



# ANYWHERE Banking Kit - Mobile

A Digital Banking Experience that provides you with the tools to manage your finances when convenient.

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\*Face ID<sup>®</sup> is a registered trademark of Apple Inc.

# MOBILE BANKING - GETTING STARTED

Everything you love about First Farmers with the ease of today's latest technology in the palm of your hand.

## ACCOUNT ALERTS AND NOTIFICATIONS

Set up notifications so you'll know about activity on your account as soon as it happens.

## BILL PAY

Say goodbye to checks and paper files, and say hello to convenience! eBill and Auto Pay features are available from select payees.

## CREDIT SCORE

The solution provides an added level of credit awareness by providing real-time credit monitoring alerts.

## CHECK REORDER

Safely and securely reorder checks from the convenience of the mobile app.

## EXTERNAL TRANSFER

Set up transfers to external accounts from the convenience of the mobile app.

## FORGOT LOGIN

Reset password or retrieve username to access your accounts safely and securely.

## LOAN PAYMENTS

Loan payments from an external account one-time and recurring.

## LOCATIONS / BUSINESS HOURS

Quickly locate the nearest location or ATM.

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## MOBILE BANKING - CONTINUED

### MOBILE DEPOSIT

Deposit checks on the go with mobile deposit from your phone.

### MONEY MANAGER

A financial dashboard for all your finances in one place. Budgeting tools to help establish and reach your financial goals.

### ONLINE ACCOUNT OPENING

Existing customers may open select accounts from digital banking.

### QUICK BALANCE - PHONE AND APPLE WATCH®

A fast and easy method to view balance on phone or Apple Watch®. Apple Watch and App Store are trademarks of Apple Inc.

### SECURE COMMUNICATION

Safely and securely communicate with one of our digital banking specialist with the mobile app.

### START AN APPLICATION

Start an application at your convenience for a variety of loans from your phone.

### TRANSFER FUNDS / MOVE MONEY

Easily transfer money one time or schedule automatic transfers.

### ZELLE®

A fast, safe, and easy way to send money between friends and family.

### SECURLOCK EQUIP™

Control where, how, and when your debit card is used. SecurLOCK Equip is a trademark of FIS, LLC.

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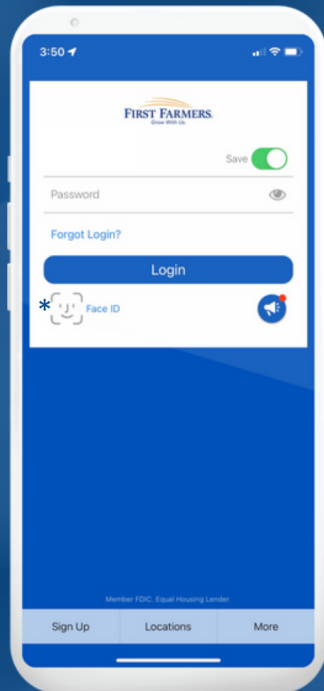
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# MOBILE BANKING *Getting Started*

Download the First Farmers Mobile App from the Google Play™ or Apple® App Store.

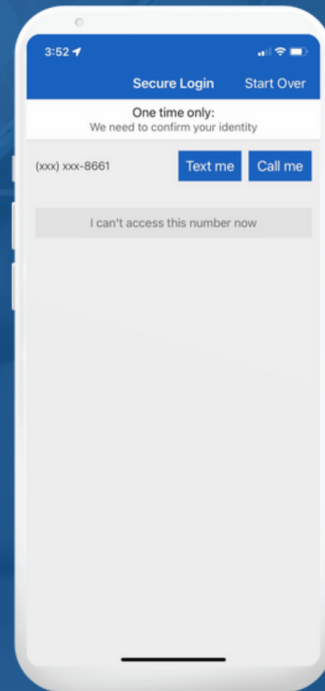
## SEARCH

Simply search **First Farmers Mobile Banking** to download.



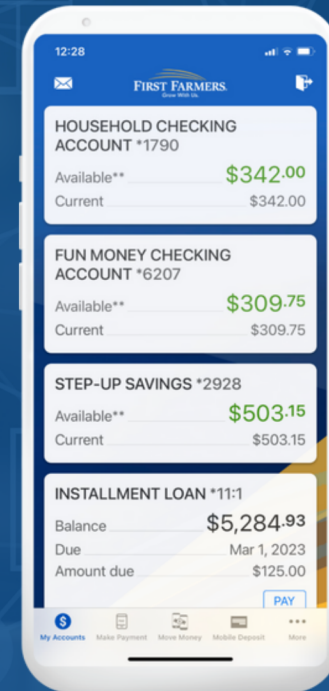
## LOGIN

Login with the User ID and password and follow **verification steps**.



## MAIN SCREEN

From the home screen you can access account information, make payments, move money, and mobile deposit. Select the ... button to access credit score, money manager, Zelle®, account services, loan applications, locations, and more.



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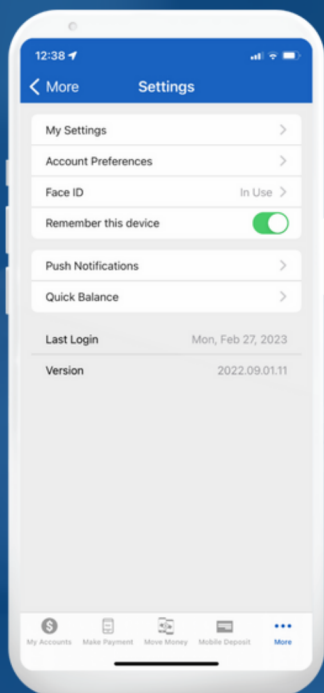
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# MOBILE BANKING *Alerts and Notifications*

Receive alerts and notifications regarding low balance, large deposits, balance update, and more.

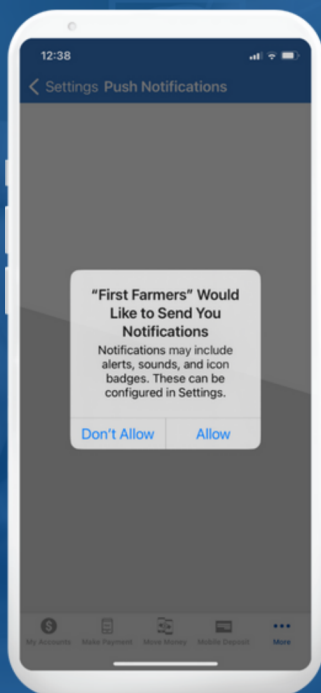
## STEP 1

After logging in, select **Settings** to turn on **Push Notifications**.



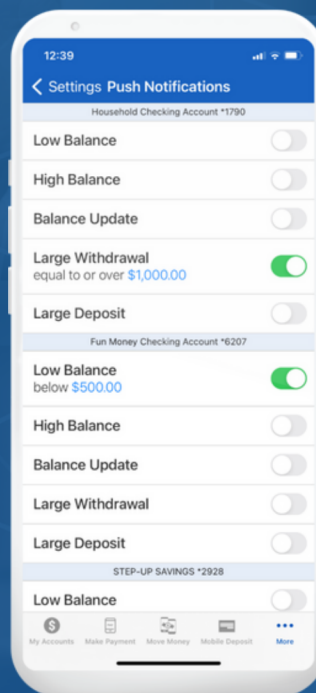
## STEP 2

**Allow** notifications from First Farmers.



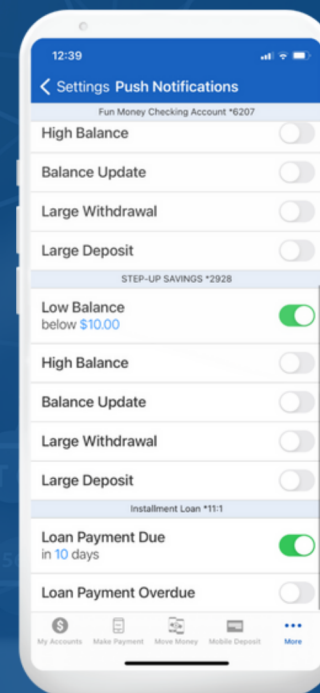
## STEP 3

Choose the **Account** to receive notifications.



## STEP 4

**Toggle** on the alert for each option.



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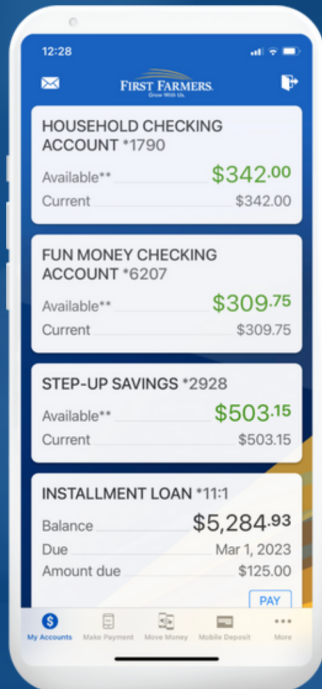
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# MOBILE BANKING *Bill Pay*

Add a payee or select a payee to pay bills on the go within the mobile app.

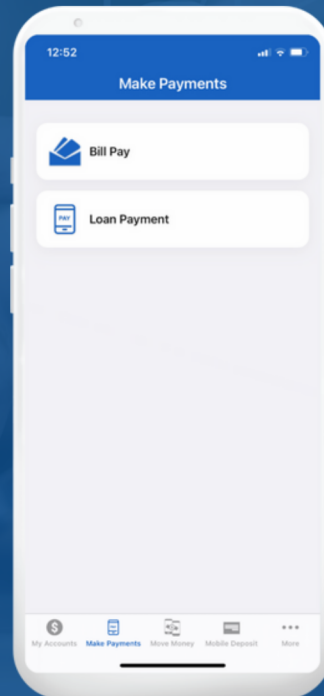
## STEP 1

Select the **Make Payments** button at the bottom of the Home Screen.



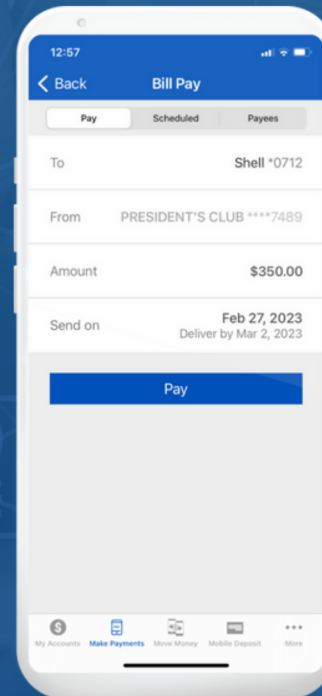
## STEP 2

Select **Bill Pay**, then **Add** or **Select** the payee for payment.



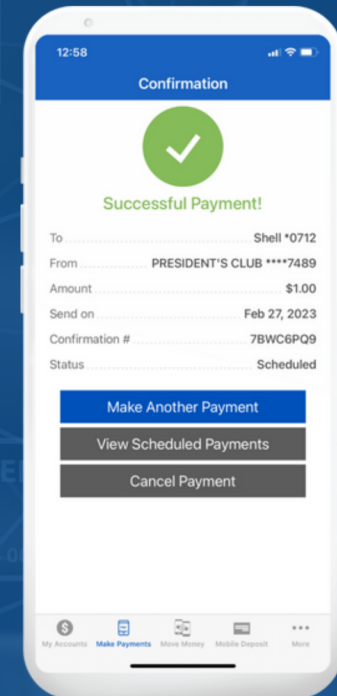
## STEP 3

**Complete** the details and select **Pay**.



## STEP 4

Successful Payment - **Make Another**, **View Scheduled**, or **Cancel Payment**.



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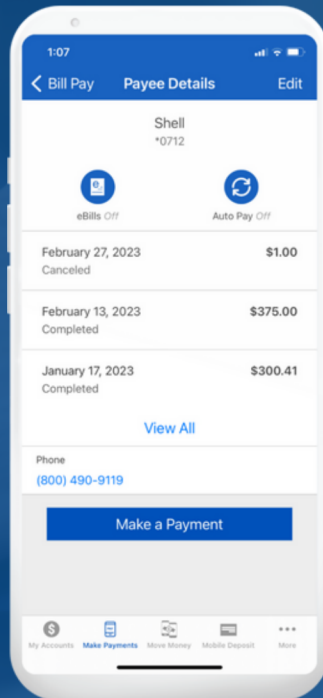
# MOBILE BANKING

## *Bill Pay - Scheduled, eBills, and Auto Pay*

Options available by payee for eBill and Auto Pay.

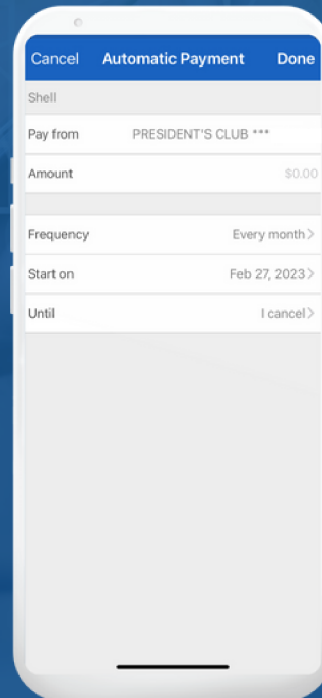
### STEP 1

Select Payees from menu tab, add or select payee for **eBill** or **Auto Pay** then turn on desired feature.



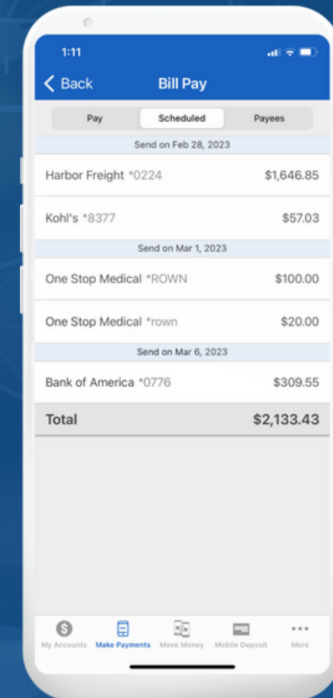
### STEP 2

**Complete** set up for the payee to **eBill** or **Auto Pay**.



### Scheduled Payments

Select **Scheduled** from the menu tab to view upcoming payments.



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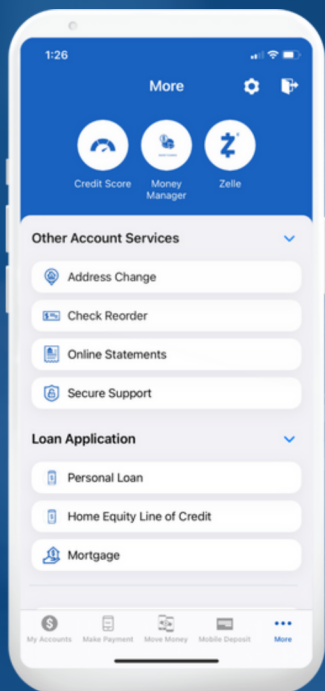
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# MOBILE BANKING *Credit Score*

Credit Score provides a level of credit awareness by providing real-time credit monitoring alerts.

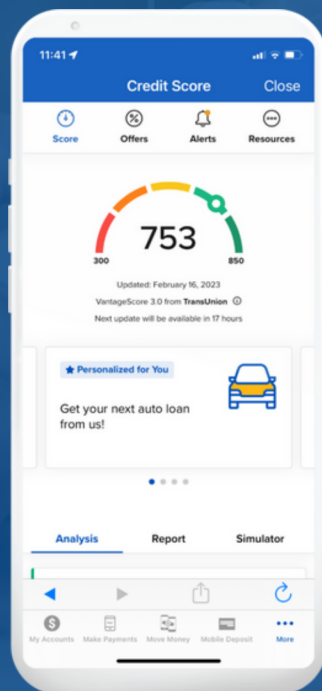
## STEP 1

From the main menu select the ... button, then click the **Credit Score** image.



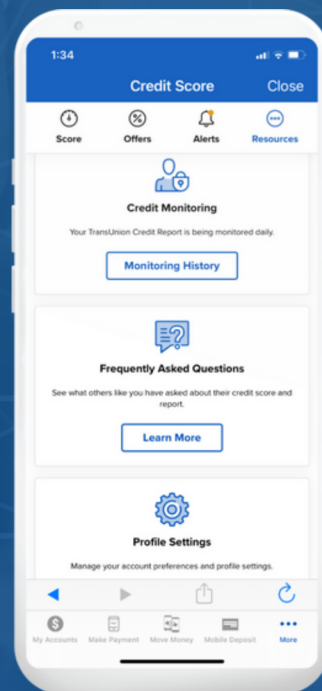
## STEP 2

Once the terms and conditions are accepted, select **analysis**, **report**, or **simulator** for more information.



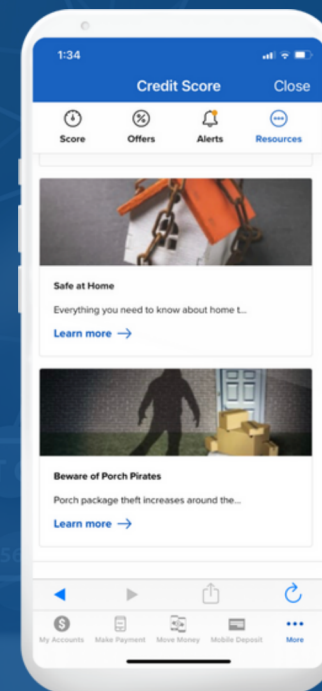
## Credit Monitoring and FAQs

View **history**, **Frequently Asked Questions**, and set **profile** preferences.



## RESOURCES

Learn how to change your credit score and other valuable credit tips.



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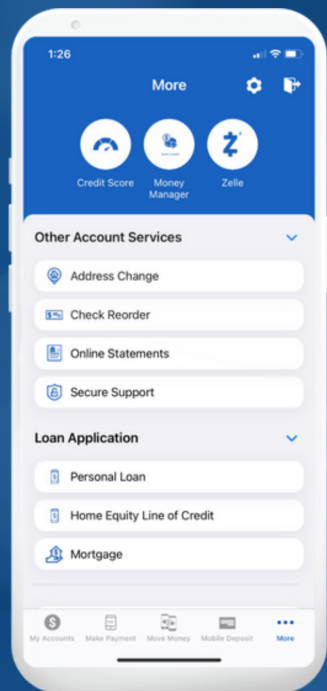
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# MOBILE BANKING *Check Reorder*

Safely and securely reorder checks from the convenience of the mobile app.

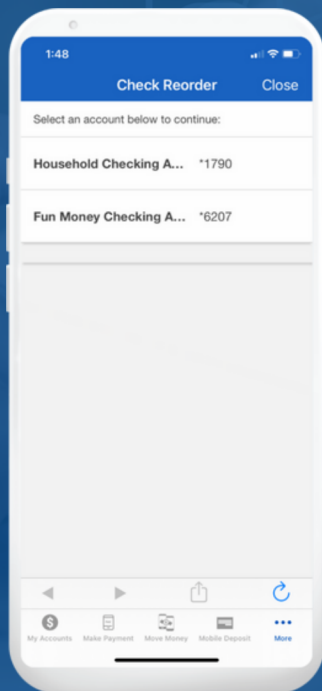
## STEP 1

Select the ... button, then **Other Account Services**, and **Check Reorder**.



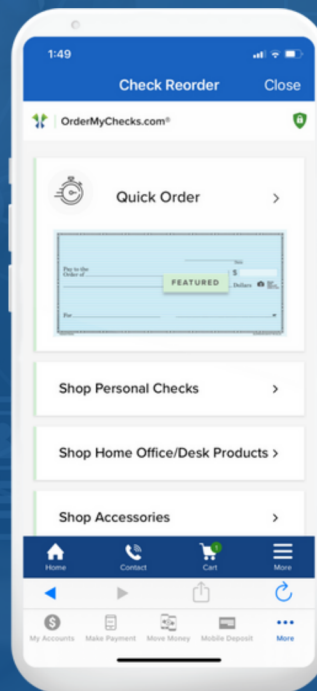
## STEP 2

Select the desired account to order checks.



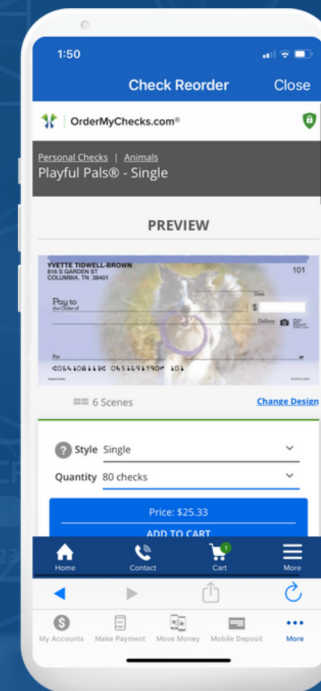
## STEP 3

Choose the style of checks and complete the necessary information.



## STEP 4

Preview check order, click the **cart** and submit order.



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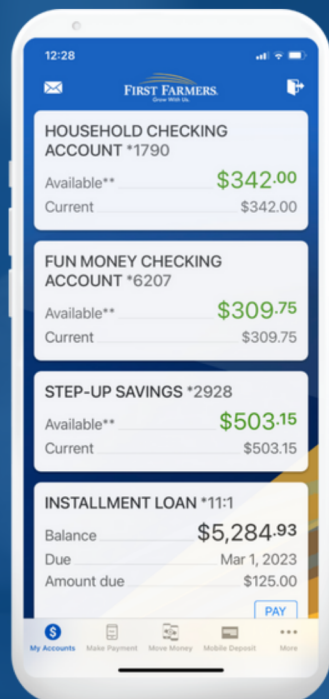
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# MOBILE BANKING *External Transfer*

Set up external transfers from the convenience of the mobile app.

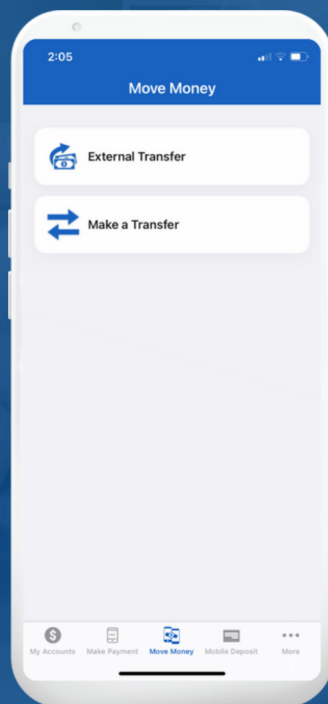
## STEP 1

From the home screen select **Move Money**.



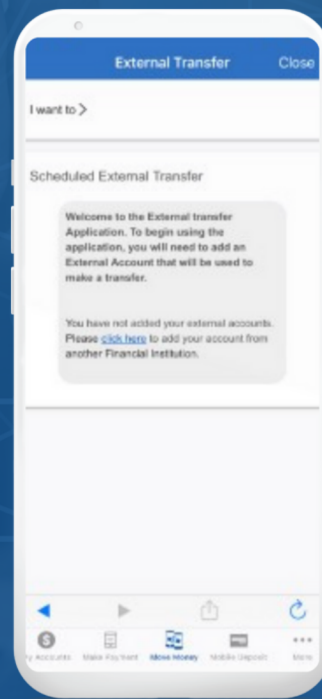
## STEP 2

Select **External Transfer**.



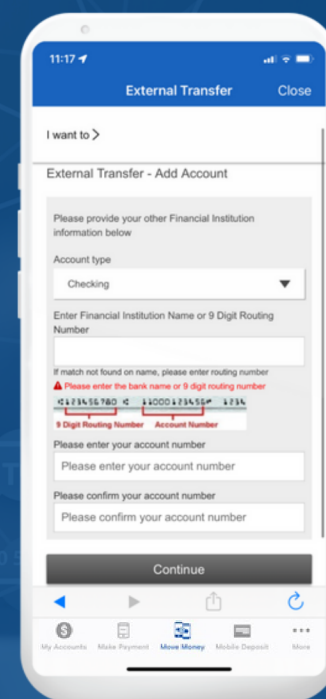
## STEP 3

Click **here** to begin setting up your checking or savings account.



## STEP 4

Complete information and **continue**.



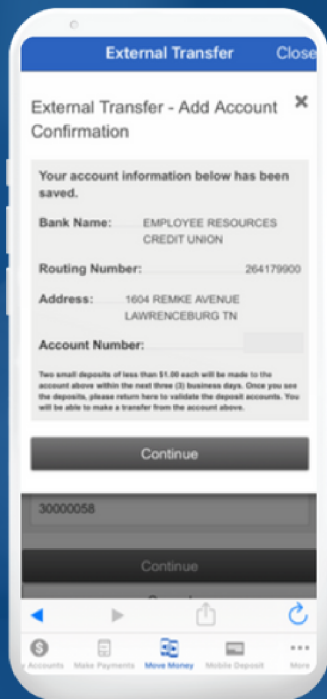
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# MOBILE BANKING *External Transfer Cont.*

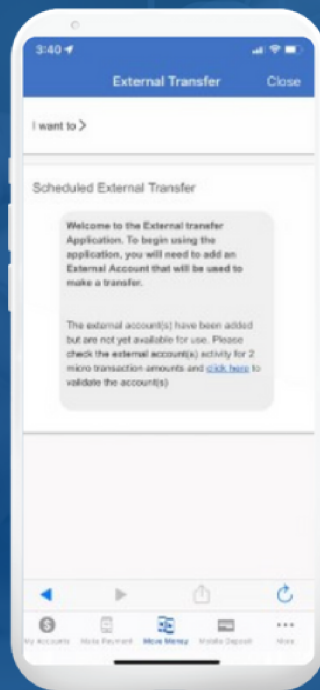
## STEP 5

Verify information and continue.



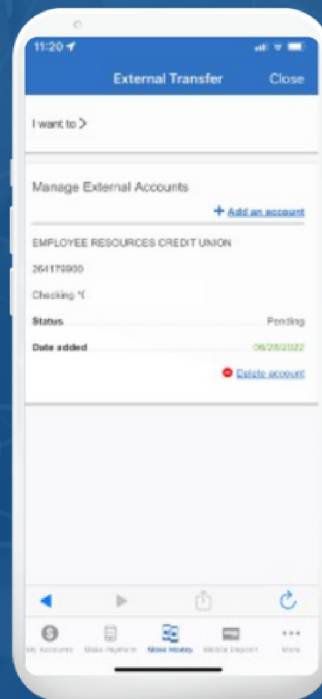
## STEP 6

Validate account. Depending on connecting account, it may take up to 3 days.



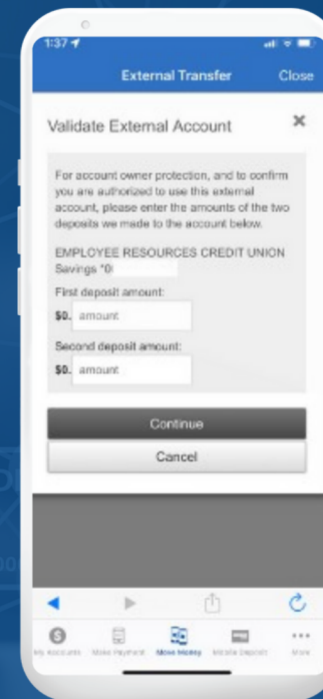
## STEP 7

Complete Validation.



## STEP 8

Enter deposit amounts from external account and continue.



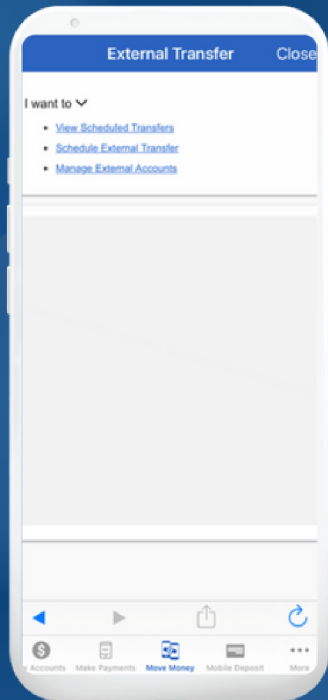
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# MOBILE BANKING *External Transfer Cont.*

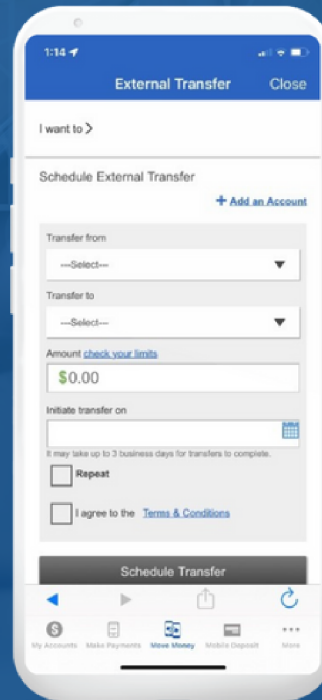
## STEP 9

From the drop down menu, select **I Want To** and then **Schedule External Transfer**.



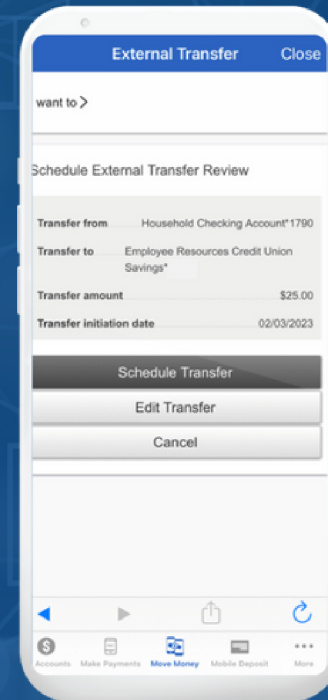
## STEP 10

**Complete** the required information, read the **terms & conditions**, mark **agree**, then select **Schedule Transfer**.



## STEP 11

Verify the information is correct and select **Schedule Transfer**.



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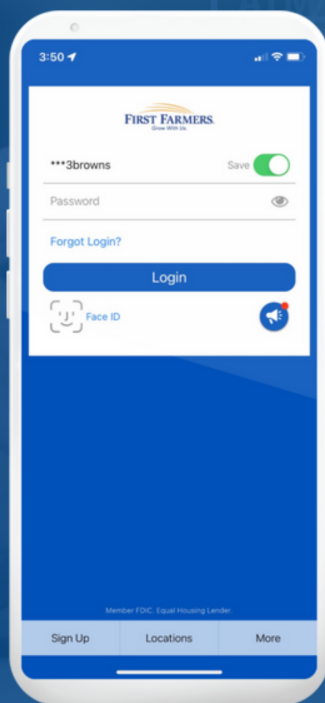
# MOBILE BANKING

## *Forgot Password or Username*

Forgot your password or username? No worries, with Forgot Login, you can reset your password or have your username sent to the email address on file.

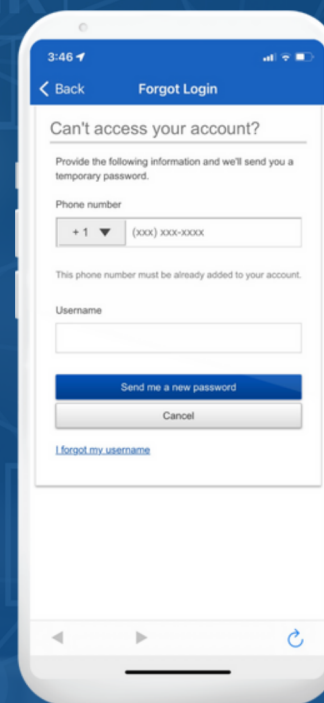
### STEP 1

From the login screen on your phone, select **Forgot Login?**



### STEP 2

Follow the steps to reset your password or securely retrieve your username.



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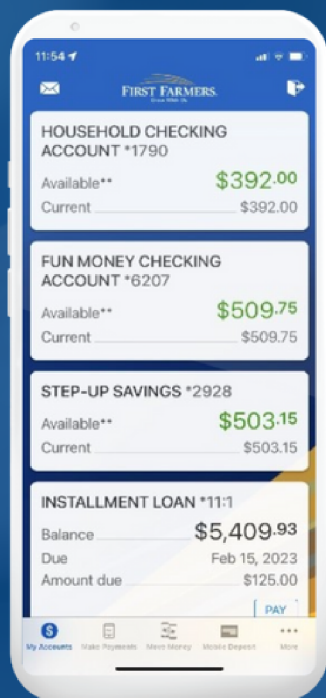
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# MOBILE BANKING *Loan Payments*

Making loan payments from any account just got easier. First set up [External Transfers](#) to establish a banking relationship between accounts. See [External Transfers](#) for step by step instructions.

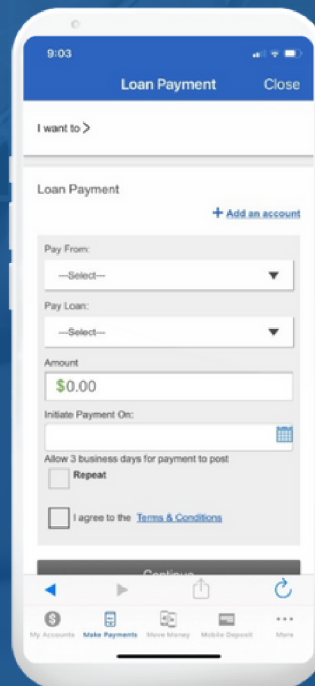
## STEP 1

Select [Make Payments](#), then [Loan Payment](#).



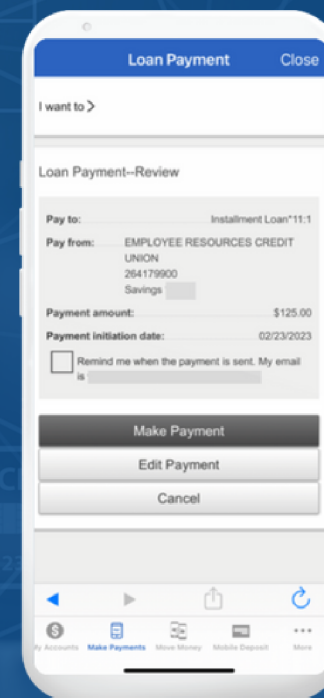
## STEP 2

Select [Pay from Bank Account](#), Complete all required information, review the [Terms and Conditions](#), mark I agree, Select [Continue](#).



## STEP 3

Review details, select [Make Payment](#), [Edit Payment](#), or [Cancel](#).



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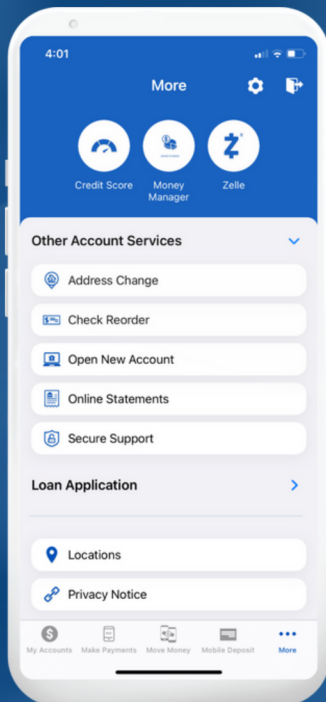
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# MOBILE BANKING *Locations and Hours*

Locate the nearest branch or ATM and view operating hours.

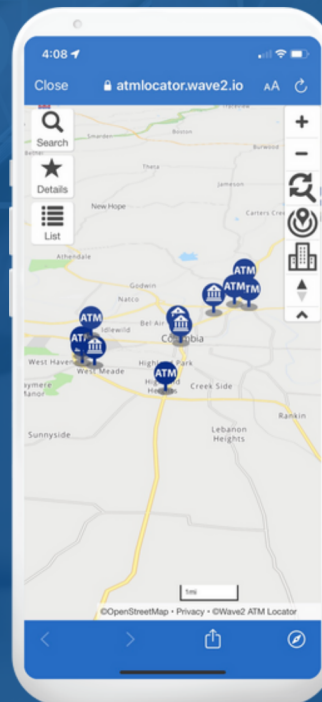
## STEP 1

Select the ... button, then click **Locations**.



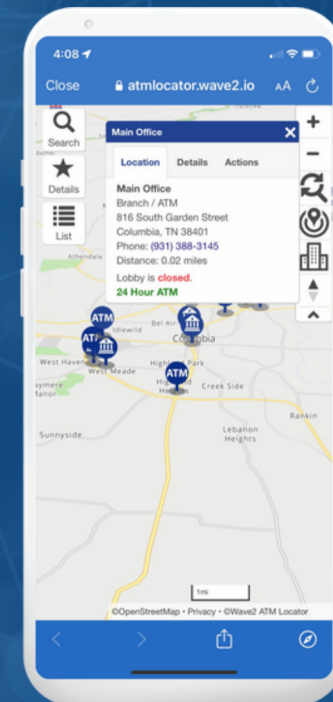
## STEP 2

Select the **location** for branch or ATM.



## STEP 3

View hours of operation and contact information.



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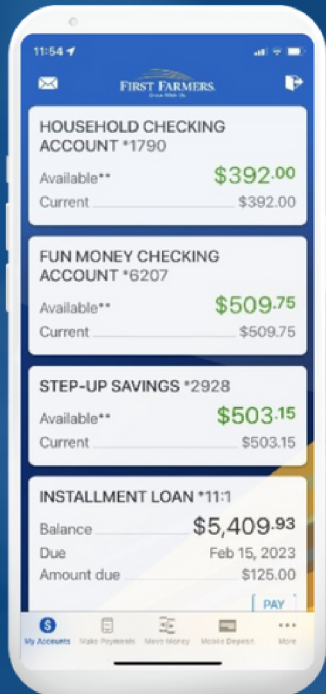
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# MOBILE BANKING *Mobile Check Deposit*

Save a trip to the bank by depositing checks from your smartphone wherever you are.

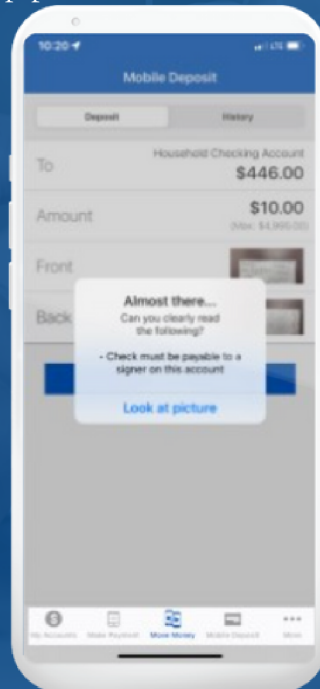
## STEP 1

After logging in, tap the **Mobile Deposit** button on the bottom of the screen.



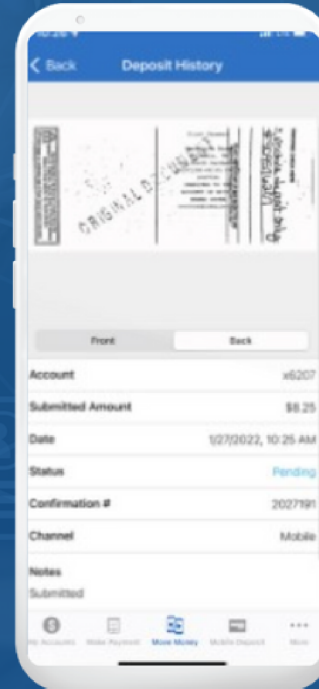
## STEP 2

Choose the deposit account and enter the amount of the check. Tap **Front** and **Back** to snap photos of the check.



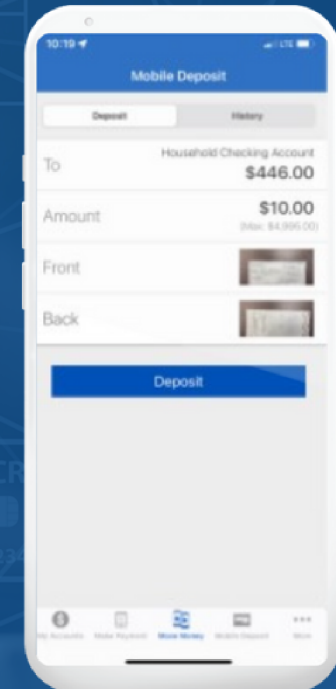
## STEP 3

Don't forget to sign the back of the check and write **For Mobile Deposit Only**.



## STEP 4

Tap the **Deposit** button to complete the process.



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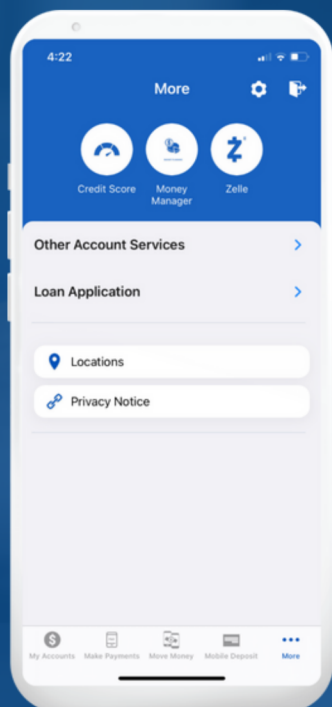
# MOBILE BANKING

## *Money Management - Set Up*

View your financial accounts in one place to set goals and view spending trends and habits.

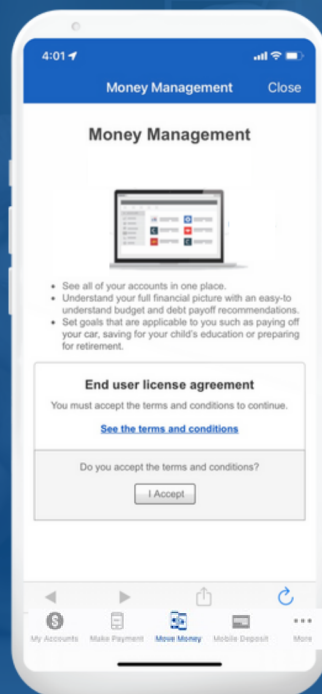
### STEP 1

After logging in, tap the ... on the bottom of the screen.



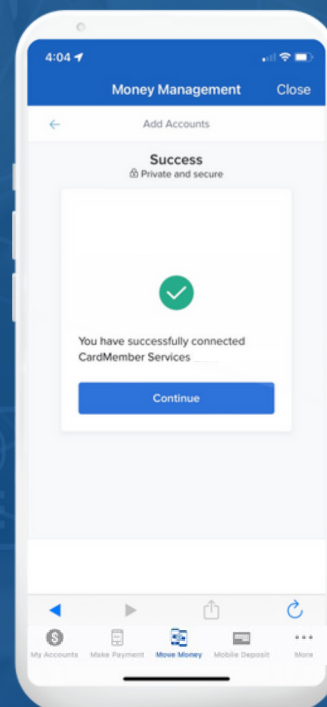
### STEP 2

Select **Money Management** then accept the **terms and conditions** to begin.



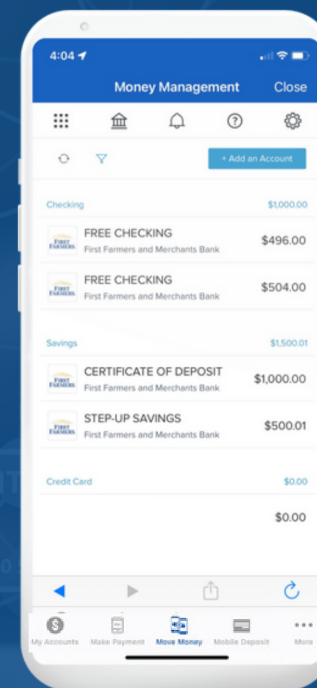
### STEP 3

**Connect** all your financial accounts - bank accounts, credit cards, loans, and retirement.



### STEP 4

View the aggregate of your financial status in one place.

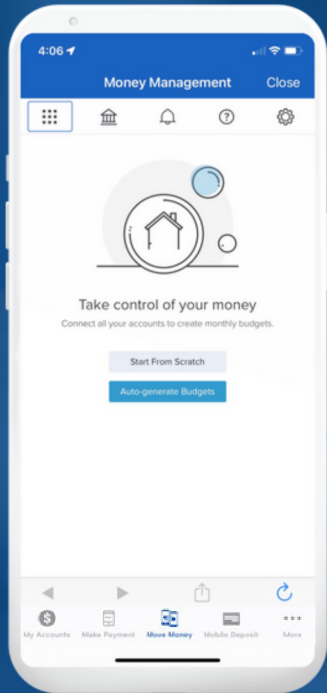


# MOBILE BANKING *Money Manager - Building Tools*

Take control of your money with the money manager budgeting tools. Set spending limits, compare trends, and monitor goals.

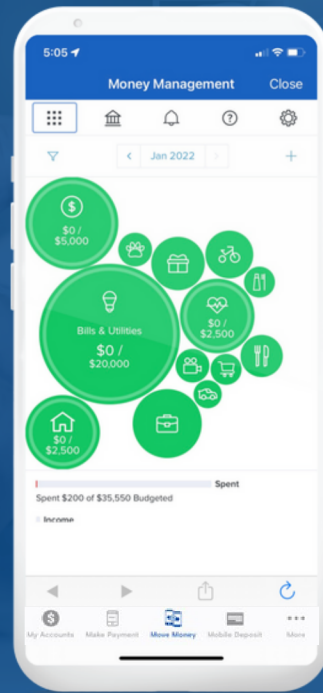
## STEP 1

After connecting **Accounts**.



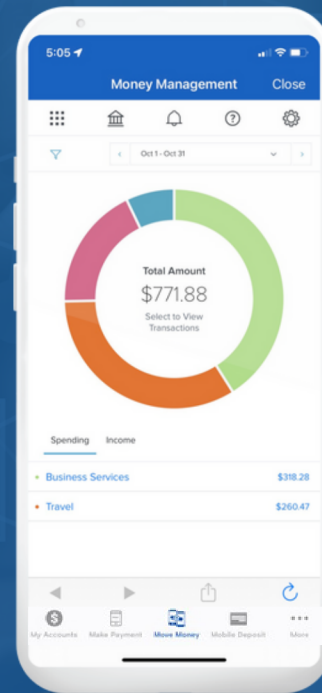
## STEP 2

Set **spending** limits for monthly expense.



## STEP 3

Track **spending** and **income**.



## STEP 4

Compare **trends** to set goals.



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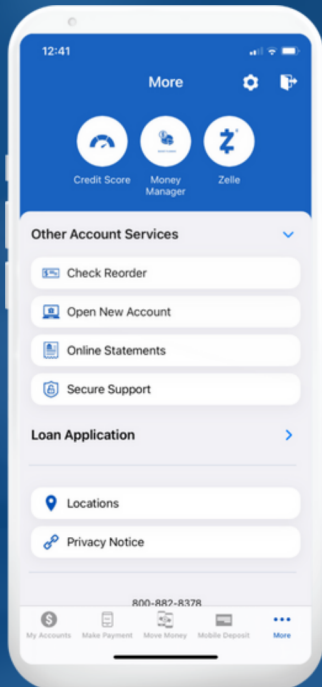
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# MOBILE BANKING *Online Account Opening*

Online account opening is available to existing First Farmers customers with digital banking. Online options are limited to select account types and are subject to change without notice.

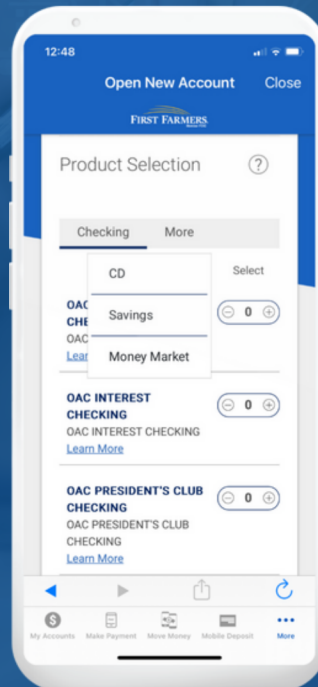
## STEP 1

From the main menu options, select **More . . .**, then **Open New Account**.



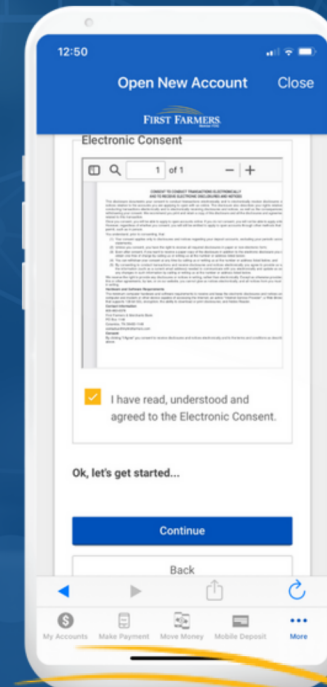
## STEP 2

Next, choose the **product selection**. Options include Regular, Interest, or President's Club Checking Accounts and Money Market, Savings, and CD accounts. Use the **Learn More** for a list of features for each product option.



## STEP 3

When ready to open the account, select the desired account and **Add to Cart** and **Continue**. Complete the **ownership, review** and **accept the Electronic Consent**.



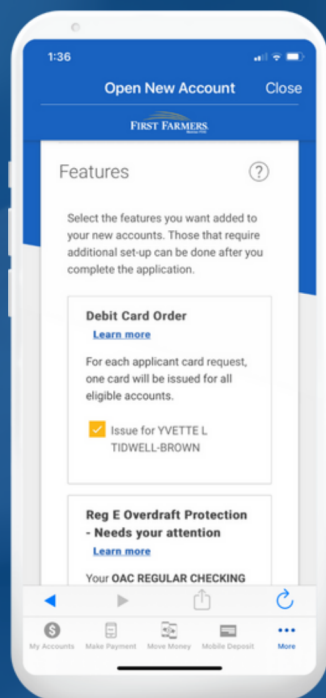
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# MOBILE BANKING *Online Account Opening cont.*

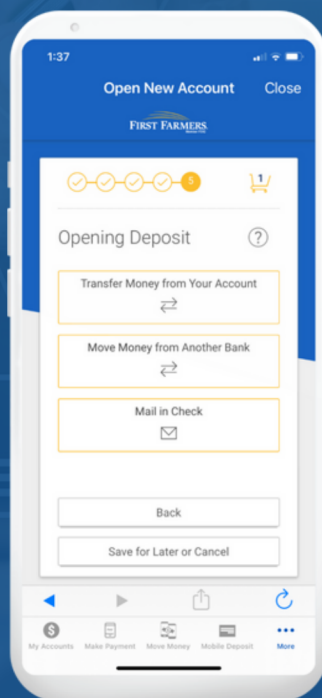
## STEP 4

If additional features are available, you will have the option to **opt-in** or **opt-out** of each service. Below is an example of a **debit card** option. Use the **learn more** link for more information. After all selections have been made, click **Continue**.



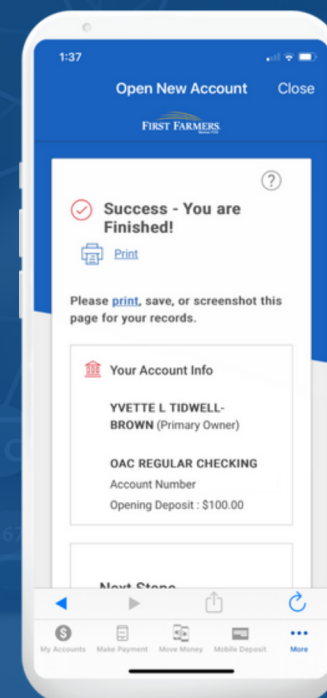
## STEP 5

Next you will select the method to fund the new account. Options include: **transfer funds from a First Farmers account**, **transfer from another financial institution**, or **mail a check**. Complete the steps necessary depending on the selected funding option.



## STEP 6

You are finished, Click **print** and check your **email for confirmation**.



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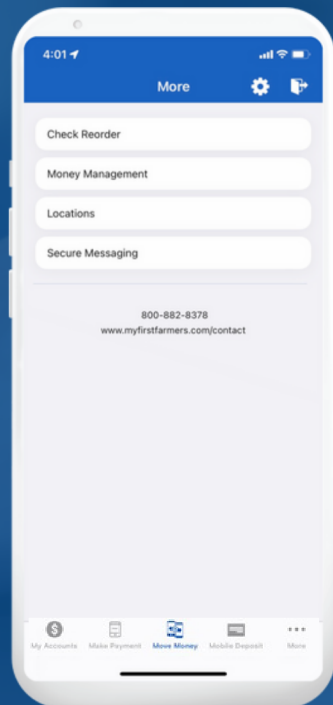
800.882.8378 | myfirstfarmers.com

# MOBILE BANKING *Quick Balance Mobile and Apple Watch®*

Fast and easy method to view account balances on a phone or Apple Watch® at a glance.

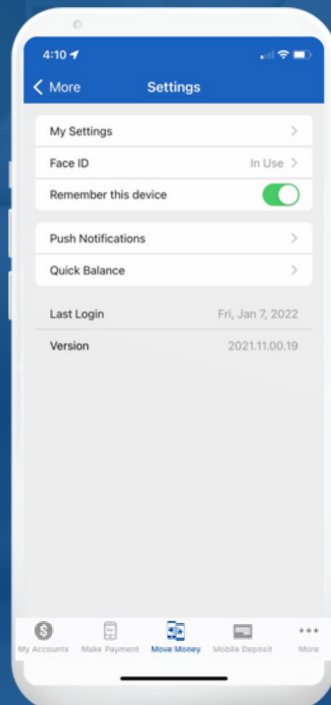
## STEP 1

Go to ... then select **Settings**.



## STEP 2

Choose **Quick Balance**.



## STEP 3

Turn On **Apple Watch®** and **Current Device** to enable the quick balance view.



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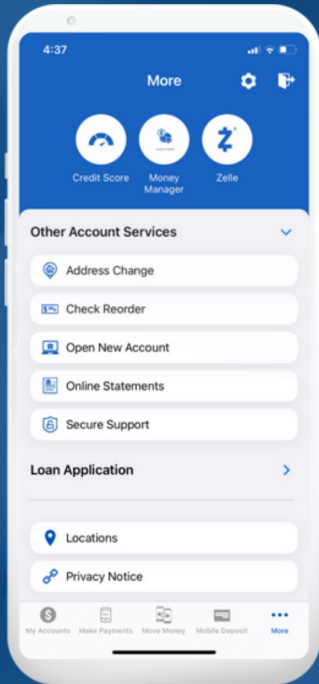
\*Apple Watch is a registered trademarks of Apple Inc.

# MOBILE BANKING *Secure Communication*

Safely and securely communicate with one of our digital banking specialists from the mobile app.

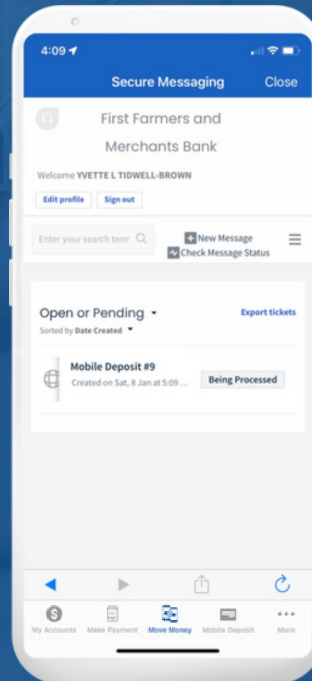
## STEP 1

After logging in, tap the ... on the bottom of the screen, from **Other Account Services**, click **Secure Messaging**.



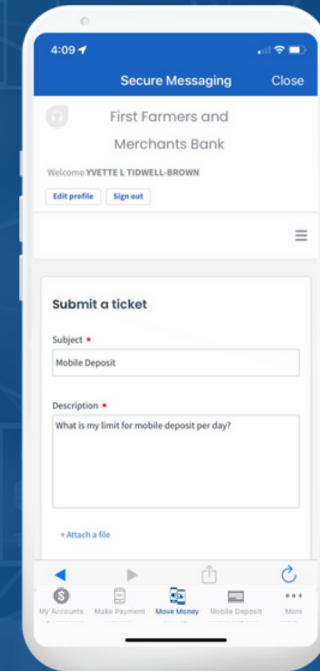
## STEP 2

Choose new message to submit a ticket to a digital banking specialist.



## STEP 3

Don't forget to complete the required fields then **submit**.



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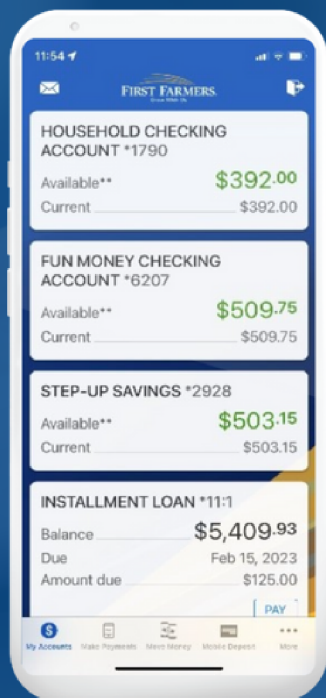
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# MOBILE BANKING *Start a Loan Application*

Start an application at your convenience for a variety of loans from your phone.

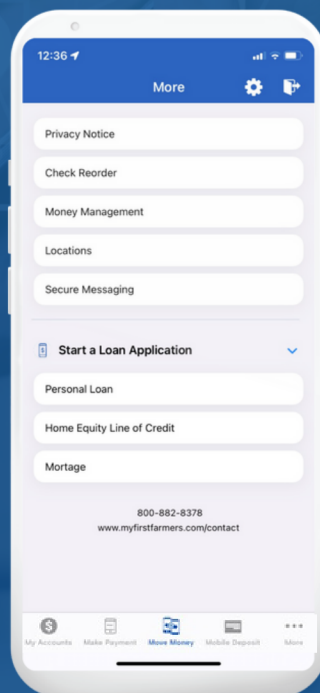
## STEP 1

After logging in, tap the ... on the bottom of the home screen.



## STEP 2

Click *Start a Loan Application* for Personal, Home Equity Line of Credit, or Mortgage.



## STEP 3

Complete the required fields.



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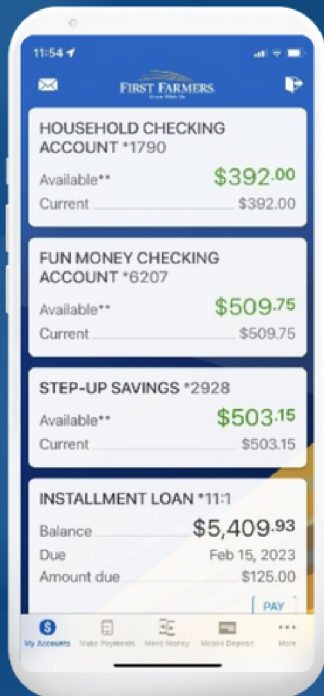
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# MOBILE BANKING *Transfer Funds / Move Money*

After you've established a transfer relationship, easily transfer between accounts no matter where you are.

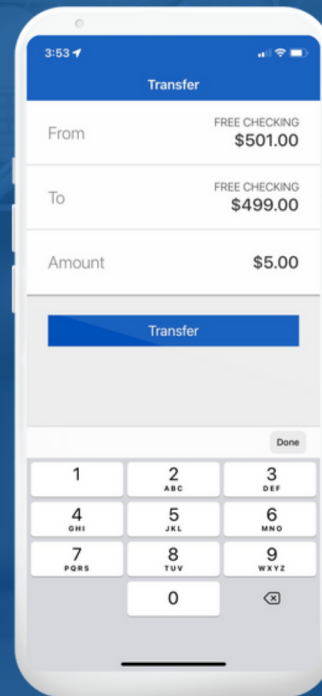
## STEP 1

Simply click the **Move Money** button on the bottom of the screen and then select **Make a Transfer**.



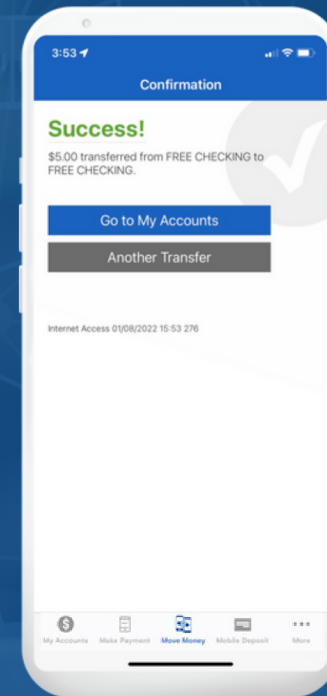
## STEP 2

Select the **To / From Account** information, enter the amount, and click **Transfer**.



## STEP 3

Transfer is a **Success**. Go to **My Accounts** or **Make Transfer** from screen.



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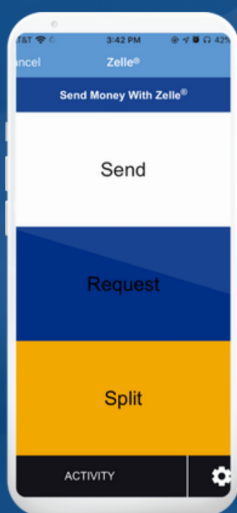
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# MOBILE BANKING *Zelle*®

An easy and secure way to send, receive, and request money to and from friends, family, and others you trust using your First Farmers mobile app. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle. Mobile carrier fees may apply.

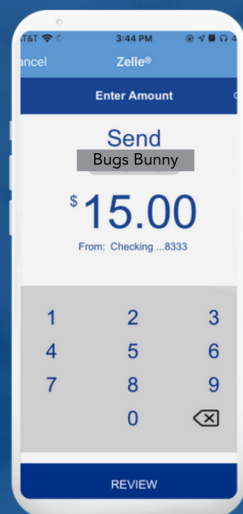
## SET UP

Tap the **..** button on the bottom of the screen, then click **Zelle®**. Enter your email address or U.S. phone number to set up your Zelle profile.



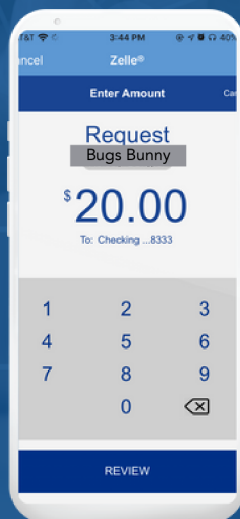
## SEND

To send money, select **Send**, choose someone from your mobile device's contacts, add the amount to send, then hit **Send**.



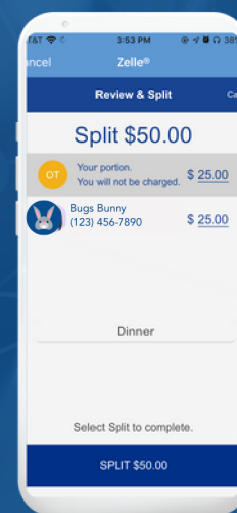
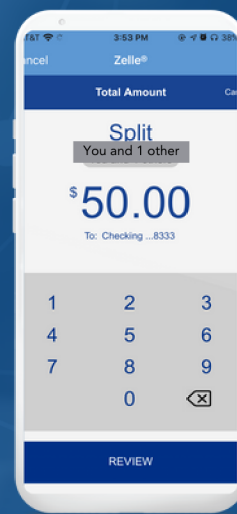
## REQUEST

To request money, select **Request**, choose the individual from whom you'd like to request money, enter the amount, and hit **Request**.



## SPLIT

To split a cost, select **Split**, choose the individual(s) with whom you'd like to split, and enter the total amount of the bill. The amount will be split evenly among those selected. Tap **Review** then **Split** to complete.



\*To learn more about Zelle, visit us here:

<https://www.myfirstfarmers.com/zelle/>



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# MOBILE BANKING *SecurLOCK Equip™*

Peace of mind is in your hands with the SecurLOCK Equip™ mobile app. Available in the Google Play™ or Apple® App Store. Download the app to set debit card limits and alerts.

## DOWNLOAD

Search **SecurLOCK Equip™** to download from the app store.

## SET UP

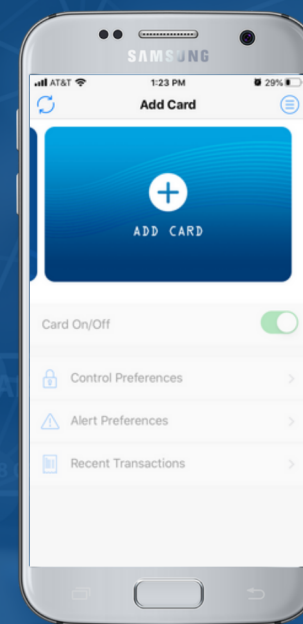
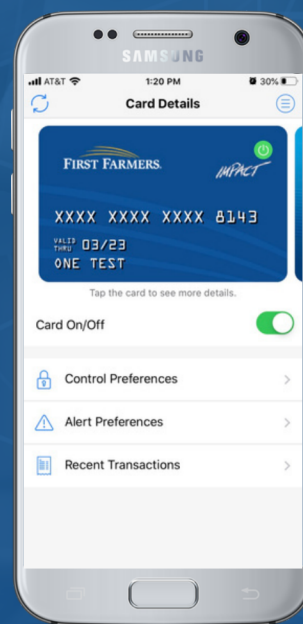
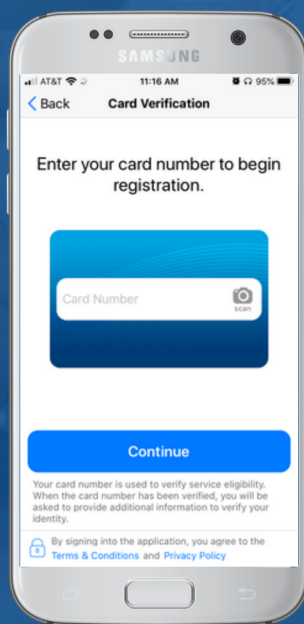
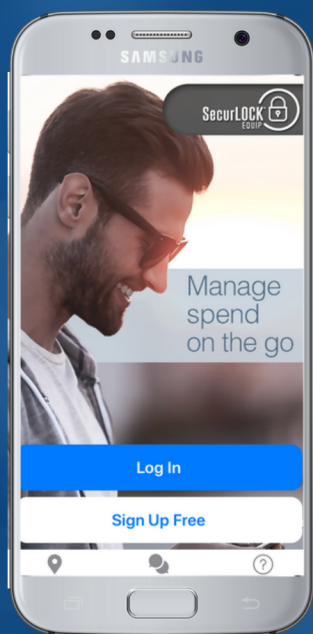
Type or scan your First Farmers debit card number. The following screens will walk you through setting up your profile for the app.

## ON/OFF

Easily turn your debit card on and off from the main screen. Use this feature if your card has been misplaced.\*

## ADD ANOTHER CARD

To add more than one card, simply swipe left on the main screen, then tap **+Add Card**.



\*If your card cannot be found, call (800) 882-8378 or visit a branch to report your card lost or stolen. The lost or stolen card will be deactivated, and a new card and card number will be issued to you.

SecurLOCK Equip is a trademark of FIS, LLC



\*Google Play is a trademark of Google LLC.

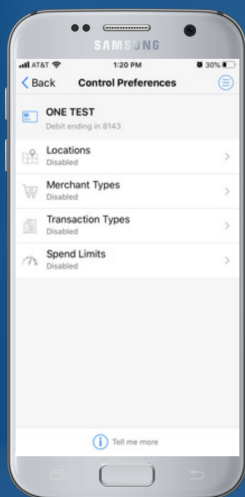
\*Apple App Store is a registered trademark of Apple Inc.

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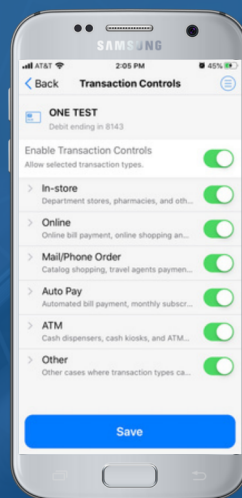
# MOBILE BANKING *SecurLOCK Equip™ - Controls*

Control which transactions should be approved by location, merchant types, transaction types, and spending limits.



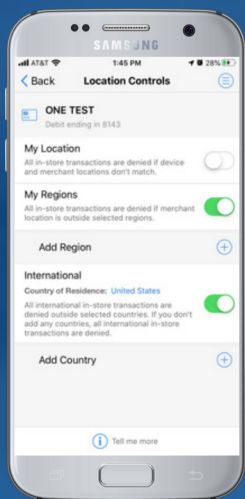
## CONTROL PREFERENCES

From the main screen, tap **Control Preferences**.



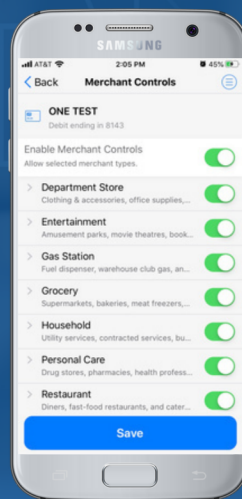
## TRANSACTION TYPES

Specify the types of transactions that may be made with your card.



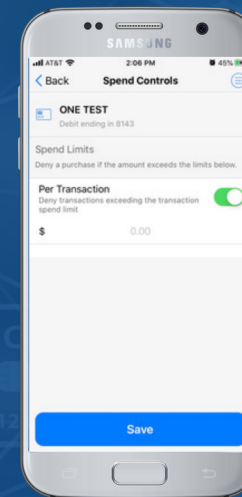
## LOCATIONS

When **My Location** is enabled, your card can only be used when your mobile phone is in the same zip code as the merchant.



## MERCHANTS

Control the types of businesses at which your card can be used.



## SPEND LIMITS

Set a limit on how much can be spent on one transaction. Purchases exceeding this amount will be denied.

When **Regions** is enabled, you set the specific regions in which transactions should be approved.

If traveling **Internationally**, add the countries you will visit to enable purchases to be approved.

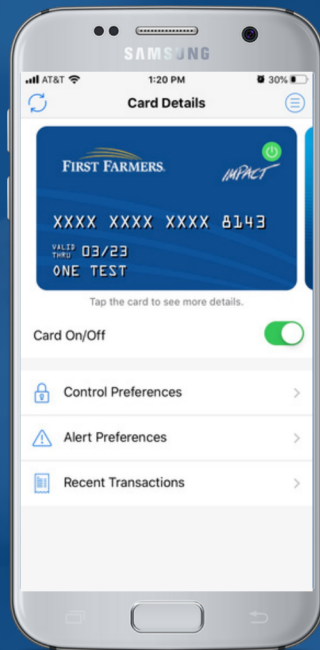
# FIRST FARMERS®

# MOBILE BANKING *SecurLOCK Equip™ - Alerts*

Tailor your alert preferences to your spending patterns, and use them to notify you of unusual purchases.

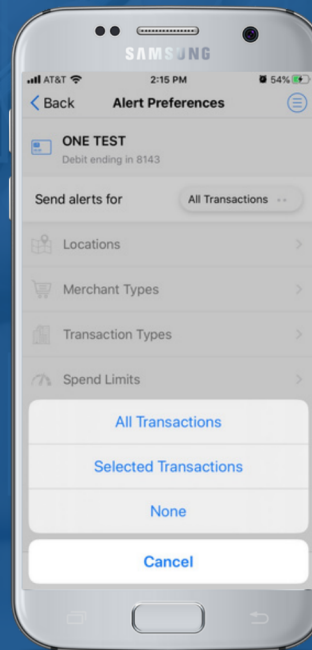
## ALERT PREFERENCES

Tap **Alert Preferences** to enable a category to access alerts associated with it.



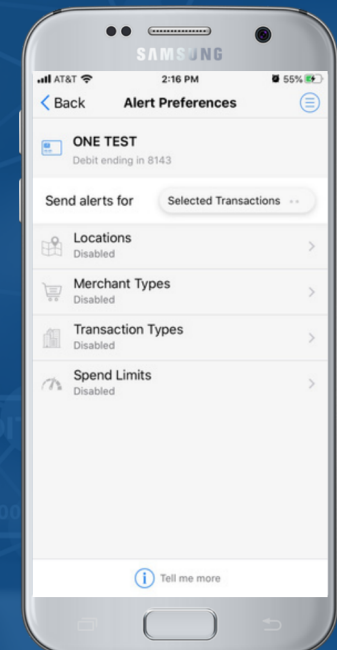
## SEND ALERTS FOR

Choose to receive alerts for **All** or **Selected** transactions, or choose to receive **None** at all.



## SELECTED TRANSACTIONS

If you choose **Selected**, tap a category to tailor the alerts to your preferences.



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