First National Bank and Trust Company®

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.

EQUAL HOUSING LENDER

Member FDIC

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

First National Bank and Trust Company®

Enrollment for Personal Online Banking only.

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

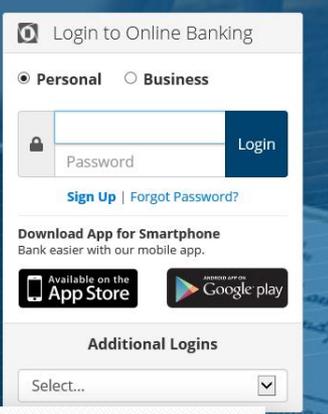## DEPOSIT CHECKS FROM YOUR PHONE

USING MOBILE DEPOSIT IN OUR MOBILE BANKING APP!

LEARN MORE

Login to Online Banking

◉ Personal   ○ Business

Password

Login

Sign Up | Forgot Password?

Download App for Smartphone
Bank easier with our mobile app.

Available on the App Store

ANDROID APP ON Google play

Additional Logins

Select...

Enroll

Enter a New Access ID and Password. These will be used for all future access.

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

Enroll

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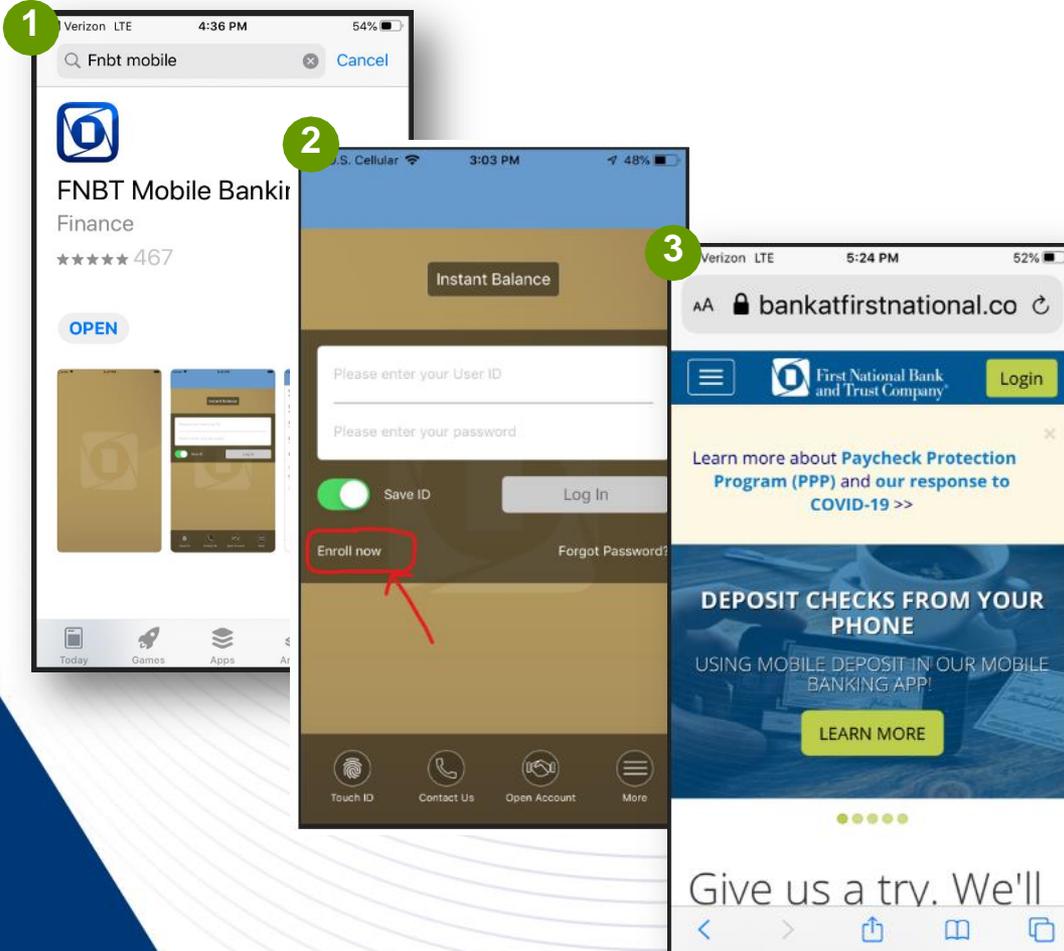
Your Username must be 6-17 characters long and may contain alpha and numeric characters. Passwords must be 8-17 characters long. We recommend including at least one upper case, one lower case, and one numeric character.

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.*

First National Bank and Trust Company®

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.
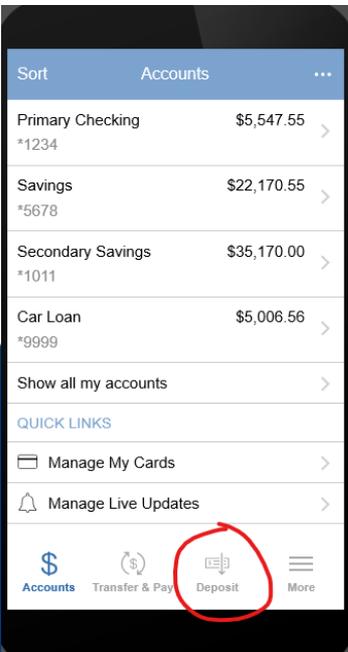
MOBILE BANKING | DEPOSITING A CHECK

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
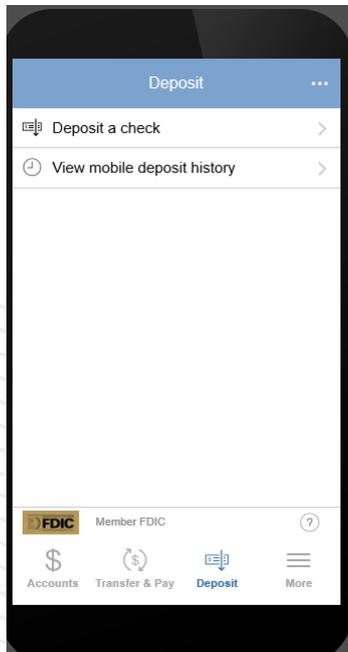
STEP 1:
After logging in, tap the "Deposit" tab in the menu bar at the bottom of the screen. From here, you can deposit a paper check with just a few taps.
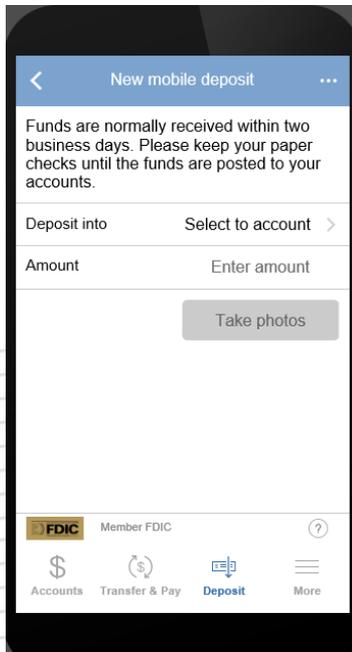
STEP 2:
Select "Deposit a check" from the deposit screen. Choose the account to make the deposit and enter the amount. Next, tap "Take photos" to proceed.
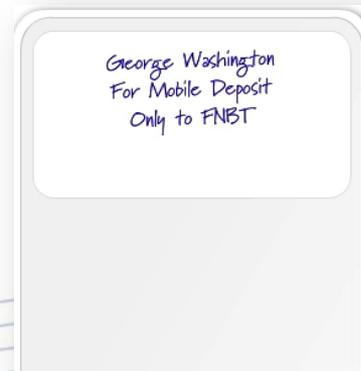
STEP 3:
Sign the back of your check with your signature and endorse your check with "For Mobile Deposit Only to FNBT".

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.

George Washington
For Mobile Deposit
Only to FNBT

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)

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

First National Bank and Trust Company®

STEP1:

Have your bill handy!

From your Payment Center, click **Add a Company or Person**
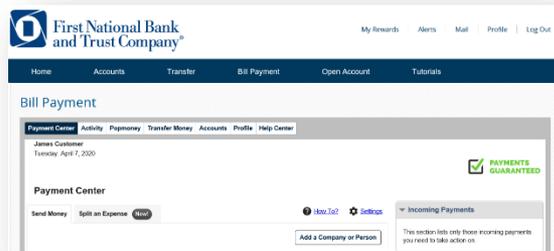
STEP 2:

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.
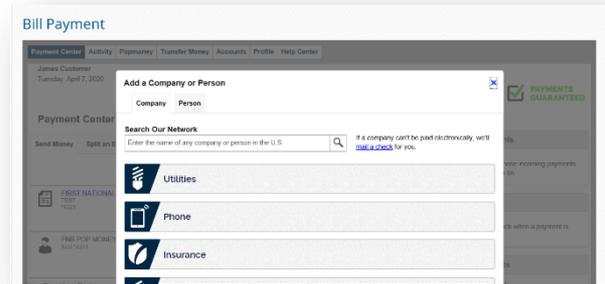
STEP 3:

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.
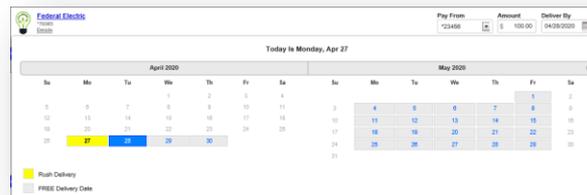
STEP1:
Once you have added a person or company to your Payment Center, you can start paying bills. Simply select the payee and enter the amount due.
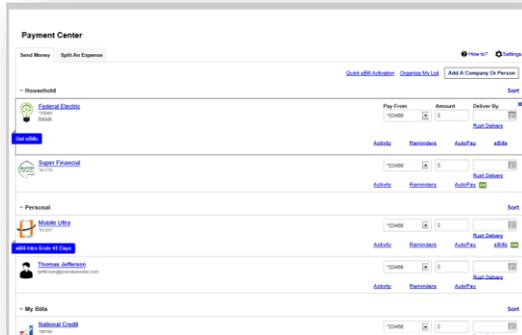
STEP 2:
The earliest standard delivery is added automatically, though you can change the date. If Rush Payment is available you have the option of expediting your payment.

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.
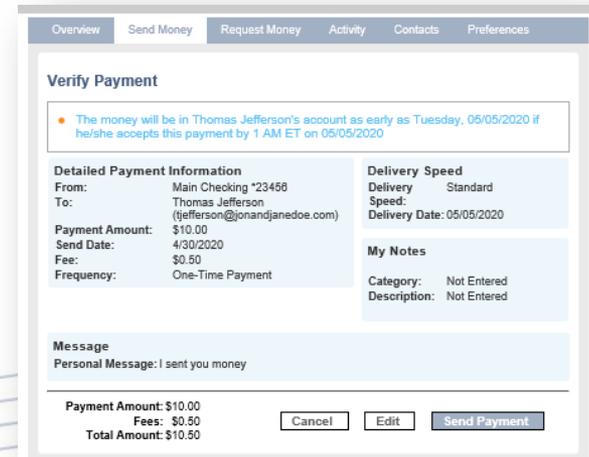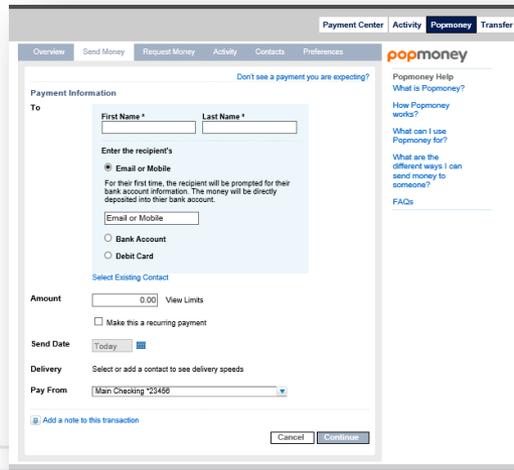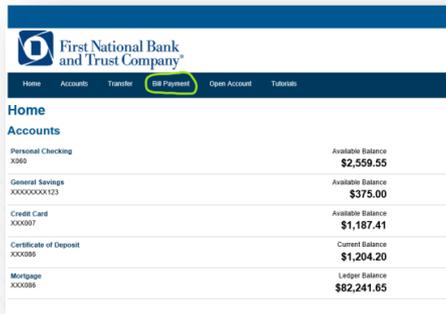
POPMONEY | REQUESTING MONEY

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 pre-populated 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.

ACCOUNT TRANSFERS | EXTERNAL ACCOUNT TRANSFER

Transfer money to or from an account at another financial institution easily with our external transfer feature.
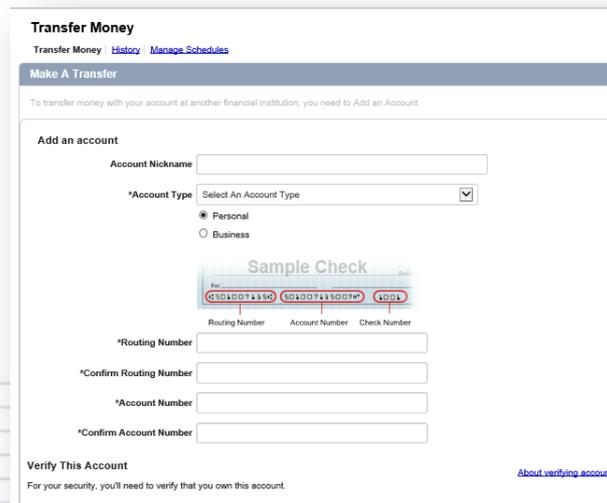
STEP1:
Login to FNBT Online Banking and select the Bill Payment tab.
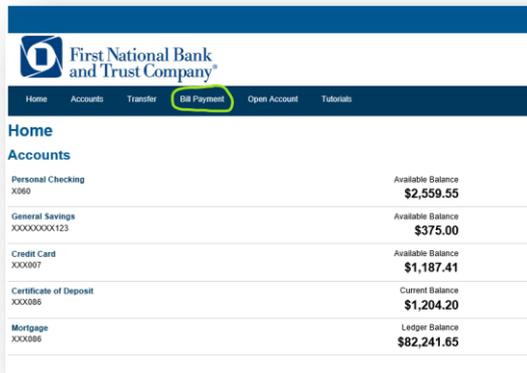
STEP 2:
Select the Transfer Money tab. Under Transfer Money With Other Financial Institutions. Select Add an Account. Enter the Account Type, Routing Number, and Account Number for the external account you wish to transfer to or from and select Add Account.

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.
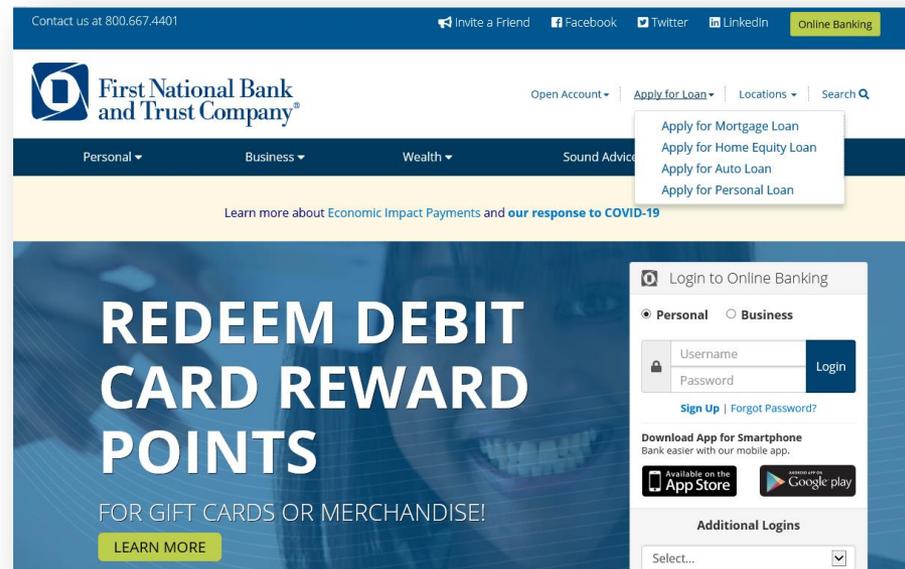
STEP 1:
Visit www.bankatfirstnational.com

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

First National Bank and Trust Company®

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

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