



# ANYWHERE Banking Kit - Online

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

  
**FIRST FARMERS®**

800.882.8378 | [myfirstfarmers.com](http://myfirstfarmers.com)

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## ONLINE BANKING - GETTING STARTED

With First Farmers online banking, safely and securely manage your accounts with the click of a button.

### 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.

### FORGOT LOGIN

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

### LOAN PAYMENTS

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

### 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.

### ONLINE STATEMENTS

Safely and securely view up to 12 months of banking statements online.



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## ONLINE BANKING - CONTINUED

### REORDER CHECKS

Easily and conveniently reorder checks from the comfort of your home.

### START AN APPLICATION

Safely and securely start an application for a variety of loans online.

### STOP PAY

A fast and easy way to stop payment on a check at your convenience.

### TEXT BANKING

Quickly retrieve account information such as balance, last transactions, and transfer funds by sending a text command to 454545.

### TRANSFER MONEY / MOVE MONEY / EXTERNAL TRANSFER

Easily transfer money one-time or schedule timely transfers from between First Farmers accounts or from another financial institution.

### TURBOTAX

You may be eligible for a discount with TurboTax through our online banking platform.



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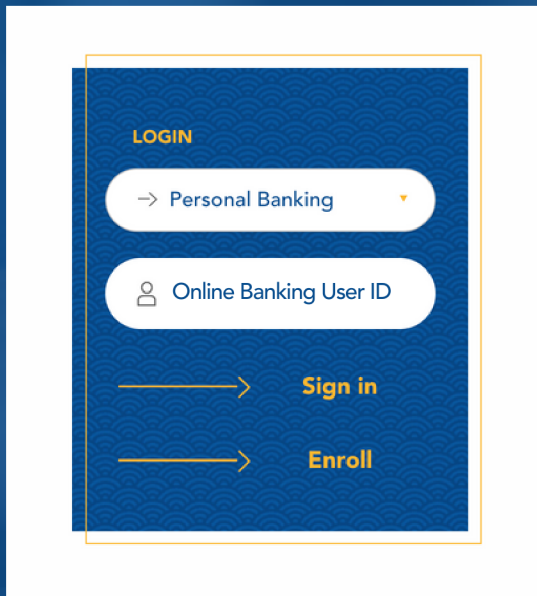
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# ONLINE BANKING *Getting Started*

A simple and secure way to transfer funds, pay bills, make loan payments, and view transaction history. Please contact a First Farmers representative to set up online business banking.

## STEP 1

Visit [myfirstfarmers.com](https://myfirstfarmers.com) and click **Enroll** underneath the login section.



## STEP 2

Review and agree to the **terms and conditions** when prompted.

## STEP 3

Create your online profile, and enjoy connecting to your money wherever and whenever you want.

### Username requirements:

- Must be at least 8 characters long
- Must contain one letter

### Password requirements:

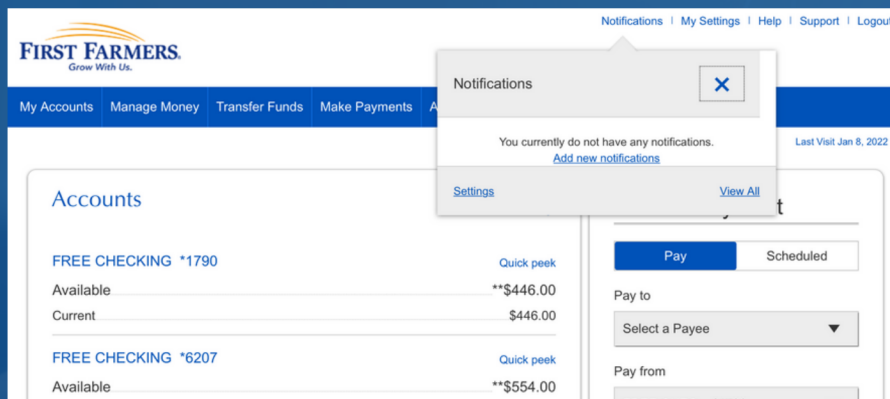
- Must be at least 8 characters long
- Must contain one letter
- Must contain one number
- Must contain one special character

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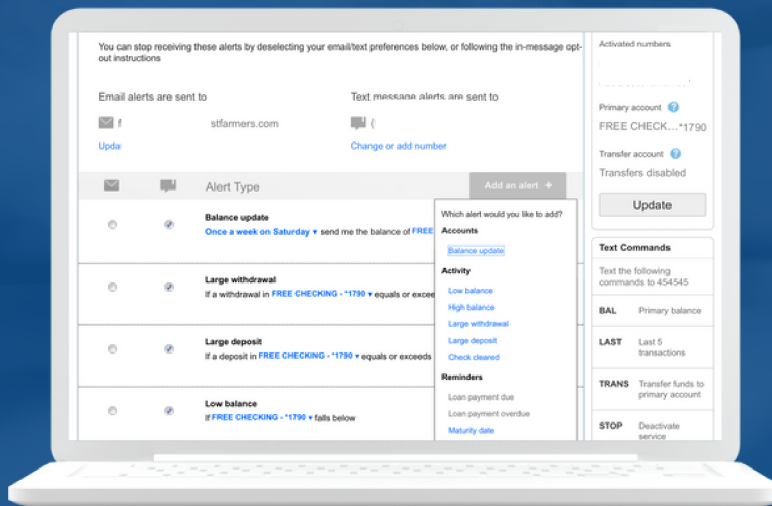
# ONLINE BANKING *Account Alerts - Notifications*

You choose the alerts that are important to you and whether you'll receive them via text or email, or both. It's that simple.



## STEP 1

Click on **Notifications** in the menu at the top of the screen. Then select **Add new notifications**.



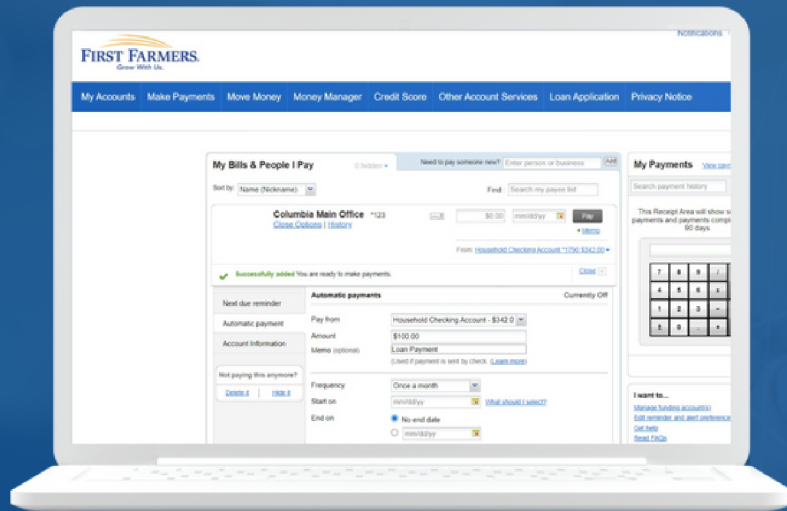
## STEP 2

Select **Add an alert** for **Accounts**, **Activity**, or **Reminders** to specify the notification(s) you would like to receive.

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# ONLINE BANKING *Bill Pay*



Forget postage and checks - pay bills online with bill pay.

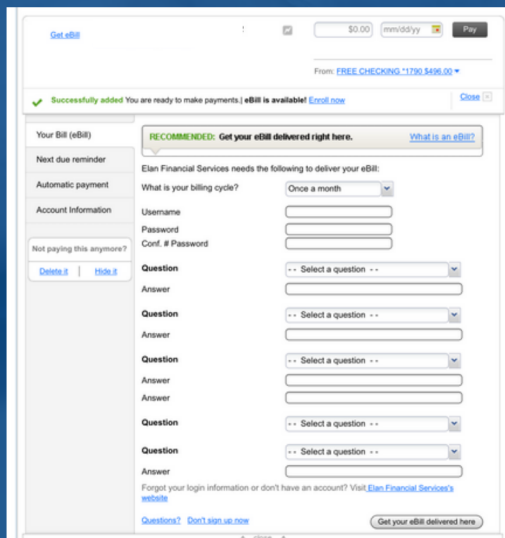
## ADD A PAYEE

From **Make Payments**, Select **Bill Pay**.

**Complete** set up then type in the name of the person or company in the **Add** field. If the company is not on the prepopulated list, complete the information needed.

## MAKE A PAYMENT

Find the company or person in your **Pay To** list to make a payment. Type in the amount and payment date, then click **Pay**.



## SET UP AUTOPAY OR eBILLS

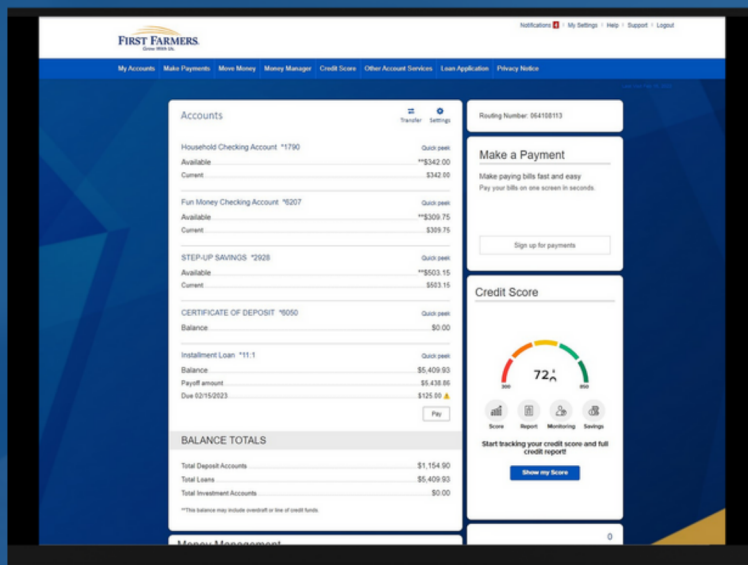
Find the company or person to pay and click **Autopay** under their name. On the next screen, select **Pay Automatically at Regular Intervals**. Choose the funding account, an optional memo, the amount, frequency, the date to begin payments, and to continue payments indefinitely or to stop after a specific time period. Select **eBills** and complete the required information to connect the account for **eBills**.

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# ONLINE BANKING *Credit Score*

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



## STEP 1

Login to online banking, from the home screen 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.

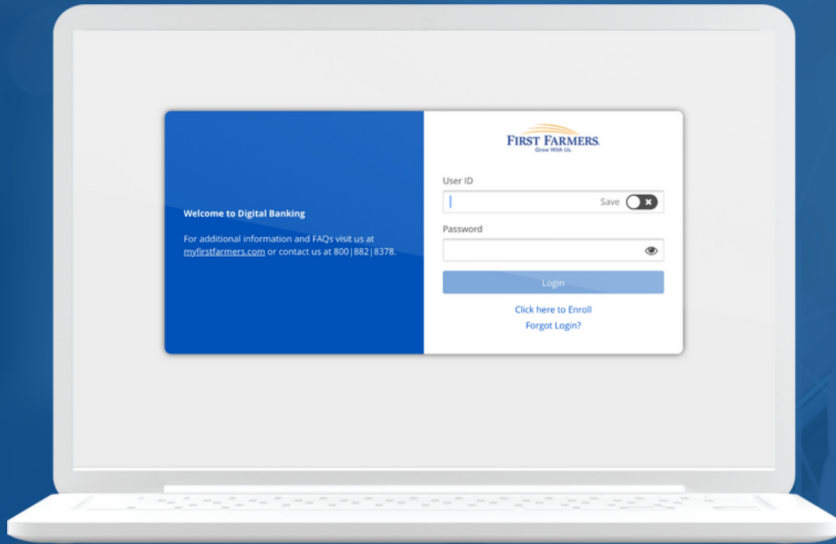
## BENEFITS

- Daily Access to Your Credit Score
- Real Time Credit Monitoring Alerts
- Personalized Credit Report
- Credit Score Simulator
- Articles and Blog on credit

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# ONLINE BANKING *Forgot Password/Username*



Forgot password or username? No worries, select **Forgot Login** to reset password or retrieve username.

## **FORGOT LOGIN**

To reset password or retrieve username use the **Forgot Login** from the home screen to quickly access your accounts. If you need additional support, contact us at **800-882-8378** or visit us online at **myfirstfarmers.com**.

Can't access your account?

Provide the following information and we'll send you a temporary password.

Phone number

+1 (xxx) xxx-xxxx

This phone number must be already added to your account.

Username

Send me a new password Cancel

[I forgot my username](#)

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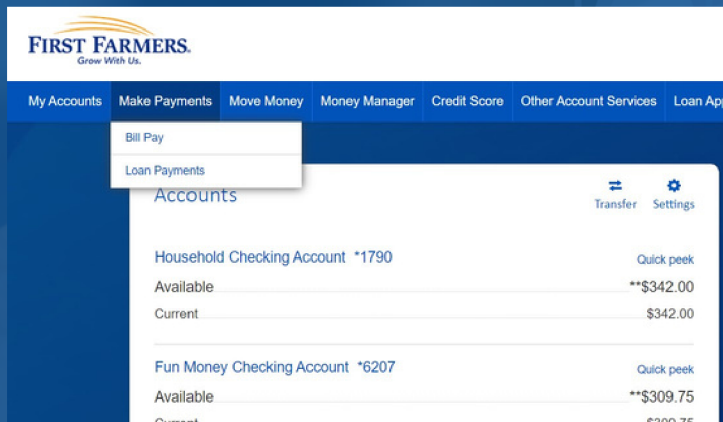
# ONLINE BANKING

## *Loan Payment with External Accounts*

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

### STEP 1

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

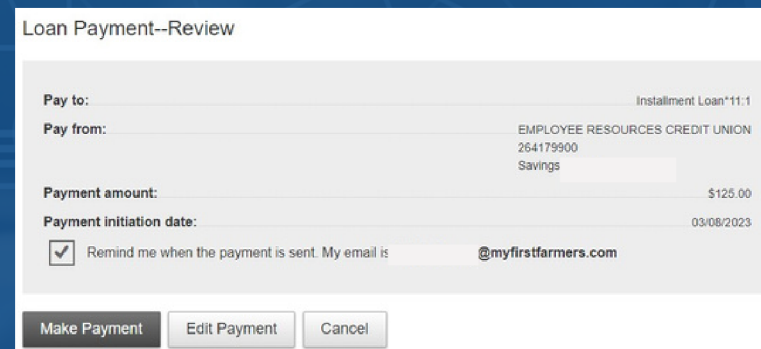
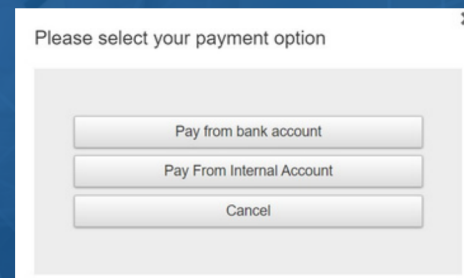


### STEP 3

Review details, select [Make Payment](#), [Edit Payment](#), or [Cancel](#). Mark [Remind me when the payment is sent](#) to receive email communication.

### STEP 2

From I want to menu select [Make Payment](#). [Pay from Bank Account](#), [Complete](#) all required information, review the [Terms and Conditions](#), mark [I agree](#), Select [Continue](#).



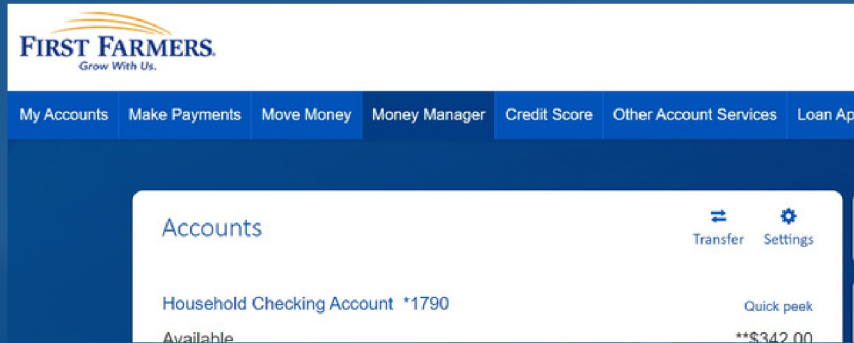
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# ONLINE BANKING

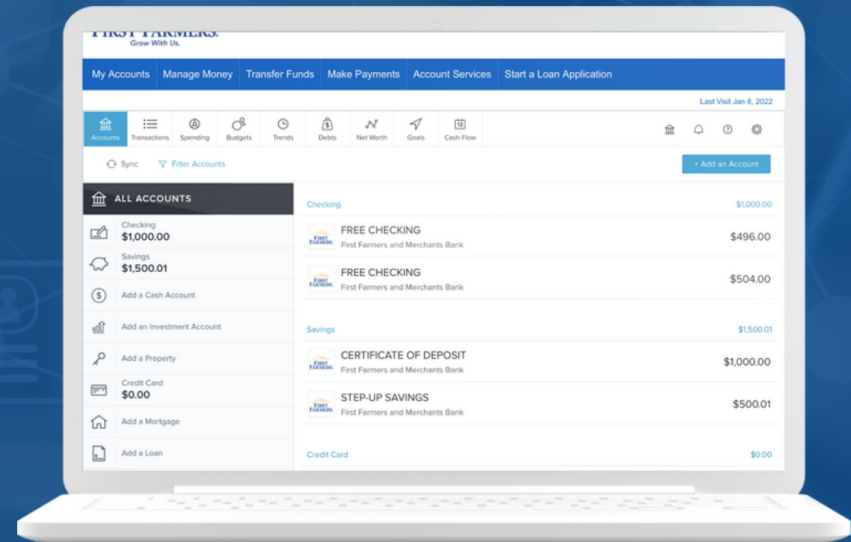
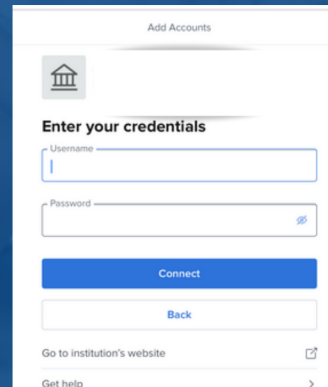
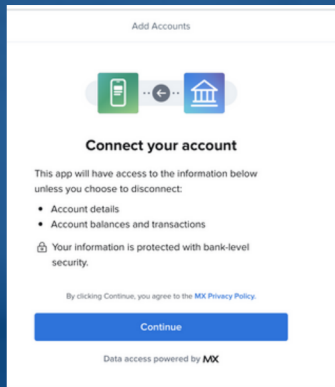
## Money Manager - Getting Started

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



### MANAGE MONEY

From the main menu select **Money Manager**, accept the **terms and conditions** to begin connecting financial accounts, loans, credit cards, retirement, and more.



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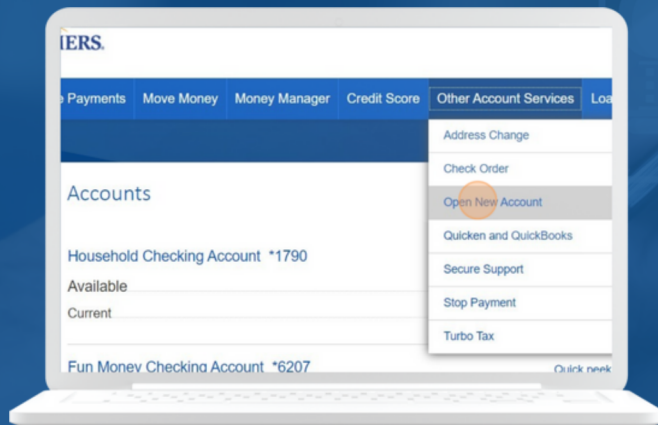


# ONLINE BANKING *Online Account Opening*

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.

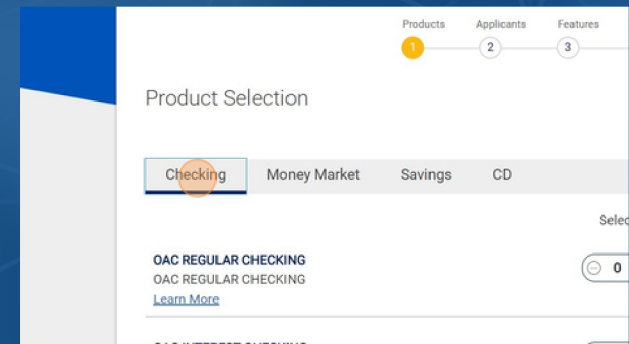
## STEP 1

From the **Other Account Services**, select **Open New Account**.



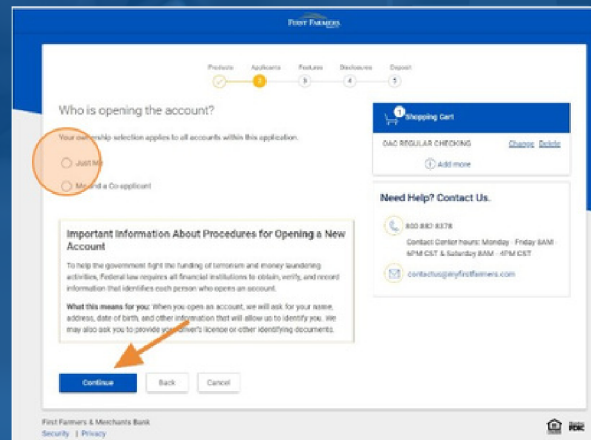
## STEP 2

Next, choose the product selection. The Checking Account menu includes options for Regular, Interest, or President's Club Checking Accounts. Other product options include Money Market, Savings, and CD. 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 click **Continue**. Complete the **ownership**, **review** and **read** the **Electronic Consent**.



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# ONLINE BANKING *Online Account Opening*

## 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 6

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

## STEP 5

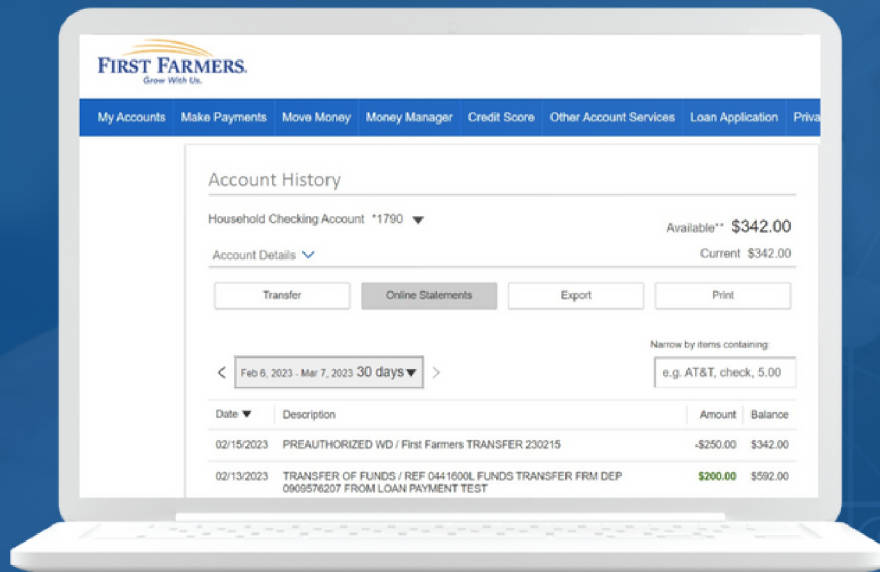
Next you will select the method to fund the new account. Options include: **transfer funds from a First Farmers account**, **transfer from another financial institution**, or **mail a check**. Complete the steps necessary depending on the selected funding option.

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# ONLINE BANKING *eStatements*

Electronic statements provide quick and easy access to account information. With up to 12 months' statements, conveniently view, print, or download eStatements directly through online banking at no cost.

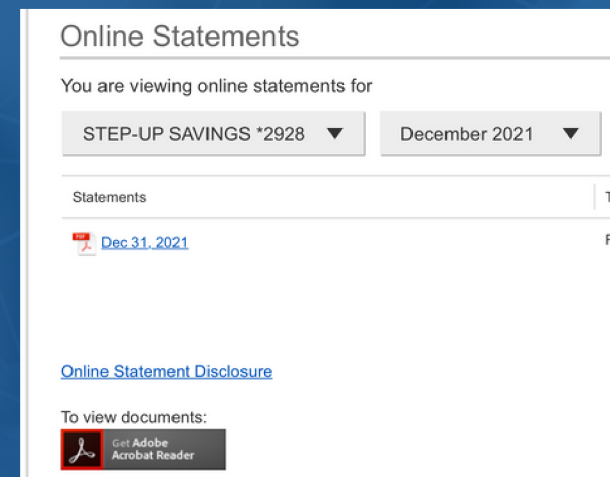


## ENROLLING

Simply click on **Online Document** from the **Account History** page to receive eStatements.

## VIEWING

Visit the **Online Statements** to view the account statement. Select the account you wish to view and month from the drop-down menu.

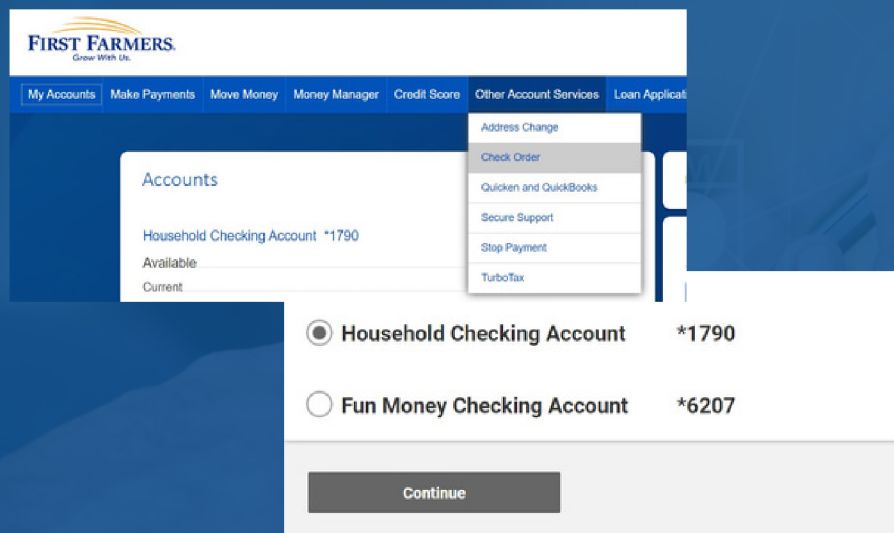


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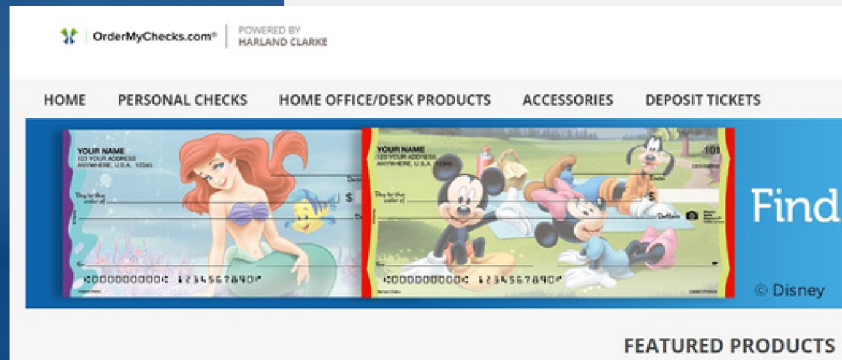
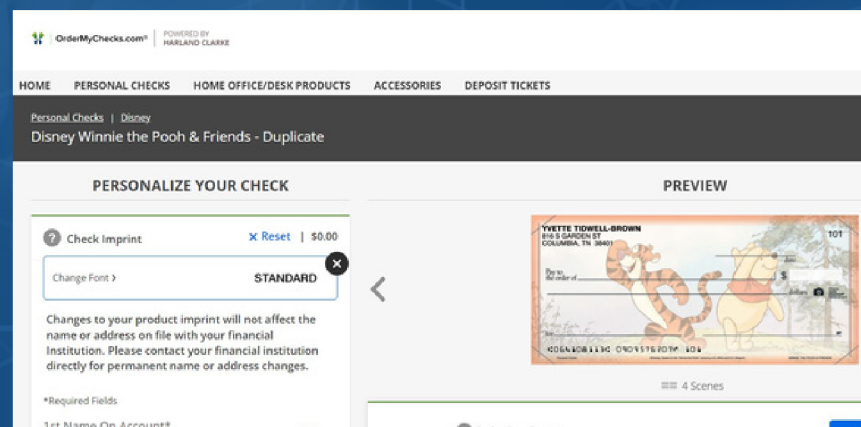
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# ONLINE BANKING *Reorder Checks*

Easily and conveniently reorder checks from the comfort of your home.



Select **Account Services** from the top menu. Choose the **Reorder Checks**, follow prompts, select check style, add to cart, then complete the checkout process.

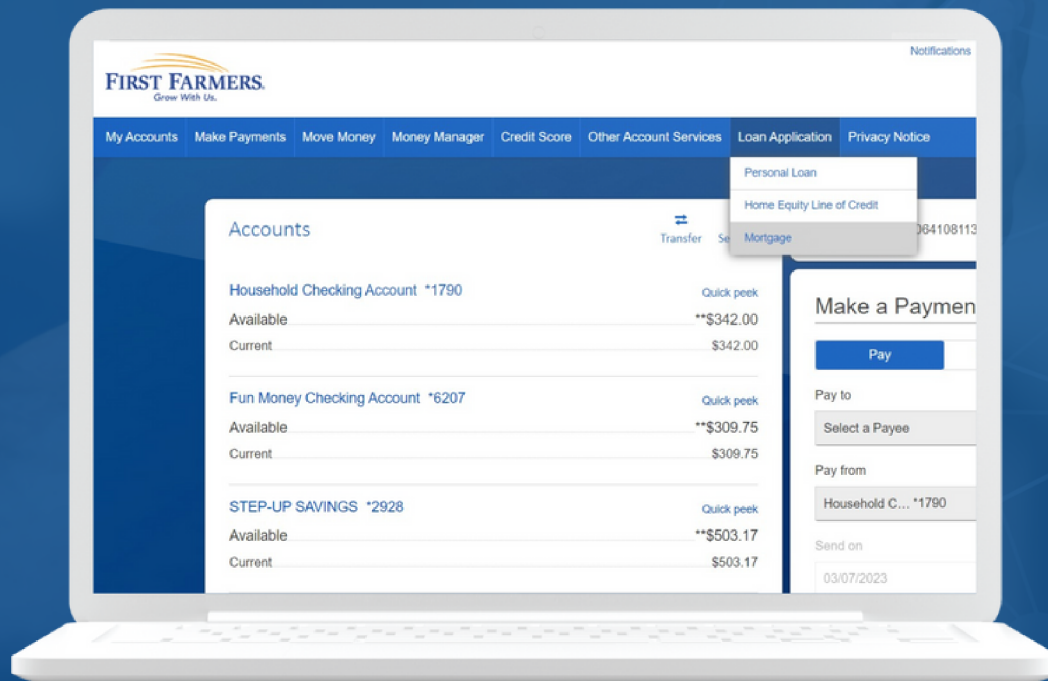


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# ONLINE BANKING *Start an Application*

Safely and securely start an application for a variety of loans online.



Select **Loan Application** from the main menu. Choose loan desired from **Personal Loan, Home Equity Line of Credit, or Mortgage** to begin the application process.

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# ONLINE BANKING *Stop Pay*

Need to stop payment on a check but can't make it to the bank? Enjoy the convenience of stop pay whenever and wherever you are.

Stop Payment

Place a stop payment on the requested check(s).

Stop payment   For a single check  For multiple checks

Check number

Paid from

Issued on

Check amount

Payee

Stop Payment

Please confirm

Stop payment for the following check(s):

Check number	123456
Paid from	FREE CHECKING *1790
Issued on	Jan 8 2022
Check amount	\$100.00
Payee	Cleaners

Select **Other Account Services** from the top menu.  
Choose the **Stop Pay** type and complete form.

Success!

Request to stop payment on Check #123456 was submitted successfully.

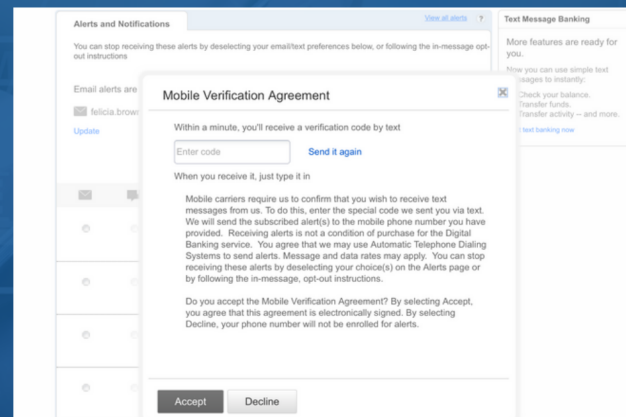
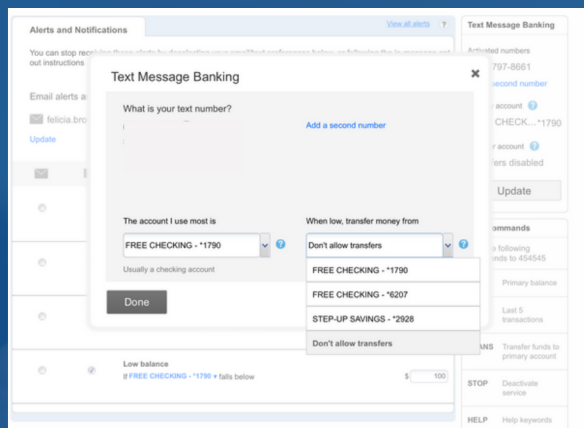
[Go back](#) to stop payment on another check.

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# ONLINE BANKING *Text Message Banking*

Text message banking gives you access to your accounts via text (SMS) messages on your phone.



## STEP 1

Click on the **Notifications** menu at the top of the screen. Then select **Text Message Banking**.

## STEP 2

To activate text message banking, complete the **Mobile Verification Agreement**. Follow the **Activation Instructions** to successfully enroll.\*

\*Enrollment in Mobile Banking is free but does not cover cellular provider charges associated with data usage on your device. Always check with your cellular provider for information on data requirements before enrolling in any mobile service.

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# ONLINE BANKING

## *Text Banking - Commands & FAQs*

To receive account information, simply text your command to **454545**.

FUNCTION	COMMAND	DESCRIPTION
Balance	BAL	<ul style="list-style-type: none"><li>• Primary balance.</li></ul>
Transactions	LAST	<ul style="list-style-type: none"><li>• Receive last 5 transactions.</li></ul>
Transfer	TRANS	<ul style="list-style-type: none"><li>• Transfer funds to primary account.</li></ul>
Stop	STOP	<ul style="list-style-type: none"><li>• De-activate all First Farmers and Merchants Bank text services.</li></ul>
Help	HELP	<ul style="list-style-type: none"><li>• Help content for Text Banking.</li></ul>

### FREQUENTLY ASKED QUESTIONS

#### CAN I USE BOTH TEXT BANKING AND MOBILE BANKING ON MY PHONE?

Yes. Simply enroll for both Text Banking and Mobile Banking to enable this.

#### IS TEXT BANKING SUPPORTED ON MY PHONE?

Text Banking will work on any text message (SMS) capable phone from one of our supported carriers.\*

#### WILL I RECEIVE UNSOLICITED TEXT MESSAGES?

No. You will only receive messages when you specifically request them with one of the Text Banking commands or if you subscribe to Mobile Alerts.

\*Enrollment in Mobile Banking is free but does not cover cellular provider charges associated with data usage on your device. Always check with your cellular provider for information on data requirements before enrolling in any mobile service.

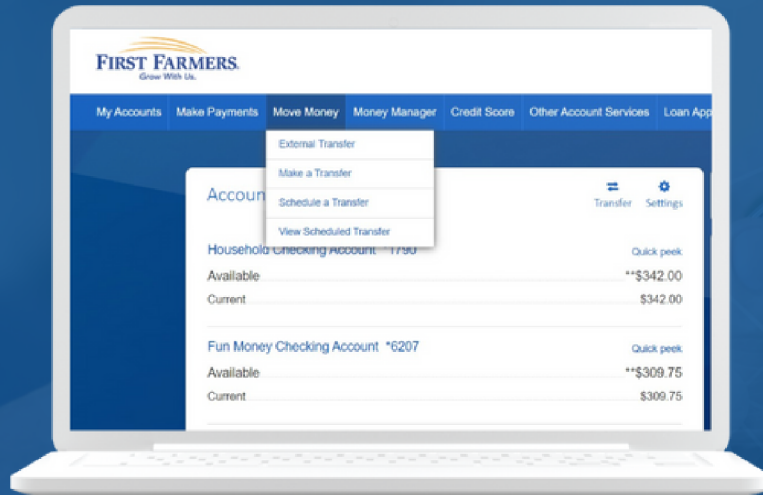
Text Commands	
Text the following commands to 454545	
<b>BAL</b>	Primary balance
<b>LAST</b>	Last 5 transactions
<b>TRANS</b>	Transfer funds to primary account
<b>STOP</b>	Deactivate service
<b>HELP</b>	Help keywords

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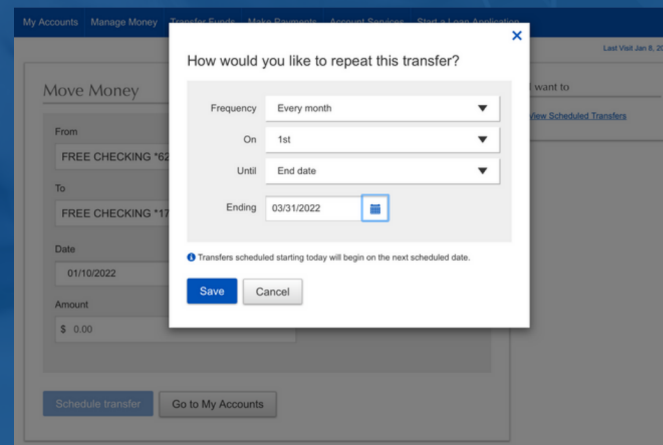
# ONLINE BANKING *Transfer Funds / Move Money*

Easily transfer or schedule money transfers between your First Farmers accounts.



## ONLINE

Simply select **Move Money** from the main menu then **Transfer Funds**, choose the **account to transfer to/from**, enter the **amount** and frequency, click **Make Transfer** to **review** and **complete** the transfer.



## SCHEDULE TRANSFERS

To set up a scheduled transfer, click **Move Money**, **Schedule a Transfer**. Choose the accounts you want to transfer to/from, enter the **amount** and **frequency** and click **Save**.

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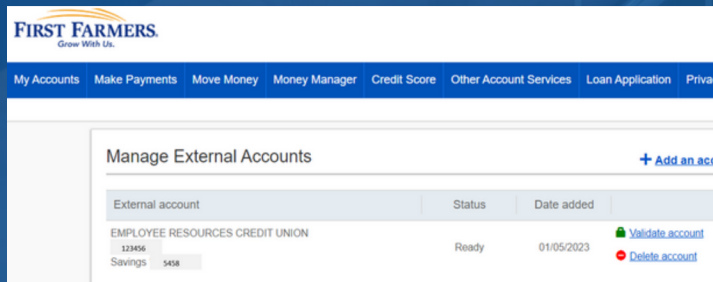
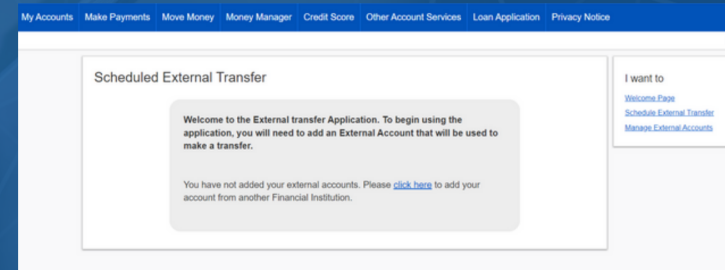
# ONLINE BANKING

## Move Money / External Transfers - Validate Account

Set up external transfers for the convenience of moving money from another financial institution.

### ESTABLISH RELATIONSHIP BETWEEN ACCOUNTS

From the main menu select **Move Money** then **External Funds**. Select **click here** from the external transfer welcome page. Before you get started, have ready the **account number** and **routing number** from the external account. Click **continue** when you are ready to begin the setup process and **complete** required account information.



### VALIDATE ACCOUNT RELATIONSHIP

From the external transfer welcome page select **click here** to validate the external account deposit activity. You will need to log into the external account to obtain the **deposit amounts** to verify the account relationship. **This step may take up to three days to post to the external account.**

Validate External Account

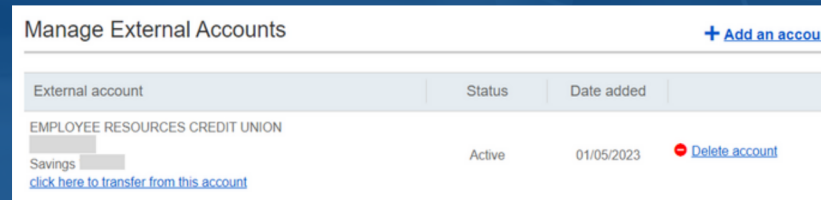
For account owner protection, and to confirm you are authorized to use this external account, please enter the amounts of the two deposits we made to the account below.

EMPLOYEE RESOURCES CREDIT UNION Savings \*

First deposit amount:  
\$0, 38

Second deposit amount:  
\$0, 01

Continue Cancel



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# ONLINE BANKING

## Move Money / Schedule External Transfer

Schedule external transfers for the convenience of moving money from another financial institution.

### SCHEDULE TRANSFERS

Select [click here to transfer from this account](#).

Complete the required information, read the [terms & conditions](#), mark **I agree**, then select **Schedule Transfer**.

Schedule External Transfer

Transfer from  
Household Checking Account\*1790

Transfer to  
Employee Resources Credit Union Savings

Amount [check your limits](#)  
\$200.00

Initiate transfer on  
01/09/2023  Repeat  
It may take up to 3 business days for transfers to complete.

I agree to the [Terms & Conditions](#)

Schedule Transfer Cancel

Manage External Accounts [+ Add an account](#)

External account	Status	Date added	
EMPLOYEE RESOURCES CREDIT UNION Savings <a href="#">click here to transfer from this account</a>	Active	01/05/2023	<a href="#">Delete account</a>

### VERIFY INFORMATION

Verify the information is correct and select the **Schedule Transfer** button. Select **Confirm** and the external transfer is scheduled. **Transfer may take up to 3 business days to complete.**

Schedule External Transfer Review

Transfer from Household Checking Account\*1790

Transfer to Employee Resources Credit Union Savings

Transfer amount \$200.00

Transfer initiation date 01/09/2023

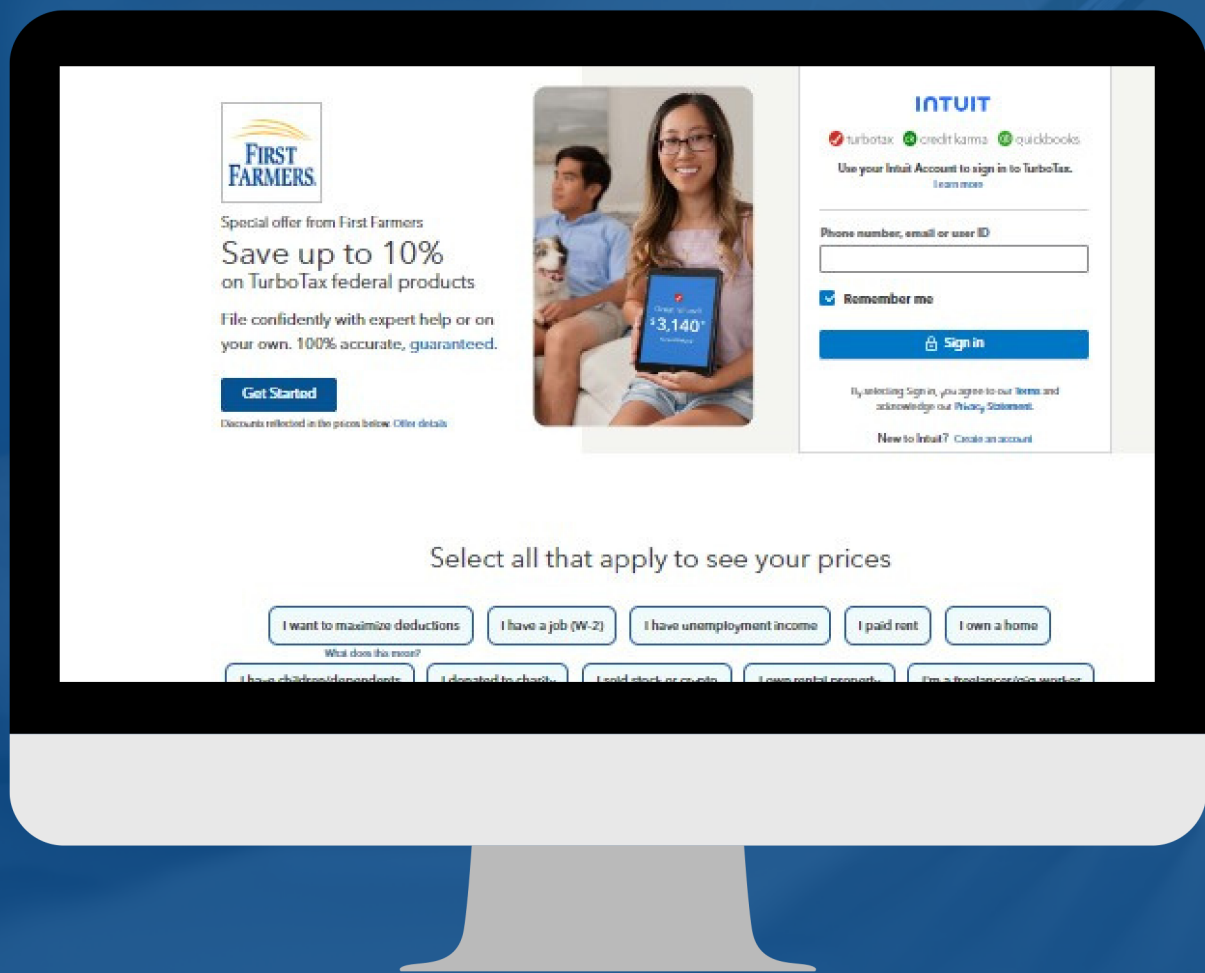
Schedule Transfer Edit Transfer Cancel

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# ONLINE BANKING *Turbo Tax*

You may be eligible for a discount with TurboTax through our online banking platform.



## TURBOTAX

Through our digital banking online platform, you may be eligible to receive a discount on TurboTax.

Select **Other Account Services** from the main menu home screen, then **TurboTax**.



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