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Online Banking: Frequently Asked Questions

What equipment do I need to use F&M Online Banking?

The equipment needed to use F&M Online Banking is a computer, an Internet service provider for Internet access and one of the current or immediately prior versions of the following browsers: Internet Explorer, Firefox, Safari, or Google Chrome.

If you use another browser, you will need to download one of the above browsers to utilize F&M Online Banking. To do so, visit the appropriate websites to download these at no charge.

How is my information secured when viewing through the Internet?

When logging in to F&M Online Banking, you enter a "secure server" area using the latest Secure Sockets Layer (SSL) cryptography. From the moment account information leaves your computer to the time it reaches the processing computer, all Internet banking sessions are encrypted.

Netscape users will know they're in a secure session when a "solid key" appears in the lower left corner of the screen. Microsoft users will see a "closed lock" indicating a secure session.

You automatically will be disconnected from the processing computer after ten (10) minutes of inactivity. To return to F&M Online Banking, you will need to repeat the logon security protocol.

What options are available for Transferring Funds?

You can transfer money to or from your checking and savings accounts. You can make payments to your mortgage loan, installment loan, equity line or cash reserve from any of the transactional accounts listed above.

You may specify that a transfer occurs one time or you may specify that a transfer occurs on a recurring basis. The transfer cut-off time for the current day's processing is 6:00 p.m. Transfers initiated after 6:00 p.m. will be processed on the next business day.

Bill Pay is a service offered within F&M Online Banking.

Federal regulations prohibit excessive transactions on savings and money market accounts. See product disclosure.

Can I change either my User ID and/or password?

You may change both your User ID and password once you have logged in.

How do I download my account information?

1. From the main screen, click on "Download."
2. Select the dates that you want to download.
3. Choose the type of file you would like to download.
4. Click on "SUBMIT" to begin the download.
5. Specify where you would like for the file to be stored.

FOR COMMERCIAL CUSTOMERS:

How many employees in my business will be able to access the company's online banking accounts?

There are no limits to the number of users for a company, but access should be limited to those employees who are responsible for accounting procedures.