

Instructions to Access F&M Bank & Trust Online Banking

- Visit our website at www.fmbanktrust.bank.
- If you are currently enrolled, please login as you normally do and your account(s) will automatically show. If you are not enrolled, please follow these instructions.
- Click on the blue LOGIN button in the top right corner and select PERSONAL.
- Then select ENROLL, and you will be prompted with an E-SIGN Disclosures Agreement. Please read and acknowledge. By agreeing to this, you agree to accept all your online banking services terms and conditions electronically rather than on paper.
- Complete the required fields. In the PIN field you will need to enter the last 4 digits of your SSN or the PIN that you use for our Voice Information Center (VIC).
- The next screen will ask you to change your password. Your current password is the last 4 digits of your SSN or your VIC PIN. The requirements for your new password will be displayed on the bottom of the screen.
- Then you will be asked to enroll in our security feature.
- You will need to choose and answer 3 security questions. If you LOGIN with a non-registered computer we will ask you 1 of the questions for identity purposes. You can register as many computers as you wish.
- You will then be shown our Internet Banking Agreement & Regulation E Disclosure. Please read and accept or decline.
- The next screen will give you a list of accounts that can be picked for e-statements. Click on the accounts you want to receive paperless statements for. Click on the link for the Electronic Statement Disclosure. When you click on the link for the Electronic Statement Disclosure, you need to scroll to the last page and get the Confirmation Number. Once you go out of the Disclosure, you need to mark the box that you have read and accept it. Then type the Confirmation Number into the box.
- The next screen will ask you about signing up for Mobile Banking, if you accept it will walk you through the steps to set up your smart phone for Mobile Banking - sending you a text with an Activation Code and the F&M App to download to your phone.
- Just a reminder that you need to LOGIN to your account or F&M Mobile App at least once every 60 days, or your F&M Online Banking will go inactive. If you go past 60 days, you will need to ENROLL again.

CONGRATULATIONS! You have successfully enrolled in Online Banking! When you LOGIN the next time your User ID will be your account number and you will use the password that you created.

Have questions, contact the Client Service Representative team at 319-754-2265 or 888-331-2265.