# *Personal Internet Online Banking Frequently Asked Questions*

**What is FNB Bank's Internet Online Banking?**

With FNB Bank's Online Banking, you can conduct through your personal computer many of the transactions you typically do at a branch office or ATM. Online Banking is available 24 hours a day, seven days a week, except during maintenance periods or circumstances beyond our reasonable control. When using Online Banking to view all accounts, you can check your balance, see what checks have been paid, transfer funds between accounts, and perform numerous other banking transactions – all from your home, office, or anywhere you have access to the internet.

**What accounts can I access through Online Banking?**

FNB Bank's Online Banking gives you summary and detailed information on all of your accounts of which you are an account owner:

- Checking
- Savings
- Money Market
- Time deposits (CDs)
- IRAs
- Loans

**How secure is FNB Bank's Internet Online Banking?**

Our Online Banking asks for your Access ID code and Password every time you begin a session. Access to your account is only available when your Access ID code and Password match exactly. FNB Bank's Internet Online Banking products uses powerful encryption technology available through Secure Sockets Layer (SSL) as enabled through the web server. This advanced technology prevents anyone without your Access ID code and Password to monitor your account. In 2006, we added Premier MFA Device Print as another layer of security for your online safety.

**How do I know if my FNB Bank's Internet Online Banking session is encrypted?**

The Bank utilizes a secure server that supports 128-bit encryption to ensure that your personal information is safely transmitted over the internet. We utilize Firewalls to prevent unauthorized access of sensitive information. There is also an automatic lock out feature that will automatically lock out an attempt to access account information after three (3) failed logon attempts. In addition, the system will automatically timeout if your session activity remains idle for a period of ten (10) minutes.

**How do I know if my browser is secure enough to use the FNB Bank Internet Online Banking system?**

Our Internet Banking products require that your Internet browser be SSL compliant. We strongly recommend that you download the latest versions of your preferred browser software with 128-bit encryption support. It is your responsibility to protect the security of your own computer system and to protect your computer against viruses, worms, trojan horses, spyware, and other items of a destructive nature.

**What do I need to get started with FNB Bank's Online Banking?**

You will need a FNB Bank checking or savings account, a personal computer and Internet access.

**How much does FNB Bank Internet Online Banking products cost?**

You can take advantage of the following FREE services:
- Check your account balances
- View your current and previous statement
- Find all or particular recent transactions
- Export account information to personal financial software
- Transfer money between checking, savings and money market accounts
- Make payments to your consumer loans
- Advance funds from your Home Equity Line of Credit

If you would like the added convenience of paying bills through our Classic Bill Pay-e Bill Payer Service, FNB Bank offers this service at no charge.

Advance notice will be given before any pricing changes.

**Can I begin using Internet banking immediately after enrolling?**

Yes you can.

**What are my Access ID and Password?**

For access to FNB Bank's Online Banking system, you will click on the enroll button on our WEB page. During the enrollment process you will create your Access ID and Password.

The Access ID must be a minimum of 6 and no more than 17 characters. It can be anything of your choice. The Password must be a minimum of 8 characters and no more than 17 characters in length. It can be a combination of letters (upper

case and lower case), numbers and special characters/symbols.  It must contain at least two numbers and two alpha characters.

*\*\*\*\* If you type your Password or your Access ID incorrectly three times at the Customer Logon screen, you will be locked out of FNB Bank's Internet Online Banking.  In this case, you will need to click on the "forgotten password" button or contact your local branch office to have your account reset.*

**How soon is my information available online?**

One of the key advantages on Internet Banking is you now have access to REAL TIME account information.  This means all of your information, including balances, is available as soon as it is processed by the bank.  Usually the same day for business conducted before 2:00 p.m. on a bank business day.

**How do I change my Password?**

Changing your password can be done online by the following steps:
- Select the Edit Password button from the Options button at the top of the screen
- Type your current password in the first box
- Type your new password in the second box
- Retype your new password in the verify password box.
- Click the submit button

**What do I do if I forget my Password?**

Click on the "forgotten password" button on the Password page, answer three verification questions, and wait for an e-mail with a temporary password to be sent to you.  The temporary password is valid for 30 minutes.  Or you can call your  local branch office and our customer service representative will assist you in resetting your password.  Our customer service representative cannot view your previous password.  After speaking with our customer service representative, the next time you log onto our Online Banking site you will be required to change your temporary password to a new password.

**Do I need to log off after each session?**

We recommend you log off each time you complete a session.  The LOG OUT tab securely ends your Internet banking session.

**How do I view my account balances?**

Your account balances can be viewed by using the "Accounts" option.
- Click on the Accounts button from the menu bar. All accounts associated with your Access ID and Password will be categorized in the account list.
- The Account information page will display the Account Type, last four digits of the Account Number, and the Current Balance.
- Click on the account number to view account detail. The Account Balance Inquiry displays up-to-date information including: Current Balance, Activity Information and Interest Information. Balances are displayed according to type of account.

**How current are my account balances?**

Your account balances on FNB Bank's Internet Online Banking are REAL TIME. This means all of your information, including balances, is available as soon as it is processed by the bank. Transfers made on Internet Online Banking are immediately reflected in your balances.

**How do I view account transactions?**

The Transaction Menu provides a list of all transactions associated with your selected account. From "Transactions" button drop-down list select, Transaction Menu to review a list that includes the following headings:

To display a presentation of a checking and savings transaction click the appropriate button:

- *Previous Statement* will display transactions that occurred during the last statement cycle.
- *Current Statement* will display transactions that have occurred during the current statement cycle.
- *Previous Business Day* will display transactions that occurred on the previous business day.
- *Current Business Day* will display the complete list of transactions associated to the account for the Current Business day.

**How can I search by a specific amount, date, or transaction type?**

- Click on the "Accounts" button from the main menu bar.
- Select which account to search from the list.
- Click "Transaction Menu" from the Transaction button drop-down menu
- Enter the amount, date, or transaction type to be found.
- Click Display

- If found, the date, check number, description, and amount will be displayed for each occurrence.
- If not found, a screen will inform you that no transactions match your request.
- Click Return to go to the Check Information page. Otherwise, select a new activity from the menu bar.

**How do I transfer funds between accounts?**

Funds can be transferred between accounts within our financial institution as follows *(Note: Funds transferred after 2:00 p.m. will be posted the next business day):*

*Express Transfer (onetime only)*

- Click on the "Express Transfer" button at the top of the screen.
- Choose the account you will be taking the money out of.
- Find the account to deposit the transfer to and enter the amount of the transfer in the corresponding box.
- Verify the information and submit.
- Make a note of or print the confirmation

*Transfer (recurring)*
- From the "Accounts" button Click on the account you would like to transfer the funds from
- Click on the "Transfer" button
- Choose New Schedule  Transfer from the drop down box
- Select the account you will be transferring to from the drop down box (checking, savings or loans)
- Enter amount
- Enter first transfer date
- Enter number of transfers to be made
- Enter description (optional)
- Verify your information entered and submit
- Make a note of or print the confirmation

**How do I view Check Images?**

Check Images can be viewed on all transactions except current day.  To view a check image, select "Previous Statement" or "Current Statement" for the Transactions button drop-down menu.  Then click on the check number to view the check image.  This will display the front of the check.  To view the back of the check simply click the "View Back of Check" button.

You can also do an Image Search:

- Select Accounts, and then choose the Account you want to search on.
- Select Transactions and "Transactions Menu" from the drop-down list.
- The bottom right hand box on the screen gives you the option to search your account by Check Date, Check Amount, or Check Number.
- Just enter the information your have and select Display.

**How do I view Documents?**

Statements pertaining to specific accounts can be viewed by clicking the Documents button. A list of available statements related to the account will be listed. Simply, click on the document to be viewed.

**How do I Export Transaction information?**

Export transaction information for use with a personal finance application, such as Intuit's Quicken or Quickbooks, Microsoft Money or Windows Clipboard.

To Export transactions into a personal finance application:
- Select "Account"
- Then select "Transaction Export" from the Transactions button drop-down menu
- From the Transaction Search area, select the items to be exported then select the Export Format from the drop-down menu.
- Select the appropriate file type from the following list:
    Comma Separated File (.CSV)
    Single Column CSV (.CSV)
    Open Financial Exchange (.OFX) – Microsoft Money
    Quicken 2006 and later (.QFX)
    Quicken 2005 and earlier (.QIF)
    Quickbooks 2006 and later (.QBO)
    Quickbooks 2005 and earlier (.IIF)

Then click the "Export" button to complete the process.

We also offer the WEB Connect and WEB Express feature for a more automated download from your Intuit Quicken or Mint.com. Follow the setup instructions provided by Intuit.

The Institution name for the Intuit products is:

                                   FNB Bank Fontanelle IA

**What if I make a mistake?**

It's difficult to make a mistake.  A confirmation screen appears after each transaction allowing you to double check your information and make any corrections.

If a mistake is made, don't worry.  Like any other banking transaction, just call the bank to correct.

**Can I transfer funds to other banks?**

This feature is not available through Online Banking, however, if you choose to use the Classic BillPay-e bill payment service you would be able to make a transfer.

**Can I make stop payments online?**

You can not make stop payments online.  Please contact your local branch office to make a stop payment on your account.

**Can I open or close an account online?**

You can not open or close an account online.  Please contact the branch office nearest to you for this service.

**Can I order checks online?**

At this time, you are not able to order checks online.  Please contact your local branch office and we will place the order.

**How can I contact you?**

Contact us regarding your Online Banking service by:

- Send us an Email *(At this time, e-mail is not a secure method of communication and confidential information should not be sent by this means.)*
- Call us Monday through Friday from 7:30 am to 4:00 p.m. at 1-888-743-2163 or your local branch office.