

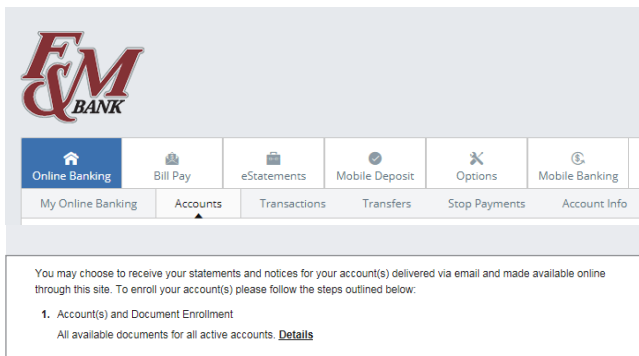
# Electronic Statements User Guide

## ENROLL FOR eSTATEMENTS

- Log into your F&M Online Banking at [fmbnc.com](http://fmbnc.com). Please note that you are unable to enroll in eStatements through the F&M Bank mobile app.
- Select the eStatements tab from the menu bar.
- The first time you click on the eStatements tab you'll be presented with an enrollment screen.

### STEP 1

Click **Details** to see which accounts and document types you can enroll.



### STEP 2

Make sure your email address is correct. If no email is listed, you must fill one in.

2. Please review the following email address. If not correct, please update it in the space shown.

email address

### STEP 3

Enter a word or words that you will recognize. This is called your eStatement security phrase. Emails from us regarding eStatements will contain this phrase.

3. Please enter a security phrase to be displayed on all valid emails sent from this site.

Please enter a security phrase. (ex. I love sports)

### STEP 4

This step is your key to knowing if you'll be able to read eStatements online. You must have Adobe Reader® DC installed on your computer to use the service.

4. Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#).

Please enter the enrollment passcode.

- First, click where it says **click here**. This will open an Adobe PDF document in a new window.
- In the center of the PDF you will see a passcode word. This word is case-sensitive. Make a note of the passcode.
- Then return to the enrollment screen and type the passcode into Step 4.

### STEP 5

Read our terms and conditions then check the box that says "I agree." Finish by clicking the **Enroll Now** button. To see a sample statement, click the link in the lower left-hand corner.

5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.

**F&M Bank**  
**Electronic Banking Account Statement and Notice Disclosure and Agreement**

This Electronic Banking Account Statement and Notice Disclosure and Agreement "Agreement" is made between you and F&M Bank and provides your request and

I agree to the listed terms.

Click [here](#) to see a sample document.

**Enroll Now**

### CONFIRMATION

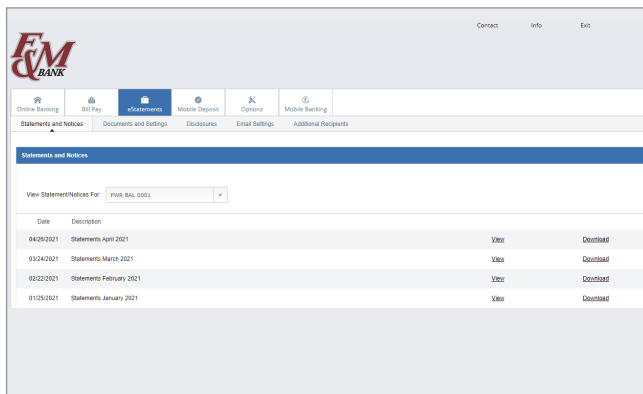
You'll receive an email from us any time you enroll or un-enroll. All emails from us regarding eStatements will contain the security phrase you created.

## Electronic Statements User Guide, cont.

### RECEIVING DOCUMENTS

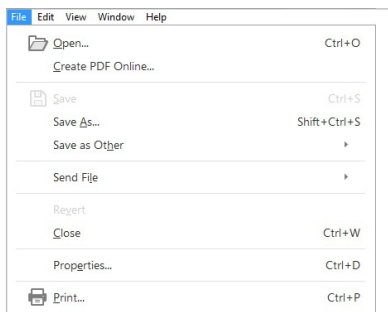
You'll receive an email when your eStatement is ready to be viewed.

- Sign in to Online Banking to continue.
- Click on the eStatements tab for a list of documents. Toggle between accounts by using the drop-down account listing.
- Click **View** to open the document.



### SAVING AND PRINTING

Because the statements open with Adobe, you can use the Adobe toolbar to save or print.



### ACCOUNT RECONCILIATION

Use the 'Reconciliation Wizard' tab to balance your checkbook.

### MOBILE BANKING

eStatements can also be viewed on the F&M Bank Mobile App.

### SECURITY REMINDERS

- We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- Do not write your password down.
- Change your password frequently.
- Use a different password to access your online accounts than ones you use for other applications.
- Always exit your online banking session before leaving your computer or mobile device.



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*fmbnc.com*

For more information about eStatements, please visit [fmbnc.com](http://fmbnc.com), email us at [bankonthego@fmbnc.com](mailto:bankonthego@fmbnc.com) or visit an F&M Bank branch.



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