

Hurricane Season

June 2009

Preparedness for Your Banking

As hurricane season draws upon our area, residents and business owners are encouraged to prepare for the possibility of a storm.



Significant safety information is provided by law enforcement, emergency management, and various other agencies.

FNBT BANK would like to help you prepare for financial needs you may encounter should such an event occur in our area.

We make the following financial recommendations based on past storm season experiences. Utilizing the many FREE Electronic Services offered by FNBT Bank can relieve some of the stress you may encounter.



CASH

is especially important during times of emergency. It is recommended that you acquire your cash needs in advance of a pending storm. Demands for cash increase during emergency situations, so planning ahead can help lower your stress level.

ATM CARDS

are very helpful to ensure uninterrupted access to withdraw cash from your accounts from participating ATM's. If you do not currently have an ATM Card, you can visit any office and obtain a FREE ATM Card today. If you already have an ATM card, but do not recall your PIN, visit any FNBT Bank office with your card and a banking representative will assist you with a new PIN.



DEBIT CARDS

provide access to your checking account allowing you to make purchases wherever Visa® Debit Card is accepted, plus the ability to withdraw cash from an ATM. Request a FREE Visa® Debit Card at any FNBT BANK office. By owning both an ATM Card and a Visa® Debit Card you will have electronic access to your funds, especially since some businesses may not accept out-of-town checks. If you already have a Visa® Debit Card, but do not know the PIN, visit any FNBT Bank office with your card and a banking representative will assist you with a new PIN.

ONLINE BANKING

via www.fnbt.com is FREE and allows access to check your account balances, transfer funds between accounts, make loan payments, research check status, and more - from anywhere! If you do not have access to our FREE Online Banking you can [CLICK HERE](#) to enroll.





ONLINE BILL PAY

is FREE* and just like Online Banking; you can stay current with your bills no matter where you are. No more worries about falling behind on your payments or worrying if a hampered mail service will deliver your payments on time. With Bill Pay you simply go online and set up your bills to be paid-you're in control! If you do not have our FREE* Bill Pay you can enroll by clicking on the "Enroll in Bill Pay" through Online Banking. *Requires a minimum of 4 bills paid per month.

TELEPHONE BANKING

Keep our FREE 24-Hour TELEPHONE BANKING numbers handy, and with one call from any touch-tone telephone you can obtain information on your accounts and monitor recent account activity. **(Local) 1-850.796.2121 or (out of town) 1.800.455.5144**



DIRECT DEPOSIT

makes sure that regardless of disrupted mail services, or if you are displaced from your employer, or simply have no way to get to the bank, FREE direct deposit will ensure that your pay check, federal government benefits, pension, annuity, and many other automatic deposits will go into your account without interruption. If you do not currently use Direct Deposit, speak with a banking representative who can assist you with setting this up.

HOME DEPOSIT

is FREE and allows you to deposit your checks from anywhere, without coming into or mailing the deposit to the bank. FREE HOME DEPOSIT can be accessed at www.fnbt.com and Click on the "Submit Home Deposit" button. Simply follow the instructions to scan and submit your check deposit.



MOBILE BANKING

is FREE. This service allows you to access your account information via your cell phone or PDA, if access is available through your Internet provider. [CLICK HERE](#) to enroll in Mobile Banking.

ELECTRONIC BANK STATEMENT (EBS)

allows your bank statements to be delivered to you electronically, regardless of your physical location and is provided absolutely FREE. If you are not currently receiving your account statements via EBS, you may [CLICK HERE](#) to enroll or speak with any banking representative.



SAFE DEPOSIT BOXES

are available for rental; however, we recommend that you maintain a copy of important documents and keepsake photographs in your possession. Reminder: Safe Deposit Boxes are NOT insured and the bank is not responsible for the Safe Deposit Box content or loss thereof.



DOCUMENTS

such as your driver's licenses, checks, deposit slips, ATM and Debit Cards, credit cards, account information, tax papers, insurance papers, utility bills (for proof of residence) and any prescriptions, can be very important and essential when you evacuate. Maintaining a list of important phone numbers and email addresses can be beneficial for communication purposes.



INFORMATION

FNBT BANK has contingency plans in place to maintain our systems and processes before, during and after a storm, regardless of the evacuation requirements.

Information will be posted at www.fnbt.com during storm situations to assist clients with where and how to contact us. Other sites which may benefit you are listed below.

[Okaloosa County Public Safety](#)

[Walton County Emergency Management](#)

[Santa Rosa County Emergency Management](#)

FNBT BANK

29 N. Eglin Parkway
Fort Walton Beach, FL 32548

850.796.2000

Email - fnbtmail@fnbt.com

www.fnbt.com