

Instructions to Access F&M Bank & Trust Online Banking

- Visit our website at www.fmbanktrust.bank.
- If you are currently an F&M Internet Banking user, please log in as you normally do and your account(s) will automatically show. If not, please follow the rest of the instructions.
- Select the blue Log In button in the upper right-hand corner and select PERSONAL, then click the gray Enroll hyperlink found beneath the Access ID and Password boxes.
- You will then be prompted with an E-SIGN Disclosure. 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.
- Fill in the required information. In the VIC PIN field, enter the PIN number that you use to access our Voice Information Center. If you have never called VIC and set up a PIN, enter the last four digits of your SSN.
- When you select the Begin Enrollment button, a new screen will appear stating that an email containing a six-digit verification code was sent to the email address we have on file for you. Type the code received by email into the box to continue.
- Next, will inform you that your username will be the account number you enrolled with and will ask you to create your password. The requirements for your password will be displayed near the bottom of the screen.
- Then you will be asked to confirm your email address. You will have the opportunity to update it if needed. You may be prompted to occasionally input a code sent to your email to verify your identity.
- You will then be shown our Internet Banking Agreement & Regulation E Disclosure. Please read and accept or decline.
- You will then get a list of accounts that can be chosen for electronic statements. Select the accounts that you'd like to receive paperless statements for, then click the link for the Electronic Statement Disclosure. A new page will come up with this disclosure that you can minimize or exit out of after reviewing. To complete the Electronic Statement Enrollment, click the box to accept. Decline if you'd like to keep paper statements. Fees may apply depending on your account type.
- Next, you will be asked about enrolling for Mobile Banking. If you accept, it will walk you through steps to download our app on your smart phone. You can also find a direct link to download our app from the Apple or Play Store under the Mobile Banking tab on our website.

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- Once completed, you should be able to view your accounts. If you'd like to view statements, you'll need to make sure you are logged in on a computer or web browser, then select the account you'd like to view statements for, select the green button that says Documents, then the Submit button, and list of past statements should come up. They are archived in your online banking as far back as one year.
- Be sure to Log Out when you are finished. The next time you Log In, you may be prompted to set up our Two-Step Verification feature, Secure Now, for identity purposes. You will need to enter your phone number and allow it to send a six-digit verification code to your phone as either a text message or an automated phone call. Type in the code on your screen to continue. You will be prompted for a code this way any time you log on to an un-registered computer or device.
- You will need to Log In to your account at least once every 60 days. If you are unable to log in within that time frame, your Online Banking profile will expire, and you will need to re-enroll.

CONGRATULATIONS! You have successfully enrolled in our Internet Banking! A reminder that when you log in next time, your User ID is your account number, and you will use the password that you created.

If you have trouble enrolling, call us at 319-754-2265 and ask for a Client Service Representative.