

# Learn more about FNBT.COM's New Online Banking

## 24 Hr. Banking Services

Navigating your financial future just got easier with Online Banking. Available from any computer with Internet access, FNBT.COM's Online Banking gives you powerful banking resources at your fingertips.

Now you can access your account information 24 hours a day, 365 days a year. Online Banking is convenient, reliable, secure, and FREE with all FNBT.COM accounts.

- Review account balances and recent transaction history
- Transfer funds between your FNBT.COM accounts
- Make FNBT loan payments
- Download transactions to financial management software such as Quicken or QuickBooks
- Communicate directly with FNBT.COM via e-mail
- Reorder checks (Costs for checks will vary depending on style selected)
- Place Stop Payments on Checks (fee may be assessed)

FNBT.COM Online Banking users can also experience the convenience of paying bills online with Bill Payment. Say goodbye to writing checks, stuffing envelopes, and licking stamps. Simply apply for Bill Payment and see how this **FREE\*** service can simplify your busy life.

\* **FREE** with a minimum of (4) bills paid a month from this service. Bill Pay is \$6.95 a month if minimum is not met.

## Frequently Asked Questions

- **How do I sign up for Online Banking?**  
Just click on the button that says Enroll Now on our website ( [www.fnbt.com](http://www.fnbt.com)). Once you complete and return the submitted information, one of our Online Banking Specialist will create your access and will email you a registration confirmation with your User ID and temporary password.
- **Is there a fee for Online Banking?**  
No, Online Banking is available free of charge to all FNBT.COM customers.
- **Is Online Banking safe?**  
Yes! FNBT.COM uses state-of-the-art firewalls and security to protect your accounts and identity. We protect your information by:
  - Using Secured Socket Layer (SSL) data encryption.
  - Requiring you to use a browser with 128-bit encryption. You can test your browser encryption by clicking on "Test Your Browser" on the login screen.
  - Never displaying your social security number or account numbers over the Internet. Instead, we allow you to customize your account names to differentiate accounts.
  - Automatically disconnecting your Online Banking session after 10 minutes of inactivity.
  - Requiring a unique Online Banking ID and password to be entered before you have access to any account information.
  - Utilizing a Password Security System. To keep unauthorized individuals from accessing your account by guessing your password, we have instituted a password lockout system. If your password is entered incorrectly three consecutive times, the user is "locked out" of the system.
- **What is encryption?**  
Encryption technology ensures that your confidential account information cannot be accessed by another party. Encryption is a way to rewrite something in a code, which can be decoded later with the right "key". When you request information about your accounts, the information is sent across the web in an encrypted format. When the information reaches you, it is decoded so that you and no one else can read it. When you see a small lock icon at the bottom of your browser, it indicates your data has been encrypted for transmission.
- **Why do I need 128-bit encryption?**  
Because we are dedicated to a safe and secure Internet banking experience, we require that you use the highest security standards available. Many personal computers are currently running browsers with 40-bit encryption, and these

must be updated at no charge. Simply click on the **TEST YOUR BROWSER** button next to the Online Banking login to check and update your browser if needed.

- **What can I do to protect my internet security?**

While Online Banking works to protect your banking privacy, you will also play an important role in protecting your accounts. There are a number of steps you can take to ensure that your Online Banking account information is protected including:

- Do not reveal your Online Banking ID or password to anyone else. They are designed to protect your banking information, but it will only work if you keep them to yourself.
- Change your password frequently.
- Do not walk away from your computer if you are in the middle of an Online Banking session.
- Once you have finished your Online Banking session, sign off before visiting other sites, by clicking on the "Exit" button.
- If you notice suspicious or unusual activity on your Online Banking accounts, call us at 850.796.2000 or email us at [FNBTMAIL@fnbt.com](mailto:FNBTMAIL@fnbt.com).
- Do not change your pseudo names for your Online Banking accounts to your account numbers.

*FNBT.COM Bank is not responsible for customer errors or negligent use of Online Banking Services. See our [Online Banking Services Agreement](#) for customer responsibilities.*

- **Can I choose my own Online Banking ID and Password?**

Initially you will automatically be assigned a unique Online Banking User ID. Your password will be the last four digits of your social security number. The first time you log on to Online Banking you will be asked to choose a different password for security reasons. You may choose any alphanumeric password 8 to 25 characters in length. You will also have the option of setting up a Personal ID, such as your name, to use in place of the initial Online Banking User ID. Please note that your actual Online Banking ID does not change - when you log on, the system will accept either the original 12-digit Online Banking ID or the Personal ID you assign. You may change your Personal ID and password as often as you would like, however the system will remember the last four passwords used.

- **How do I change my Personal ID?**

After you log on to Online Banking, select the "Options" tab. On this page you will be able to enter a new Online Banking ID in the two boxes: "Enter New" and "Enter New Again" then click "Submit" at the bottom of the screen.

- **How do I change my password?**

After you log on to Online Banking, select the "Options" tab. You will be asked to enter your current password, then to type in your new password twice for verification purposes. To save this change, click on "Submit".

- **What can I do if my Online Banking account is locked or blocked?**

If you are unable to access your Online Banking account and you have received the message that your account has been locked or blocked, please contact us at 850.796.2000 and speak to one of our Online Banking Specialist or email us at [FNBTMail@fnbt.com](mailto:FNBTMail@fnbt.com). They will assist you in resetting your password.

- **My spouse and I have some joint accounts and some separate accounts. Is there a way we could see all of our accounts together?**

Yes - If there are additional accounts (such as a child or spouse's account) that you would like to access through Online Banking, you may list them on the Online Banking form by either account number or by social security number (all accounts under the social security number would be included). **Only account owner, co-owner, and authorized signers will have access to their accounts.**

- **Can my spouse and I have separate Online Banking IDs?**

Yes. Each signer on the account may have a different Online Banking ID and password that is unique to them for login.

- **What should I do if I forget my password?**

If you forget your password, simply call our Online Banking Specialist at 850.796.2000 and we will be happy to reset your password to the last four digits of your social security number or click on the "Password Reset" button on our home page.

- **How late in the day can I make a transfer between my FNBT.COM Bank accounts?**

You can transfer funds 24 hours a day. However, if you would like the transfer to post on the same business day, the transfer must be initiated and a confirmation number received before 5:00 pm CT on business days Monday-Friday. All transfers made after 5:00pm CT, on weekends, or on holidays will post the next business day.

- **I signed up for Online Banking, but I am not able to view my past statements?**  
Only statements produced after you signed up for Online Banking are available online.
- **How far back can I view my statements?**  
Statements are available to you for 6 months.
- **When is Online Banking unavailable?**  
Occasionally, Online Banking will be temporarily unavailable during routine maintenance sessions. You will be notified of these dates and times prior to scheduled maintenance when you log on to Online Banking.
- **Can I pay bills or transfer funds using Online Banking?**  
Yes, you may transfer funds between your checking and savings accounts with FNBT.COM Bank. You may also make payments to your FNBT loan from your accounts with Online Banking. Additionally, you may use our Bill Payment feature within Online Banking to pay bills to electronic or check payees. For more information on Bill Payment, please contact our Bill Pay Specialist at 850.796.2000 or visit [www.fnbt.com](http://www.fnbt.com) and click Online Bill Pay.
- **What is real-time account access?**  
Real-time account access means that you see what the bank sees. In other words, you have access to the most current and accurate information pertaining to your account(s).
- **My account numbers do not appear on Online Banking, how can I differentiate between my accounts?**  
Online Banking allows you to assign a pseudo name to each of your accounts so you can label them whatever is most convenient for you (i.e., Christmas Savings, Expense Account, Auto Loan, etc.). To assign pseudo names to your accounts, click on the "Options" tab. Next, click on "Accounts" which will list your accounts as they currently appear. You may rename the accounts in the box to the right of each account under "New". Once you have finished, click "Submit" at the bottom to save your changes.
- **Why did the pseudo account names I set up disappear?**  
If you set up pseudo account names then requested maintenance changes to your Online Banking account listing (such as adding a child or spouse's account), those pseudo names may be erased when the changes are made. If this has happened to you, please contact one of our Online Banking Specialist at 850.796.2000 or so that we may correct this for you.

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