Online Banking & App Experience User Guide

F&M BANK
A Tradition for Life

SETTING UP

You can access via fmbnc.com or by downloading the F&M Bank-NC Mobile App.

 Pay   Google Pay

CREATING AN F&M BANK MOBILE ACCOUNT

Complete the following steps to set up the Mobile App. You can create an F&M Bank mobile account whether you have an online banking account or not.

1. Open the F&M Bank-NC Mobile App

2. Choose a scenario and follow the corresponding steps

Already have an online banking account	Do not have an online banking account
Enter your online banking username and password → Select **Sign in** → Continue to step 3	Select **First time user? Enroll now** → Create an online/ mobile banking profile by entering the required information → Continue to step 3

3. When the *Secure your account* screen appears, complete the form details to set up two-factor authentication → Select **Next** → Enter the verification code sent from the App (If you do not want to receive the code via SMS text message, select **Get your code another way** for alternative methods.) → Select **Verify** → Select **OK**

4. When the *User Agreement* appears, select **Accept**

5. Choose the scenario and follow the corresponding steps

Log in using an existing online banking account	Create an Online Banking/Mobile Banking account
When prompted, create a 4-digit passcode	Create credentials by entering the required information (Select **Username rules** or **Password rules** to see restrictions on information that can be entered in the username and password fields → Select **Next** → Create a 4-digit passcode

When logging into the App, you can enter the wrong passcode five times before the App removes all data from the device and requires you to re-authenticate.

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ENROLL IN ELECTRONIC DOCUMENTS

If you enjoy the freedom of Online Banking, our eStatement option gives you the flexibility to decide when and how to access your monthly bank statements. Please visit our webpage to learn more and enroll today.

Webpage: eStatements

SWITCHING OR REMOVING PROFILES

With the F&M Bank Online Banking and App Experience, you can sign into multiple user profiles and quickly switch between them by using a passcode instead of entering a username and password.

Adding an additional profile for the first time

1. Select the main menu
2. Select the arrow next to the username
3. Select **Add profile** twice
4. Sign in to the second profile
5. If prompted, complete the profile information in the form, and then select **Done**
6. Enter a passcode for the new profile

Adding subsequent profiles

1. Select the main menu
2. Select **Switch** next to the username
3. Select **Add profile**
4. Sign in to the additional profile
5. If prompted, complete the profile information in the form, and then select **Done**
6. Enter a passcode for the new profile

Switching profiles

1. Select the main menu
2. Next to the current username, select **Switch**
3. Select the profile you want
4. Enter the passcode or use the Touch ID or Face ID recognition if prompted.

Removing a profile

1. Select the main menu
2. Select **Switch**
3. Select **Minus** at the bottom of the list
4. Select **Remove**

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CUSTOMIZING THE DASHBOARD

Personalize your finances and rearrange the dashboard to your liking.

1. Select the main menu → Select **Dashboard**
2. Scroll to the bottom of your screen and select **Organize Dashboard**

Remove a Card	Add a Card	Move a Card	Change the Size of a Card
Select the **X** on the card you want to remove	Select **Add a Card** → Scroll to the card you want to add and click or tap to add	Click or tap and hold the title of a card → Slide to reposition the card	From the dashboard, tap the three dots on the top right corner of the card → Choose a size: **Small** or **Large**

STARTING AND VIEWING SUPPORT CONVERSATIONS

You can chat with an F&M Bank team member through our secure *conversations* feature! You can even add specific accounts or transactions into the conversation from your Account History/Dashboard.

1. Choose a starting point from which to access the **Messages** screen.

    a. Select **Messages** from the main menu, or find the **Message** section on the Dashboard, and then select the new conversation icon.

    b. Select **Start a conversation** from the support section of the Dashboard or the support section of the main menu.

2. Enter a message in the text field to begin a conversation with an F&M Bank team member. If needed, you can attach files by selecting the attachment option.

3. Select **Send**

MANAGING ACCOUNTS

Changing the account nickname

1. Select an account from the *Accounts* section on the dashboard → Select **Settings** → Select **Rename** → Type the new name in the text box, and then select **Save**

Changing the order of accounts

1. Choose a starting point

    a. Start from the *Accounts* section on the dashboard

    b. Start from the *Accounts* screen

2. Select **Organize accounts** → Drag and drop the accounts on the screen to set the order of appearance.

View account and routing number or other account specific details

1. Select an account from the *Accounts* section on the dashboard → Scroll down to view account details.

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TRANSFERRING BETWEEN F&M BANK ACCOUNTS

With the F&M Bank Online Banking and App Experience, you can create one-time transfers, future-dated transfers and recurring transfers.

1. Open the main menu and select **Transfers** → Select **Make a transfer**
2. Select the account you want to transfer funds from, and then select the account you wish to have the funds transfer to
3. Enter the transfer amount
4. Choose a scenario and follow the corresponding steps

Creating a one-time transfer with a memo	Creating a one-time, future scheduled transfer	Creating a recurring transfer	Modify a recurring transfer
Select **Submit** For one time immediate internal transfers you can add a memo line: Select **More Options** → Select the memo (You can notate your own confirmation code here) → Complete the memo	Select **More options** → Select the date field → Select a date for the transfer if you want something other than the soonest available default → Select **Submit**	Select **More options** → Select the date field → Select a date for the repeating transfer to start → Change the frequency field → Select **Submit**	Select **Transfer** → Select the recurring transfer you wish to edit → Complete your updates and select **Save**

DEPOSITING A CHECK

With F&M Bank Mobile Deposit, you can deposit checks directly into your eligible checking or savings account using the mobile app. Please visit our webpage for complete details, including how to enroll:

Webpage: Mobile Deposit

PAYMENTS

BILL PAY

Pay your bills the easy way—online or on your smartphone. Bill Pay is available through our Online Banking and Mobile App. To view additional benefits and enroll in Online Banking, visit the webpage below.

Webpage: Bill Pay

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PERSON-TO-PERSON PAYMENTS (P2P)

One of the Online Banking and Mobile App perks, P2P is an easy way to make an electronic payment* using the payee's email address or bank routing number, without any fees. P2P will appear on your F&M Bank App once you enroll in Online Bill Pay and create your first payee.

Daily limit is $2,500.

P2P Webpage: Person-to-Person Payments

Video: Instructional Video

MANAGING YOUR F&M BANK DEBIT CARD

TEMPORARILY SUSPEND YOUR DEBIT CARD

Temporarily suspending your card prevents purchases, withdrawals or transfers. It's an ideal way to secure your account for any reason.

Webpage: Temporarily Suspend Your Debit Card

ACTIVATING A NEW DEBIT CARD

Reminder: To create a PIN for your new F&M Bank Debit Mastercard, please call 1.888.891.2435.

Webpage: Activate Your Card

REPORTING A LOST OR STOLEN DEBIT CARD

If you have lost your F&M Bank Debit Card you can report the loss through Online Banking or the Mobile App. When you report a card as lost or stolen, you will no longer be able to manage the card from the Mobile App. You may also call the Lost & Stolen Card Center at 866.546.8273. This phone number can also be found on the back of your F&M Bank Debit Card.

If you think you may find your debit card, consider only temporarily suspending the card.

1. Select **Accounts** [Account name] → **Card Management** → Select the appropriate card → Select **Report lost/stolen** → Select **Card Stolen**

Webpage: Lost or Stolen Debit Card

Please contact us if you find your lost card.

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DEBIT CARD NOTIFICATIONS

Monitor your debit card with our enhanced card notification settings.

Webpage: Debit Card Management

1. From the main menu, select *Accounts*, or find the *Accounts* section of the dashboard
2. Select an account, and then select **Card Management**
3. Select a card, and then select **Alerts and protections**
4. In the *Notifications settings* section, select **Manage**
5. In the *Blocked transaction alerts* section, choose whether you'd like to get notified through In-App, Email or Text Message
6. In the *Notification alerts* section, choose whether you'd like to get notified through In-App, Email or Text Message
7. Select **Save**

Setting Up Notifications for All Transactions	Setting Up Location-Based Protections	Setting Up Merchant-Based Protections	Setting Up Transaction-Type Protections	Setting Spending Limits
Find the *Notify me* on all transactions toggle in the *Protection options* section → Select the toggle to turn it on	Select **Locations** → Choose whether you would like to block international transactions or if you'd like to receive a notification when there are any international transactions	Select **Merchant types** → For each category of merchant, choose whether to block transactions or to have a notification sent when a transaction is made → Select **Save**	Select **Transaction types** → For each transaction type, choose whether to block transactions or to have a notification sent when a transaction is made → Select **Save**	Select **Spending limits** → Complete the fields as desired to set transaction spending limits and alerts → Complete the fields as desired to set monthly spending limits and alerts → Select **Save**

CREATING DEBIT CARD TRAVEL NOTICES

1. Select the main menu → Select **Settings** → Select **Travel notices** → Select **Add travel notice**
2. Enter the destinations where you're traveling and the dates for your trip
3. Select one or multiple cards
4. Select **Save**

Editing Travel Notices	Deleting Travel Notices
Select the main menu → Select **Settings** → Select **Travel notices** → Select the travel notice you wish to edit → Modify the destinations and dates as necessary → Select **Save**	Select the main menu → Select **Settings** → Select **Travel notices** → Select the travel notice you wish to delete → Select **Delete** → When asked, confirm the decision to delete

ALERT MANAGEMENT

MANAGING BALANCE ALERTS

1. View the *Accounts* section of the dashboard, or select *Accounts* from the main menu
2. Select an account to bring up the account details screen
3. Select **Alert preferences**

Add an Alert	Edit an Existing Alert	Delete an Existing Alert
In the *Balance alerts* section, select **Add alert** → Select **above** or **below**, and then input a dollar amount → In the *Notify by* section, select **Email**, **Text Message** or **In-App message** → Select **Add alert** to save the alert and return to the *Manage alerts* screen	In the *Balance alerts* section, select **Edit** next to an existing alert → Change the options as desired, and then select **Save** to save the changes and return to the *Manage alerts* screen	In the *Balance alerts* section, select an existing alert → Select **Remove** to delete the alert and return to the *Manage alerts* screen

MANAGING TRANSACTION ALERTS

1. View the *Accounts* section of the dashboard, or select *Accounts* from the main menu
2. Select an account to bring up the account details screen
3. Select **Alert preferences**

Add an Alert	Edit an Existing Alert	Delete an Existing Alert
In the *Transaction alerts* section, select **Add alert** → Select **credit** or **debit**, and then input an amount over which to generate an alert → In the *Notify by* section, select **Email**, **Text Message** or **In-App message**→ Select **Add alert** to save the alert and return to the *Manage alerts* screen	Select **Edit** next to the transaction alert you want to edit → Change the options as desired, and then select **Save** to save the changes and return to the *Manage alerts* screen	In the *Transaction alerts* section, select **Edit** next to the transaction alert you want to delete → Select **Remove** to delete the alert and return to the *Manage alerts* screen

SETTINGS

REMOVE PROFILE

Selecting to remove a profile signs you out and removes the App's data from the mobile device. The App will then require you to re-accept the User Agreement and reset the passcode the next time you sign in.

1. Select **Settings** from the main menu
2. Select **Sign out**
3. Confirm your decision to sign out

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ADD OR UPDATE A PROFILE PHOTO

1. Select **Settings** from the main menu
2. Select the profile image at the top of the screen
3. On the *Profile* screen, select the pencil next to the profile image
4. Choose to use an existing photo or use the device's camera to take a new photo → Select **OK** to continue, if prompted to allow the App to access the camera
5. On the move and scale screen, adjust the photo placement within the frame as desired
6. Select **Done**

UPDATE YOUR INFORMATION

1. Select **Settings** from the main menu
2. Select the user profile picture at the top of the screen
3. Choose a scenario
   - Select **Edit** in the *Address* section
   - Select **Edit** in the *Email* section under *Contact info*
   - Select **Edit** in the *Mobile* section under *Contact info*
4. Make the desired changes, and then select **Save**
5. The saved changes will drop into a *Conversation* where our Electronic Services Department will update the information

FORGOT USERNAME OR PASSWORD

Recover universal access if you have forgotten your username or password.

1. At the sign-in screen, select **Forgot?** Beside *Enter Passcode* → Select **Reset**
2. Complete the information in the form → Select **Next**
3. Choose a scenario and follow the corresponding steps

Not an existing mobile user, but has online banking credentials	Existing Mobile User
Complete the information in the email and phone fields → Select **Next** → Return to the sign-in screen and enter credentials	Enter the two-factor authentication code sent via SMS text message → Select **Verify** → Create a new password → Select **Update**

4. Accept the user agreement
5. Create a passcode

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SECURITY SETTINGS

CHANGE USERNAME

1. Select **Settings** from the main menu
2. Select **Security**
3. In the *Login options* section, select **Change Username**
4. When asked for the password, enter it and select **Submit**
5. Type the new name in the *Username* field and then select **Save**

CHANGE PASSWORD

When the app detects that your password has expired, it will prompt you to set a new one.

1. Select **Settings** from the main menu
2. Select **Security**
3. Select the **Change password** toggle
4. Complete the fields and then select **Save**

CHANGE PASSCODE

1. Select **Settings** from the main menu
2. If Android, skip this step and go to the next one. If iOS, select **Security**
3. Select **Change Passcode**, and enter your current passcode
4. Enter a new passcode and then confirm your decision by re-entering

ENABLE FINGERPRINT OR TOUCH ID/FACE ID

For the mobile app to use fingerprint scanning, your device needs at least one fingerprint registered. The app will prompt you to register a fingerprint if you try to enable the feature without already having one registered.

1. Select **Settings**
2. Select **Security**
3. Select the toggle next to Touch ID/Face ID to enable

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RESET TWO-FACTOR AUTHENTICATION

1. Select **Settings** from the main menu
2. Select **Security**
3. In the *Verification options* section, select **Reset**

MANAGE DEVICES

Lost a device or fear someone has stolen your credentials? You can de-authorize the compromised device from a separate, authorized device.

1. Select **Settings** from the main menu
2. Select **Security**
3. In the *Verification options* section, select **Recently used devices**

View Device Information	Remove Device from Authorized List
Select the 'i' icon to view device model, operating system and app version	Select **Remove** next to the appropriate device