

FNBT.COM Mobile Banking FAQs

How do I access Mobile Banking?

To access Mobile Banking, you must be an FNBT.COM BANK *Online* banking customer. If you already have access to our Online Banking service, just type www.fnbt.com into your web browser through your cell phone, click on the Mobile Banking button, then go to the instructions area and click on the link. Save the link in your favorites for future use. If you are not a current FNBT.COM BANK Online Banking customer, it's easy to enroll online, just visit our website and "Enroll Now". After you enroll, you can easily log into FNBT.COM *Mobile Banking* using your FNBT.COM BANK *Online* User Name and Password following the instructions listed above on your web browser through your cell phone.

Do I need web access on my cell phone?

Yes, because FNBT.COM *Mobile Banking* is an internet-based application. If you do not have Internet access, please contact your current cell phone provider.

Is FNBT.COM Mobile Banking secure?

Your personal information is protected by 128-bit encryption as it travels to your mobile device to prevent unauthorized access. We use multi-factor authentication technology to verify your identity, providing an extra layer of security for your peace of mind. We do not transmit account number information and none of your financial information is stored on your mobile device.

What happens if I lose my cell phone?

Your information is secure. We do not transmit account number information and none of your financial information is stored on your mobile device

What kind of banking can I do if I have a personal account?

Transfers, check branch hours and locations, view your account transaction history, view current balance information, and access local weather.

Can I view check images?

Most Smartphones enable you to view checks that have been written on your account. Smaller phones such as Razors cannot display legible images. FNBT.COM *Mobile Banking* knows the difference between phone types - if your phone is too small to view images, the "View Check Images" option will not be available.

What happens if I can't access the URL?

Please be sure you have internet access through your mobile device. If you do not have access, please contact your current cell phone provider to request access. If you have web access and cannot access our mobile banking link, we suggest going to www.operamini.com through your cell phone to download their web browser application. Some cell phone web browsers can block flash programs, but www.operamini.com can be used to work around these types of blocks.

Are there any fees associated with FNB.T.COM *Mobile Banking*?

FNB.T.COM BANK does not charge you any fees to access FNB.T.COM *Mobile Banking* however; your wireless carrier may charge you internet usage. We encourage you to contact your wireless provider/carrier for details on rates and charges.

Why does my FNB.T.COM *Mobile Banking* screen look different than my friend's mobile banking although we all bank at FNB.T.COM BANK?

Each mobile device model and service provider offers a variety of web browser applications. FNB.T.COM *Mobile Banking* is smart enough to adjust to almost any type of phone that offers web access, however different mobile devices may display a variety of font sizes, colors, and buttons.

How do I get a map to a FNB.T.COM BANK branch?

Go to the Locations Page and click on the Yahoo maps link.

How do I check the weather?

Go to the Locations Page and click on the weather link.

If you have any other questions, please contact our E-Banking department @ 1-850-796-2000 ext 2408 and we'll be glad to help you.