, select the Deposit To account, enter your Text Message and click Next.



STEP 3:

Review your request. If the information is correct, click Send Request. You will receive a Request Confirmation. Your request recipient will receive a message via email or text that will explain Popmoney and provide next steps to fulfill the request.

Overview	Send Money Request M	loney Activity	Contacts	Preferences	0 · 0				0.4.4	5.4
Request Mor	ney				Overview Se	na money	Request Money	Activity	Contacts	Preterences
Request money notified and can	easily from a person or a gro pay with just a few clicks. Mo	oup with just their em oney goes to your ac	ail or mobile n count automat	umbers. They'll get tically.	Review your Request Details	Request				
Request From	People you can reques	t money from	Add A	Contact Select from list	Request from: Amount:	: Thomas \$15.00	Jefferson			
Amount	0.00				Due Date: Reminder:					
Deposit To	Main Checking *23456				Message					
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Add a note t	to this transaction (not seen b	y the recipient)			To: Message:	Thomas Not Ent	s Jefferson - tjefferso ered	n@jonandjan	edoe.com	
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	Send money	ricquest morie)	Picavity	Contacts	Preferences	popmoney	
Payment Ir	formation		De	on't see a paym	nt you are expecting?	Popmoney Help What is Popmoney?	
To	First Nan Enter the Ernai For their bank air bank air deposite Ernail o Bank Debit Select Exist!	recipient's il or Mobile first time, the recipi ount information. 1 d into thier bank ac ir Mobile : Account t Card ng Contact	Last Name *	mpted for their be directly		How Popsonny works? What san Luas Popsonary for? What are the differint ways Lean sameow? FAQs	
Amount	Make th	0.00 View Lin	vits vent				
Send Date	Today						
Delivery	slivery Select or add a contact to see delivery speeds						
Pay From	Main Check	ing *23466					



ACCOUNT TRANSFERS | EXTERNAL ACCOUNT TRANSFER

Transfer money to or from an account at another financial institution easily with our external transfer feature.

STEP1:

Login to FNBT Online Banking and select the Bill Payment tab.

First National Bank and Trust Company*	
Home Accounts Transfer Bill Payment	Open Account Tutorials
Home	
Accounts	
Personal Checking	Available Balance
X060	\$2,559.55
General Savings	Available Balance
XXXXXXXXXX123	\$375.00
Credit Card	Available Balance
XXXX007	\$1,187.41
Certificate of Deposit	Current Balance
XXXX086	\$1,204.20
Mortgage	Ledger Balance
XXX086	\$82,241.65

STEP 2:

Select the Transfer Money tab. Under Transfer Money With Other Financial Institutions. Select Add an Account. Enter the Account Type, Routing Number, and Account Number for the external account you wish to transfer to or from and select Add Account.

Transfer Money Transfer Money <u>History</u> <u>Manage Sc</u>	hedules								
Make A Transfer									
To transfer money with your account at another financial institution, you need to Add an Account									
Add an account									
Account Nickname									
*Account Type	Select An Account Type	~							
	Personal								
	O Business								
	Sample Check								
	Routing Number Account Number Check Number								
*Routing Number									
*Confirm Routing Number									
*Account Number									
*Confirm Account Number									
Verify This Account			About verifying accounts						
For your security, you'll need to verify that	you own this eccount								

STEP 3:

Complete the account verification steps. Two small test deposits and one test withdrawal will be made into the account you are adding. Look at the transactions of the account you are adding to identify these test deposits. Enter the amounts in order to verify you own the account. Once this verification process is complete, you will be able to transfer to and from the external account.



OPEN ACCOUNT ONLINE | PERSONAL CHECKING OR SAVINGS ACCOUNT

With lobbies restricted and "safer at home orders" in place, you can still open a personal checking or savings account from the comfort of your home.

STEP 1:

Visit www.bankatfirstnational.com

STEP 2:

Select **Open Account** and then choose the type of account you would like to open:

- Personal Checking
- Money Market
- Savings Account

STEP 3:

Follow the simple steps to complete your online account application.

Here's what you'll need to get started:

- US Social Security Number
- Valid form of ID (driver's license, state ID, military ID, or passport)
- Previous home address (if you have lived at your current address less than 2 years)
- If applying as an existing customer, your current approximate checking and savings account balances)





APPLY FOR LOAN ONLINE | AUTO, PERSONAL, HOME LOANS

With lobbies restricted and "safer at home orders" in place, you can still apply for a loan or refinance your existing loan online.

STEP 1:

Visit www.bankatfirstnational.com

STEP 2:

Select **Apply for Loan** and then choose which type of loan you'd like to apply for:

- Apply for Mortgage Loan
- Apply for Home Equity Loan
- Apply for Auto Loan
- Apply for Personal Loan

STEP 3:

Follow the simple steps to complete your application. Once the application has been submitted, a banker or loan officer will be in touch to complete the process.



More Ways to Bank with Us



For questions or to set up an appointment **800.667.4401 or customersupport@bankatfirstnational.com**

What do you need to do?	Drive thru	ΑΤΜ	Voice Banking 800-667-4401 Option 2	Online	Mobile App	Customer Support 800-667-4401	Appointment
Deposit a Check	\checkmark				\checkmark		
Withdraw Cash	\checkmark	\checkmark					
Check Your Balance	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark		
Transfer Money	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark		
Pay a Bill, Family or Friend				\checkmark	\checkmark		
Open an Account	\checkmark			\checkmark			\checkmark
Get a New Debit Card	\checkmark					\checkmark	\checkmark
Report a Lost/Stolen Card	\checkmark					\checkmark	
Report Fraud or Ask a Question About Your Account	\checkmark			\checkmark		\checkmark	
Apply for a Loan	\checkmark			V			\checkmark
Apply for a Mortgage				\checkmark			\checkmark
Access Safe Deposit or Self Storage Box							

For more information and updates on channel availability visit www.bankatfirstnational.com/coronavirus



Bank at Home Kit

We want you to help you utilize online and mobile banking so you can bank anytime, anywhere.

bankatfirstnational.com

Questions?

We'd be happy to help 800.667.4401 or customersupport@bankatfirstnational.com