



fmbnc.com

Bank On-The-Go User Guide

F&M ONLINE BANKING

1. Go to fmbnc.com and click 'Online Banking Login'.
2. Enter the F&M Online Banking ID provided at account opening or by email.
3. Your initial F&M Online Banking Password will be the last four digits of your Social Security/Tax ID number.
4. The system will prompt you to change your password.
5. You will then be prompted to select a Personal Identification Image.
6. For added security, you will be prompted to establish security questions and answers to authenticate your identity in the future.
7. Confirm the questions and answers you provided.
8. Verify your email address and click 'Submit'.
9. You can change the Online Banking ID provided to something easier to remember by clicking the 'Options' tab. Enter your new ID under the F&M Online Banking ID section and click 'Submit'.

You are now ready to use F&M Online Banking.

RESET PASSWORD

Please take the following steps to enable the Reset Password feature. This allows you to regain access in the event that you forget your current password or become locked out of F&M Online Banking.

1. Click the 'Options' tab from your F&M Online Banking page.
2. Complete the Password Reset Question and Answer.
3. Click 'Submit'

In the event you need to use the Reset Password feature, please follow these steps:

1. Enter your F&M Online Banking ID and click 'Submit'.
2. Select 'Reset Password'
3. A screen will display requesting: F&M Online Banking ID, Email address on file and Email subject*.
4. Complete the information and click 'Continue'.
5. An email will be sent to you containing a link that will allow you to reset your password by entering your Online Banking ID and the answer to your Password Reset question and clicking 'Continue'.
6. Click 'Go to Login Page' and enter your Online Banking ID and your original password, which is the last four digits of your Social Security/Tax ID number.

*Email subject – a word or phrase entered in this field displays in the subject line of the email you will receive as a security feature indicating that it is a legitimate email from F&M Bank.

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F&M BILL PAY

(including Person-to-Person payments)

1. Log into F&M Online Banking and select the 'Bill Pay' tab.
2. Select the account from which you most often pay your bills.
3. Agree to the Terms and Conditions by checking the box and clicking on 'Go!'
4. Click 'Continue' and begin to setup your payees.
5. To pay a company, use each payee's statement/bill to correctly enter the information requested such as payee name, account number and zip code.
6. To pay a person, you can choose from three options to send the money: Email, Direct Deposit or Check. When sending by Email, the recipient provides their routing and account number and the funds are electronically deposited into their account. The Direct Deposit option requires that you know the recipient's routing and account number for the bank to electronically deposit the funds in their account. The last option of paying a person by check requires that you know the recipient's full name, phone number and mailing address.
7. Payments entered by 3:00 pm are processed the same day (Monday – Friday). The 'Deliver By' date is determined by whether the payment is electronic or by check and is displayed on your Bill Pay screen beneath the 'Payment date'.



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F&M MOBILE BANKING

1. Log into F&M Online Banking and select the 'Options' tab and then the 'Mobile Settings' tab.
2. Complete all information requests, select accounts to access and click 'Submit'.
3. Agree to the mobile banking agreement by checking the 'I accept' box and then the 'Confirm' button.
4. A text message will be sent to your phone alerting you of the setup.
5. You can download our mobile app by searching "F&M Bank-NC" in the Google Play or App Store or by visiting the Mobile Banking page on our website at fmbnc.com, which contains direct links to both stores.

You are now ready to use F&M Mobile Banking.



Our F&M mobile app allows you to view your accounts and statements, transfer funds, pay bills and find ATM and branch locations. You can even deposit checks anytime, anywhere into an eligible checking or savings account with F&M Bank Mobile Deposit*. Plus manage your debit card, including the option to freeze and unfreeze your card or report your card lost or stolen in just seconds.

Additionally, you can log into your accounts with just your fingerprint using Touch ID® on your iPhone or iPad. It's secure, it saves time and you don't have to remember any passwords!

*Account eligibility requirements apply

For more information about these services, please visit fmbnc.com, email us at bankonthego@fmbnc.com or visit an F&M Bank branch.



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