

Online Banking

F&M Bank Website



- www.fmbankne.com
- Click On Secure Login

Online Banking Login

- Enter User ID & Password

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-6331

Login to F&M Bank Online User [Enroll](#) [Test Browser](#) [Home](#)

***WE KNOW YOU HAVE MANY CHOICES FOR YOUR FINANCIAL NEEDS,
THANK YOU FOR CHOOSING US.***

F&M Bank Online User ID

F&M Bank Online User Password

Login 

* Microsoft Internet Explorer Version 5 or higher saves user names and passwords. It will automatically complete any login for you. This allows people at your computer to use your logins without knowing your passwords. To see how to turn this off, click [here](#).

 VERISIGN
Secured
VERIFY

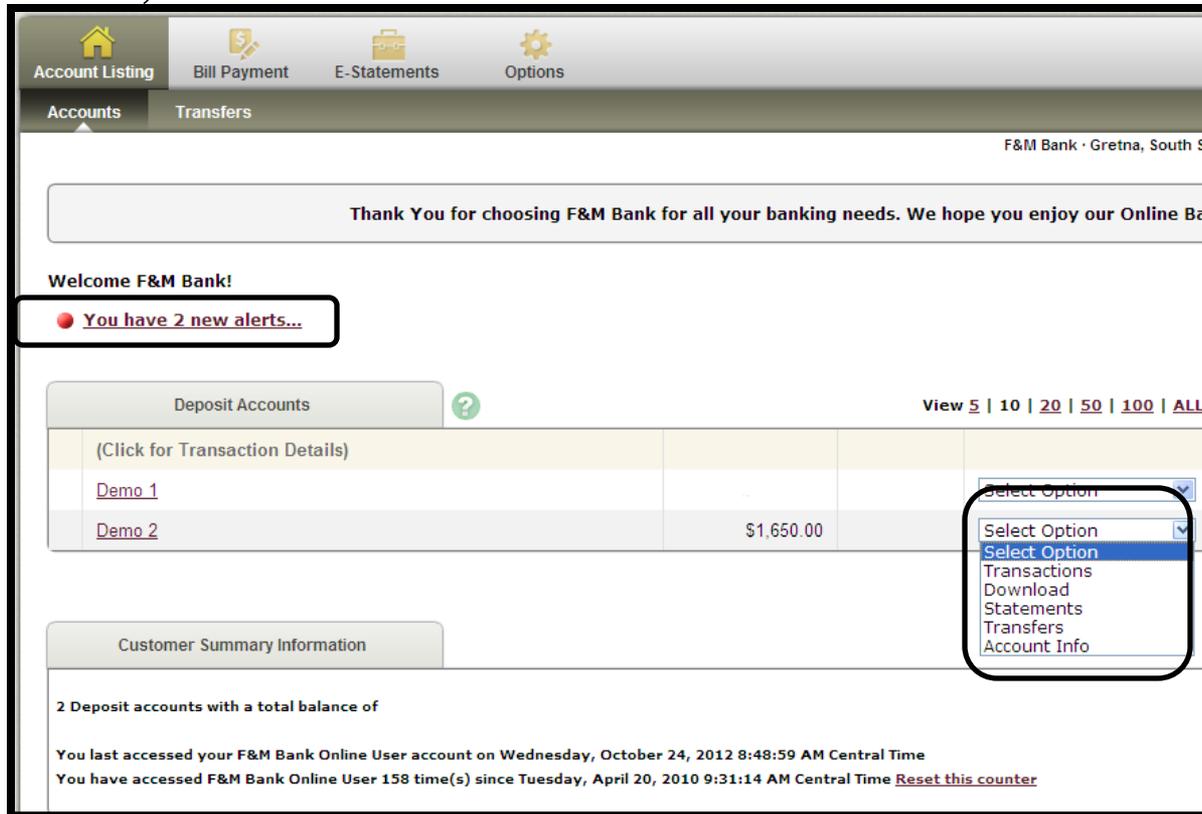
 FDIC
Federal Deposit Insurance Corporation

 EQUAL
HOUSING
LENDER

Account Listing

>>Accounts

- List Of Accounts: Checking, Saving, CD, IRA, Loan
- New Alerts
- Account Options: Transactions, Download, Statements, Transfers, Account Information



The screenshot shows the F&M Bank online account listing interface. At the top, there is a navigation bar with icons for Account Listing, Bill Payment, E-Statements, and Options. Below this, the 'Accounts' tab is selected. A welcome message and a notification for 2 new alerts are visible. The main content area displays a table of deposit accounts with a balance of \$1,650.00. A dropdown menu is open over the table, showing options like Transactions, Download, Statements, Transfers, and Account Info. The footer contains a summary of account balances and a timestamp of the last access.

Account Listing | Bill Payment | E-Statements | Options

Accounts | Transfers

F&M Bank · Gretna, South Si

Thank You for choosing F&M Bank for all your banking needs. We hope you enjoy our Online Ba

Welcome F&M Bank!

You have 2 new alerts...

Deposit Accounts ? View 5 | 10 | 20 | 50 | 100 | ALL

(Click for Transaction Details)			
Demo 1			
Demo 2		\$1,650.00	

Customer Summary Information

2 Deposit accounts with a total balance of

You last accessed your F&M Bank Online User account on Wednesday, October 24, 2012 8:48:59 AM Central Time
You have accessed F&M Bank Online User 158 time(s) since Tuesday, April 20, 2010 9:31:14 AM Central Time [Reset this counter](#)

Account Listing

>>Transactions - Current Transactions

- Switch Between Accounts & View Recent Activity
- Select # Of Days To Display
- Click On Transaction To View Image

Account Listing | Bill Payment | E-Statements | Options

Accounts | **Transactions** | Transfers | Statements | Account Info | NSF Items

Current Transactions | Download | Search

F&M Bank • Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-533

View Transactions for: Demo 2

Current Balance: **-\$1,050.00**

Transactions from 10/09/2012 to 10/24/2012

View Range: **Since Last Statement** | 7 Days | 15 Days | 30 Days | All

Date: ▾	Ref/Check No:	Description:	Debit:	Credit:	
10/24/2012				\$2,700.00	\$1,650.00
10/23/2012	View Image	Cash or Misc Withdrawal	-\$350.00		-\$1,050.00
10/23/2012				\$901.93	-\$700.00
10/23/2012				\$500.00	-\$1,601.93
10/22/2012	View Image	Cash or Misc Withdrawal	-\$2,500.00		-\$2,101.93
10/22/2012	View Image	Cash or Misc Withdrawal	-\$200.00		\$398.07

Account Listing

>>Transactions - Download

- Ability To Download Transaction Activity Into Different Programs: Quicken, QuickBooks, Etc.

Account Listing Bill Payment E-Statements Options

Accounts Transactions Transfers Statements Account Info NSF Items

Current Transactions Download Search

F&M Bank · Gretna, South Sioux City, Wayne & West Point,

Download Transactions ?

Download Transactions for Account: Demo 2

Select Download Range: Select option...

Select Download Format: Select option...

- Select option...
- Microsoft Money (OFX)
- Intuit Quicken (QFX)
- Intuit QuickBooks (QBO)
- Personal Finance (QIF)
- Spreadsheet (CSV)
- Word Processing (TXT)

Account Listing

>>Transactions - Search

- Ability To Search For Specific Items: Amounts, Check #'s, Etc.

The screenshot shows a web application interface for searching transactions. The top navigation bar includes icons for Account Listing, Bill Payment, E-Statements, and Options. Below this is a secondary navigation bar with tabs for Accounts, Transactions, Transfers, Statements, Account Info, and NSF Items. The main content area is titled "Search Transactions" and features a search bar with a dropdown menu set to "Demo 2". The search criteria are organized into several sections: "By Date" with fields for "From" (9/1/2012) and "To" (9/30/2012); "By Amount" with "Begin \$" (0.00) and "End \$" (0.00) fields; "By Check #" with "Start" and "End" input fields; and "By Description" with a text input field. The "Sort" section includes "By" (Date), "Then By" (dropdown), and "Then By" (dropdown) options. The "Sort Order" section has radio buttons for "Descending" (selected) and "Ascending", and a "View" dropdown set to "Debits and Credits". There are also checkboxes for "Include Checks" and "Include Electronic Transactions". A "Search" button is located at the bottom right of the form.

Account Listing Bill Payment E-Statements Options

Accounts Transactions Transfers Statements Account Info NSF Items

Current Transactions Download Search

F&M Bank · Gretna, South Sioux City, Wayne & West Point.

Search Transactions ?

Search Transactions For Demo 2

By Date From 9/1/2012 To 9/30/2012 By Amount Begin \$ 0.00 End \$ 0.00

By Check # Start End By Description

Sort By Date Then By Then By Then By

Sort Order Descending Ascending View Debits and Credits Include Checks Include Electronic Transactions

Search

Account Listing

>>Transfers - New

- The Ability To Do Your Own Transfers & Save Time
- Schedule, Review, Finish
- There Is The Capability To Setup Recurring Transfers

Account Listing Bill Payment E-Statements Options

Accounts Transactions **Transfers** Statements

New Pending History

F&M Bank · Gretna, South Sioux City, Wayne & West Point,

All transfers made after 4:00PM CST will be processed the following business day.

Transfer Funds

* Denotes required field

* Transfer funds from: Demo 2

* Transfer funds to: Select option...

Payment options: None

* Transfer amount: .

* Frequency: One Time

* Transfer Date: 10/24/2012

Transfer memo:

Submit

Account Listing

>>Transfers - New

- Receive A Confirmation # When A Transfer Is Successful

Account Listing Bill Payment E-Statements Options

Accounts Transactions **Transfers** Statements

New Pending History

F&M Bank · Gretna, South Sioux City, Wayne & West Point, SD

Transfer Confirmation

Transfer from account: Demo 2
Transfer to account: Demo 1

Transfer amount: \$100.00

Transaction confirmation number: 00676091004094
Date: 10/24/12
Time: 9:10:04

Please contact the bank if you have any questions.

Add Another Transfer

Account Listing

>>Transfers - Pending

- Ability To View, Edit, Delete Pending Transfers

Account Listing Bill Payment E-Statements Options

Accounts Transactions **Transfers** Statements

New Pending History

F&M Bank · Gretna, South Sioux City, Wayne & West Point,

View Transfers for: Demo 2

Pending Transfers - Demo 2

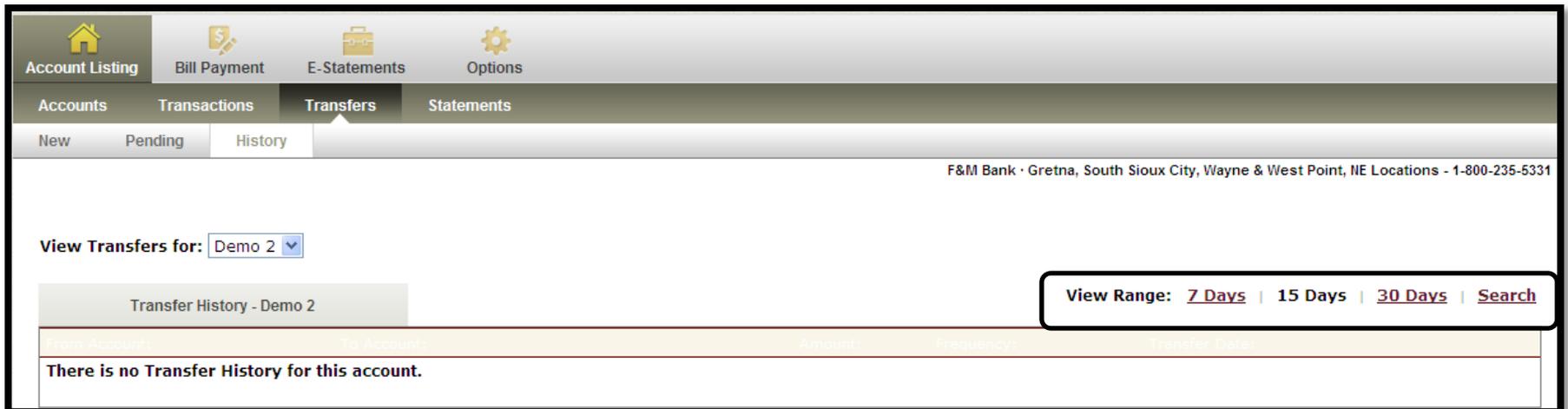
	From Account:	To Account:	Amount:	Frequency:	Scheduled Date:	
<input type="checkbox"/>	Demo 2	Demo 1	\$100.00	Immediate	10/24/2012	Select option... View Edit Delete

Transfer Total (this page): \$100.00

Account Listing

>>Transfers - History

- Ability To Search For Past Transfers



Account Listing | Bill Payment | E-Statements | Options

Accounts | Transactions | **Transfers** | Statements

New | Pending | History

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331

View Transfers for: Demo 2

Transfer History - Demo 2

View Range: [7 Days](#) | [15 Days](#) | [30 Days](#) | [Search](#)

From Account:	To Account:	Amount:	Frequency:	Transfer Date:
There is no Transfer History for this account.				

Account Listing

>>Statements

- View/Print Your Statements At Your Convenience
- This Information Is Available For 12 Months With No Images

Account Listing Bill Payment E-Statements Options

Accounts Transactions Transfers Statements

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-53

View Statements for: Demo 2

View Statements

Statement Date	Statement Type
09/30/2012	Combined Statements
08/31/2012	Combined Statements
07/31/2012	Combined Statements
06/30/2012	Combined Statements
05/31/2012	Combined Statements
04/30/2012	Combined Statements

Select option...
Select option...
View PDF
View Text
View HTML
Select option...
Select option...

Account Listing

>>Statements

- View/Save Bank Statements

The screenshot shows a web application interface with a navigation menu at the top. The menu includes 'Account Listing' (with a home icon), 'Bill Payment' (with a dollar sign and checkmark icon), 'E-Statements' (with a briefcase icon), and 'Options' (with a gear icon). Below this, a secondary menu has 'Accounts', 'Transactions', 'Transfers', and 'Statements' (which is highlighted with a mouse cursor). The main content area is titled 'September Statement for Demo 2' and contains instructions for downloading and viewing the statement. At the bottom, there is a button labeled 'Return to Statement List' with a circular arrow icon.

Account Listing Bill Payment E-Statements Options

Accounts Transactions Transfers **Statements**

F&M Bank · Gretna, South Sioux City, Wayne & West Point

September Statement for Demo 2

To download:

1. Right-click the link below.
2. Select Save Target As... from the menu.
3. Use the dialog box to save the file in the folder you wish.

To view:

1. Left-click on the link below.

[Statement for Demo 2 in PDF format](#)

Return to Statement List

Bill Pay

>>Main – Scheduled Payments

- No More Hassle Having To Remember To Pay Those Bills – Set Up Your Bills To Be Paid Automatically
- Bill Pay Account Must Be A Checking Account
- Be Sure To Allow Enough Time For Delivery

The screenshot displays the 'Bill Payment' section of the F&M Bank website. The top navigation bar includes 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this, a sub-menu shows 'Main', 'New Payment', 'Payees', and 'Add Payee'. The current page is 'Scheduled Payments', with 'History' and 'Add Account' also visible. A message box in the center states: 'Electronic Items - Allow 3 to 5 business days for payee to receive electronic payment.' and 'Check Items - Allow 5 to 7 business days for payee to receive check.' The bottom of the page shows 'Bill Payment - Scheduled Payments' with a help icon and a status message: 'There are no scheduled payments.' The footer includes 'F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331' and a view filter: 'View 7 Days | 15 Days | 30 Days | All'.

Bill Pay

>>Main - History

- Search Engine For Researching Past Bill Pay Items
- 19 Months Of History Available

The screenshot shows a web application interface for bill payments. At the top, there are navigation tabs: Account Listing, Bill Payment (selected), E-Statements, and Options. Below these are sub-tabs: Main (selected), New Payment, Payees, and Add Payee. Under Main, there are further options: Scheduled Payments, History (selected), and Add Account. The user is logged in as 'F&M Bank'. A green information message box states: 'Information Message: There are no payments for the specified date range.' Below this is a search form titled 'Bill Payment Select Payment History Options' with a help icon. The form includes fields for 'Payees' (set to 'All'), 'From:' (9/1/2012), 'To:' (9/30/2012), 'Begin Amount: \$', 'End Amount: \$', 'Sort By:' (Date), and 'Sort Order:' (Ascending and Descending radio buttons, with Descending selected). 'Submit' and 'Cancel' buttons are at the bottom.

Account Listing Bill Payment E-Statements Options

Main New Payment Payees Add Payee

Scheduled Payments History Add Account

F&M Bank

Information Message: There are no payments for the specified date range.

Bill Payment Select Payment History Options ?

Payees: All

From: 9/1/2012

To: 9/30/2012

Begin Amount: \$

End Amount: \$

Sort By: Date

Sort By:

Sort By:

Sort Order: Ascending Descending

Submit Cancel

Bill Pay

>>Main - Add Account

- Add Another Account To Keep Personal & Business Expenses Separated

The screenshot shows the 'Add a Bill Pay Account' form. The top navigation bar includes 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this, a sub-menu has 'Main', 'New Payment', 'Payees', and 'Add Payee'. The 'Add Account' option is selected. The form title is 'Add a Bill Pay Account'. The main instruction is 'Select account to set up for bill pay:'. A dropdown menu is open, showing 'Select option...', 'Select option...', and 'Demo 2'. Below the dropdown are 'Submit' and 'Cancel' buttons.

The screenshot shows the 'Add a Bill Pay Account - Terms & Conditions' page. The top navigation bar includes 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this, a sub-menu has 'Main', 'New Payment', 'Payees', and 'Add Payee'. The 'Add Account' option is selected. The form title is 'Add a Bill Pay Account - Terms & Conditions'. The main text is 'Bill Payment Service Charges Terms and Agreement:'. The first section is 'Enrollment Fees' with the text 'Enrollment fees will be waived.'. The second section is 'Transaction/Cycle Fees' with the text 'The following fees will apply:'. A bullet point lists '\$0.00 charge per transaction.'. Below this is a dropdown menu for 'Please select the left-most digit for Bill Payment check numbers*' with the value '1'. A footnote states '* This will enable you to distinguish personal check numbers from Bill Payment check numbers.'. At the bottom right, there is an 'I Agree' checkbox and 'Submit' and 'Cancel' buttons.

Bill Pay

>>New Payment – Quick Payment

- Set Up Payees For Ability To Use Quick Payment
- Step 1 – Select Payee

The screenshot displays the 'Bill Payment - Quick Payment' interface. At the top, there is a navigation bar with icons for 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this is a sub-menu with 'Main', 'New Payment', 'Payees', and 'Add Payee'. The 'New Payment' section is active, with 'Quick Payment' and 'Add Payment' tabs. The main content area shows a header 'Bill Payment - Quick Payment' with a help icon and three tabs: 'Select', 'Schedule', and 'Confirm'. The 'Select' tab is active, displaying the instruction 'Please select between 1 to 10 payees.' Below this, there are two payee options: 'F&M BANK - SSC' (unchecked) and 'F&M BANK - WP' (checked). A 'Continue' button with a right-pointing arrow is located at the bottom right.

Account Listing Bill Payment E-Statements Options

Main New Payment Payees Add Payee

Quick Payment Add Payment

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Bill Payment - Quick Payment ?

Select Schedule Confirm

Please select between 1 to 10 payees.

F&M BANK - SSC F&M BANK - WP

Continue →

Bill Pay

>>New Payment – Quick Payment

- Step 2 – Enter Information
- Step 3 - Confirm

The screenshot displays the F&M Bank Bill Payment interface. The top navigation bar includes 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this, a secondary navigation bar shows 'Main', 'New Payment', 'Payees', and 'Add Payee'. A third bar contains 'Quick Payment' and 'Add Payment'. The main content area is titled 'Bill Payment - Create New Payments' and includes a help icon. The form fields are as follows:

Payee:	Type:	Amount:	Account:	Payment Date:	Memo:
F&M BANK - WP	C	<input type="text"/>	Demo 1	10/24/2012	Water Bill

At the bottom right of the form, there are 'Continue' and 'Cancel' buttons with right-pointing arrows. The text 'F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-533' is visible in the top right corner of the interface.

Bill Pay

>>New Payment – Add Payment

- Ability To Add New Payments

The screenshot shows a web application interface for adding a new bill payment. The navigation menu at the top includes "Account Listing", "Bill Payment", "E-Statements", and "Options". The "Bill Payment" section is active, with sub-menus for "Main", "New Payment", "Payees", and "Add Payee". The "New Payment" sub-menu is selected, and the "Add Payment" option is highlighted. The main content area displays a warning message: "All payments, check or electronic, must be received prior to NOON Central Time to be considered for today's processing. Memos will appear on checks, but not electronic payments." Below the warning is a form titled "Bill Payment - New Payment" with a "Select" button. The form fields include: "Pay from account" (Demo 1), "Payee" (Select option...), "Payment Amount" (input fields), "Memo" (text input), "Alert when payment is processed" (checkbox), "Frequency" (One-Time), "Payment Date" (10/24/2012), and "Payment Description" (text input). The form is submitted via "Submit" and "Cancel" buttons.

Account Listing Bill Payment E-Statements Options

Main New Payment Payees Add Payee

Quick Payment Add Payment

F&M Bank · Gretna, South Sioux City, Wayne & West Point

All payments, check or electronic, must be received prior to NOON Central Time to be considered for today's processing.
Memos will appear on checks, but not electronic payments.

Bill Payment - New Payment ? Select

Pay from account Demo 1

Payee Select option...

Payment Amount

Memo

Alert when payment is processed

Frequency One-Time

Payment Date 10/24/2012

Payment Description

Submit Cancel

Bill Pay

>>Payees

- Edit/Delete Existing Payees

The screenshot shows a web application interface for Bill Pay. At the top, there is a navigation bar with icons and labels for 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this is a secondary navigation bar with 'Main', 'New Payment', 'Payees', and 'Add Payee'. The 'Payees' tab is active. A message box states: 'From this page you can edit payee account numbers and aliases. If you need to change a payee address, delete the payee and add it again.' Below the message is a table with columns: 'Payee:', 'Account Number:', 'Type:', and 'Last Paid Date:'. The table contains two rows: 'F&M BANK - SSC' with account number '1234' and 'F&M BANK - WP' with account number '1234'. A dropdown menu is open over the table, showing options: 'Select Option', 'Select Option', 'Edit', and 'Delete'.

Account Listing Bill Payment E-Statements Options

Main New Payment Payees Add Payee

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From this page you can edit payee account numbers and aliases.
If you need to change a payee address, delete the payee and add it again.

Bill Payment - View Payee List ?

Payee:	Account Number:	Type:	Last Paid Date:
F&M BANK - SSC	1234	C	
F&M BANK - WP	1234	C	

Select Option
Select Option
Edit
Delete

Bill Pay

>>Add Payees - Company

- Be Sure To Have A Current Statement Handy To Set Up Payee. Once A Payee Is Set Up The Information Will Not Have To Be Entered Again

The screenshot shows the 'Bill Payment - Add Payee' form in the F&M Bank online interface. The navigation bar includes 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. The 'Bill Payment' section is active, with sub-tabs for 'Main', 'New Payment', 'Payees', and 'Add Payee'. Below this, there are options to 'Pay a Company' (selected) or 'Pay an Individual'. The form title is 'Bill Payment - Add Payee' with a help icon. The form fields are: 'Payee Name *', 'Payee Account Number *', 'Address Line 1 *', 'Address Line 2', 'City *', 'State *' (a dropdown menu), and 'Payee Zip Code *'. A note states: 'Please enter your account number exactly as shown on your last billing statement. Include any dashes, spaces or special characters. Example: 16-12043 99403'. A legend indicates '* indicates a required field'. At the bottom are 'Search' and 'Cancel' buttons.

Account Listing Bill Payment E-Statements Options

Main New Payment Payees Add Payee

Pay a Company Pay an Individual

F&M Bank · Gretna, South Sioux City, Wayne & West Point,

Bill Payment - Add Payee ?

Payee Name *

Payee Account Number * Please enter your account number exactly as shown on your last billing statement. Include any dashes, spaces or special characters. Example: 16-12043 99403

Address Line 1 *

Address Line 2

City *

State *

Payee Zip Code * -

* indicates a required field

Search Cancel

Bill Pay

>>Add Payees - Individual

- You Can Setup To Pay Individuals: Babysitter, Nephew For His Birthday. Bill Pay Will Send Them A Check “No Postage Required”

Account Listing Bill Payment E-Statements Options

Main New Payment Payees Add Payee

Pay a Company Pay an Individual

F&M Bank · Gretna, South Sioux City, Wayne & West Point,

Account number is required. If you have no account number with payee, use NA.
Payee alias and phone number are optional.

Bill Payment - Add Payee

Payee Name *

Payee Type [Check](#)

Payee Alias

Account Number *

Address Line 1 *

Address Line 2

City *

State *

Zip Code * -

Phone Number - -

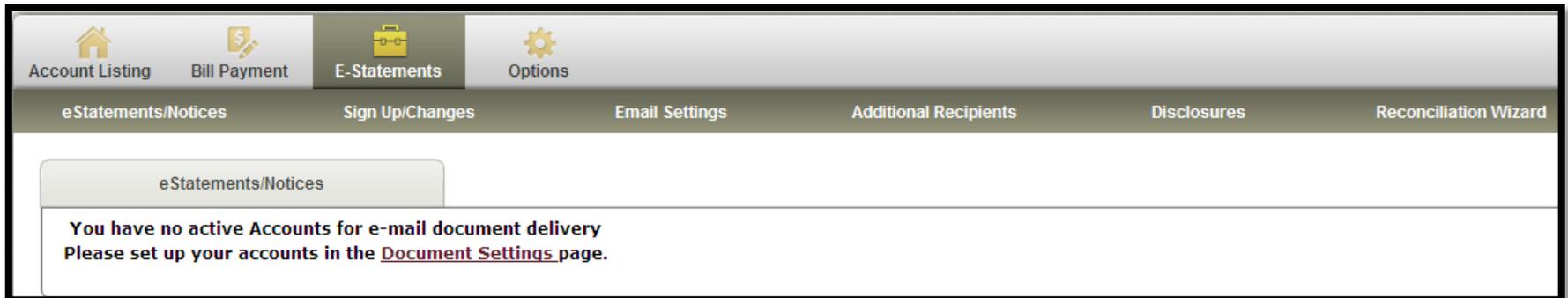
* indicates a required field

Submit Cancel

E-Statements

>>e-Documents/Notices

- e-Documents – This Is Where Your Statements List Will Appear
- 2 Months Of Statements With Images Available



E-Statements

>>Sign Up/Change

- Ability To Setup Accounts For Electronic Statements & Notices

The screenshot shows a web application interface for managing E-Statements. At the top, there is a navigation bar with icons and labels for 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this is a secondary navigation bar with links for 'eStatements/Notices', 'Sign Up/Changes', 'Email Settings', 'Additional Recipients', 'Disclosures', and 'Reconciliation Wizard'. The main content area is titled 'Sign Up/Changes' and contains the following text:

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

Note: Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

Below the text is a form area with a rounded border. It contains a checkbox labeled 'Enroll All Available Accounts and Document Types Shown'. Underneath this is a section titled 'Enroll Accounts' with two entries: 'Demo 1' and 'Demo 2'. Each entry has a green plus icon in a circle to its left and a checkbox to its right. At the bottom right of the form area are two buttons: 'Save Settings' and 'Refresh'.

E-Statements

>>E-Mail Settings

- Email Address Where All E-Documents Get Sent
- Create A Security Phrase That Will Be Included In The Subject Line Of The Email. If That Phrase Is Not Included The Subject Line The Email Is Not From F&M Bank!!!!

The screenshot shows the 'E-Statements' section of a web interface. The top navigation bar includes 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this is a sub-menu with 'eStatements/Notices', 'Sign Up/Changes', 'Email Settings', 'Additional Recipients', 'Disclosures', and 'Reconciliation Wizard'. The 'Email Settings' sub-menu is active, showing a form with two input fields. The first field is labeled 'All documents will be sent to the following email address:' and contains 'bank@fmbankne.com'. The second field is labeled 'All authentic emails will contain the following security phrase:' and contains 'My Monthly Statement from Bank'. A green warning message is displayed below the fields, and a 'Save Settings' button is at the bottom.

Account Listing Bill Payment **E-Statements** Options

eStatements/Notices Sign Up/Changes Email Settings Additional Recipients Disclosures Reconciliation Wizard

Email Settings

All documents will be sent to the following email address:

All authentic emails will contain the following security phrase:

The security phrase is intended to assure our customers that any emailed statements or notices have indeed originated from our financial institution. If the security phrase does not appear within any email related to a statement or notice reported as coming from our financial institution, do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to our Customer Support Center as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method known as 'Phishing'. Phishing describes the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.

Save Settings

E-Statements

>>Additional Recipients

- The Ability To Have A Monthly Statement Sent Another Recipient: Accountant, Bookkeeper, Etc.

The screenshot shows a web application interface for managing e-statements. At the top, there is a navigation bar with icons and labels for 'Account Listing', 'Bill Payment', 'E-Statements' (which is highlighted), and 'Options'. Below this is a secondary navigation bar with links for 'eStatements/Notices', 'Sign Up/Changes', 'Email Settings', 'Additional Recipients' (the current page), 'Disclosures', and 'Reconciliation Wizard'. The main content area has a sub-header 'Additional Recipients' and a message: 'You currently have no Additional Recipients. Please be aware that additional recipients will see your check images and security phrase. Username is the log-in name the additional recipient will use when signing in to view the statement and/or document. It may not contain spaces or special characters. The Access Pin is the recipient's password and must be between 8 and 12 characters in length, containing both alpha and numeric characters. It is case sensitive and will expire every 6 months.' At the bottom of the content area, there is a button labeled 'Add Additional Recipients' with a right-pointing arrow.

E-Statements

>>Additional Recipients

- Enter Information & Save

The screenshot shows a web application interface for managing e-statements. At the top, there is a navigation bar with icons and labels for 'Account Listing', 'Bill Payment', 'E-Statements' (which is highlighted), and 'Options'. Below this is a secondary navigation bar with links for 'eStatements/Notices', 'Sign Up/Changes', 'Email Settings', 'Additional Recipients' (the active page), 'Disclosures', and 'Reconciliation Wizard'. The main content area is titled 'Additional Recipients' and contains a form with three input fields: 'Username', 'Email Address', and 'Access PIN'. To the right of these fields are 'Save' and 'Cancel' buttons. At the bottom of the form is a button labeled 'Add Additional Recipients' with a plus icon.

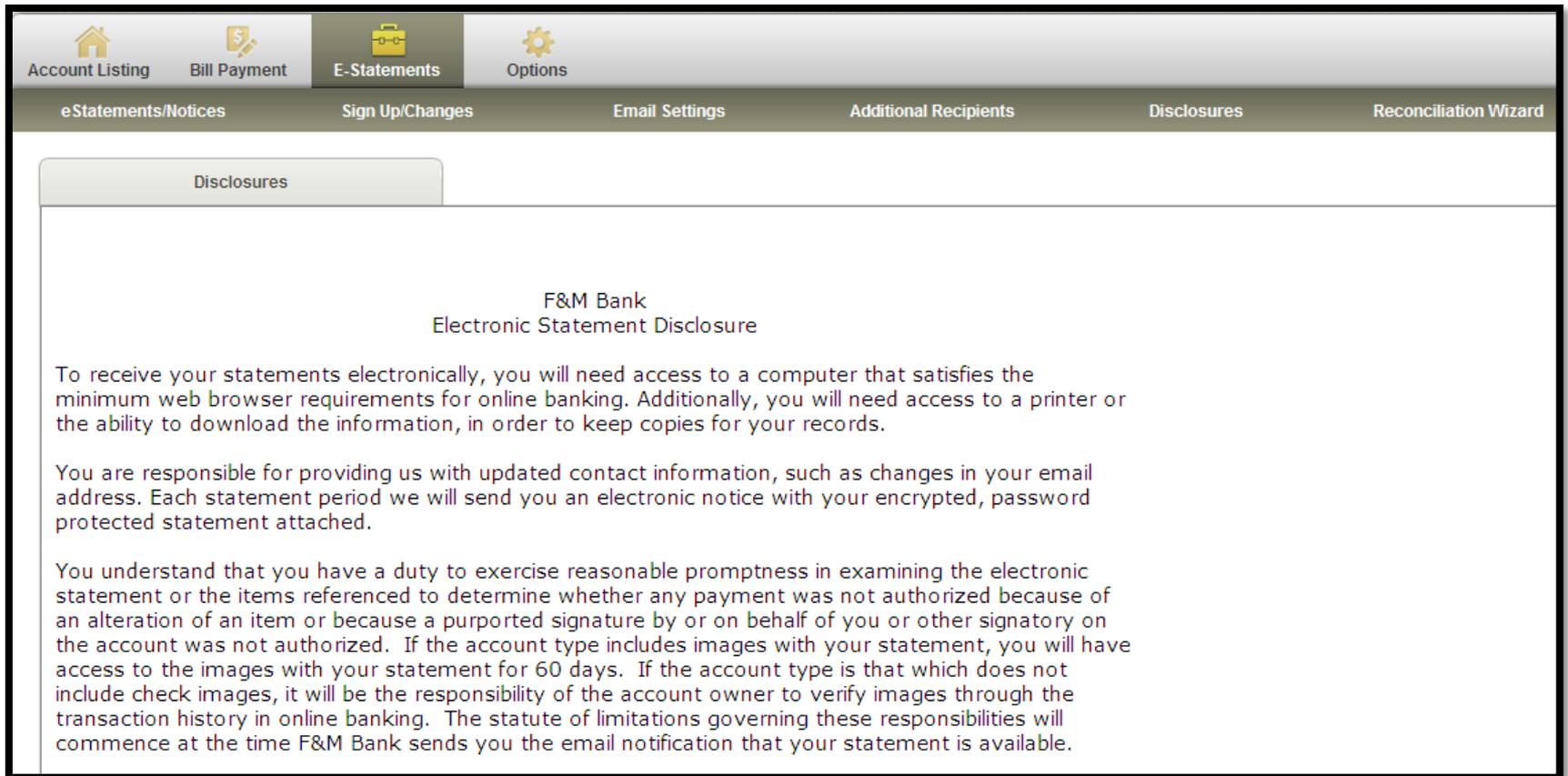
Username	Email Address	Access PIN	Save	Cancel
<input type="text"/>	<input type="text"/>	<input type="text"/>	Save	Cancel

[Add Additional Recipients](#)

E-Statements

>>Disclosures

- Electronic Statement Disclosure



Account Listing Bill Payment **E-Statements** Options

eStatements/Notices Sign Up/Changes Email Settings Additional Recipients **Disclosures** Reconciliation Wizard

Disclosures

F&M Bank
Electronic Statement Disclosure

To receive your statements electronically, you will need access to a computer that satisfies the minimum web browser requirements for online banking. Additionally, you will need access to a printer or the ability to download the information, in order to keep copies for your records.

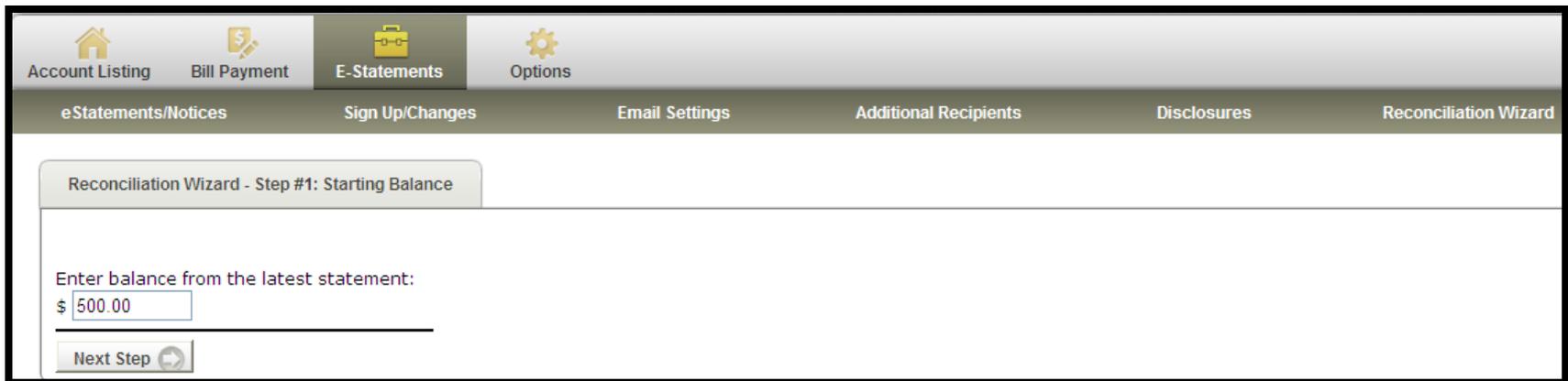
You are responsible for providing us with updated contact information, such as changes in your email address. Each statement period we will send you an electronic notice with your encrypted, password protected statement attached.

You understand that you have a duty to exercise reasonable promptness in examining the electronic statement or the items referenced to determine whether any payment was not authorized because of an alteration of an item or because a purported signature by or on behalf of you or other signatory on the account was not authorized. If the account type includes images with your statement, you will have access to the images with your statement for 60 days. If the account type is that which does not include check images, it will be the responsibility of the account owner to verify images through the transaction history in online banking. The statute of limitations governing these responsibilities will commence at the time F&M Bank sends you the email notification that your statement is available.

E-Statement

>>Reconciliation Wizard

- Step 1 – Enter Starting Balance



The screenshot shows a web interface for the Reconciliation Wizard. At the top, there is a navigation bar with icons and labels for 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this is a secondary navigation bar with links for 'eStatements/Notices', 'Sign Up/Changes', 'Email Settings', 'Additional Recipients', 'Disclosures', and 'Reconciliation Wizard'. The main content area is titled 'Reconciliation Wizard - Step #1: Starting Balance'. It contains a text input field with the label 'Enter balance from the latest statement:' and a dollar sign icon. The value '500.00' is entered in the field. Below the input field is a 'Next Step' button with a right-pointing arrow.

Account Listing Bill Payment E-Statements Options

eStatements/Notices Sign Up/Changes Email Settings Additional Recipients Disclosures Reconciliation Wizard

Reconciliation Wizard - Step #1: Starting Balance

Enter balance from the latest statement:

\$ 500.00

Next Step

E-Statement

>>Reconciliation Wizard

- Step 2 – Enter Deposits

The screenshot shows a web application interface for the Reconciliation Wizard. At the top, there is a navigation bar with icons and labels for 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options'. Below this is a secondary navigation bar with links for 'eStatements/Notices', 'Sign Up/Changes', 'Email Settings', 'Additional Recipients', 'Disclosures', and 'Reconciliation Wizard'. The main content area is titled 'Reconciliation Wizard - Step #2: Deposits'. It features a text input field for 'Add Recent Deposits' with a value of '\$ 2500.00' and a 'clear' button. Below this is an 'Add Deposit' button with a note '(Maximum of 25 Deposits)'. A 'Total Deposits:' label shows '\$2,500.00' with a 'Recalculate Total' button. At the bottom, there are 'Previous' and 'Next Step' navigation buttons.

Account Listing Bill Payment **E-Statements** Options

eStatements/Notices Sign Up/Changes Email Settings Additional Recipients Disclosures Reconciliation Wizard

Reconciliation Wizard - Step #2: Deposits

Add Recent Deposits \$ 2500.00
(Not credited on this statement.) clear

Add Deposit
(Maximum of 25 Deposits)

Total Deposits: \$2,500.00
Recalculate Total

Previous Next Step

E-Statement

>>Reconciliation Wizard

- Step 3 – Enter Outstanding Items

Reconciliation Wizard - Step #3: Checks Outstanding

One or more of the check amounts entered is not valid.

Date	Check Number	Amount
<input type="text" value="10/24/12"/>	or <input type="text" value="1234"/>	<input type="text" value="\$ 800.00"/> *

(Maximum of 25 Checks)

Total Check Amount:

E-Statement

>>Reconciliation Wizard

- Step 4 - Summary

Reconciliation Wizard - Step #4: Summary

Starting Balance:	\$500.00
Deposits:	\$2,500.00
<hr/>	
Subtotal:	\$3,000.00
Checks Outstanding:	
(date or number)	
10/24/2012	(\$800.00)
<hr/>	
Balance:	\$2,200.00
<hr/>	

Previous  Print 

Options

>>Personal

- Change Email, User ID & Password

The screenshot shows the 'Options' menu with 'Personal' selected. The 'Modify Personal Settings' section includes fields for 'Current Email Address' (bank@fmbankne.com), 'Change Email Address', and 'Reenter New Email Address'. The 'Modify Login Information' section includes fields for 'F&M Bank Online User ID' (bank395), 'Enter New', 'F&M Bank Online User Password' (with 'Enter Current', 'Enter New', and 'Enter New Again' fields), and a 'Submit' button. Notes specify ID and password requirements and allowed special characters.

Account Listing Bill Payment E-Statements **Options**

Personal Account Display Alerts ATM/Debit Card Mobile Settings

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-53

Modify Personal Settings

Current Email Address: bank@fmbankne.com

Change Email Address:

Reenter New Email Address:

Modify Login Information

F&M Bank Online User ID bank395

Enter New

NOTE: IDs must be between 4 and 12 characters, consist of 1 or more letters, numbers are allowed.
The following special characters are allowed:
+ _ % @ ! \$ & * ~

F&M Bank Online User Password

Enter Current

Enter New

Enter New Again

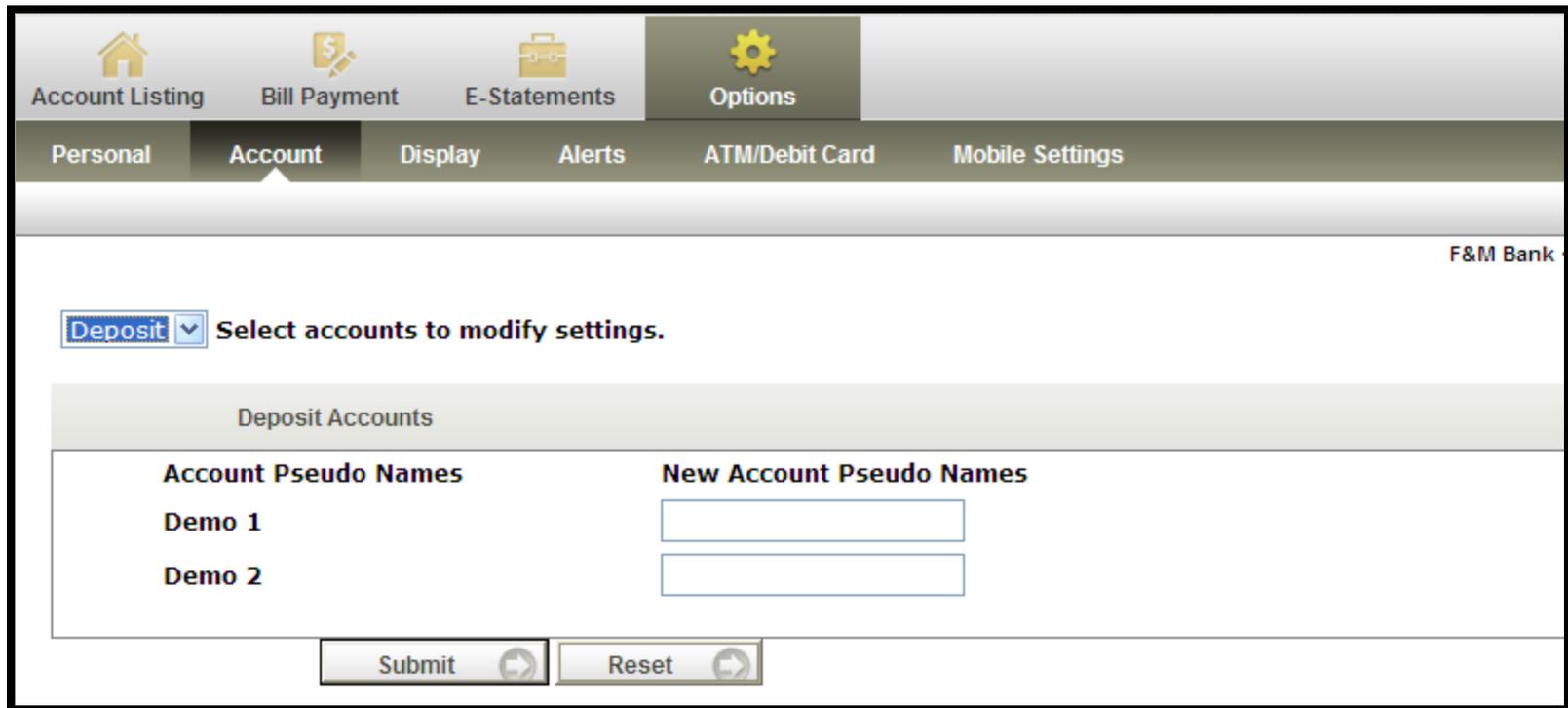
NOTE: Password must be between 4 and 12 characters, Alpha/Numeric Special: Any combination of numbers, letters and special characters are allowed. The following special characters are allowed:
+ _ % @ ! \$ & * ~

Submit

Options

>>Accounts

- Nickname Accounts For Easy Account Recognition: Vacation, Escrow, Etc.



The screenshot shows a web interface for account management. At the top, there is a navigation bar with icons and labels for 'Account Listing', 'Bill Payment', 'E-Statements', and 'Options' (which is highlighted). Below this is a secondary menu with 'Personal', 'Account' (highlighted), 'Display', 'Alerts', 'ATM/Debit Card', and 'Mobile Settings'. The main content area is titled 'Deposit Accounts' and contains a dropdown menu set to 'Deposit' with the instruction 'Select accounts to modify settings.'. Below this is a table with two columns: 'Account Pseudo Names' and 'New Account Pseudo Names'. The table has two rows, 'Demo 1' and 'Demo 2', each with an empty text input field in the second column. At the bottom of the form are 'Submit' and 'Reset' buttons.

Account Pseudo Names	New Account Pseudo Names
Demo 1	<input type="text"/>
Demo 2	<input type="text"/>

Submit Reset

Options

>>Display

- Customize How To Display: Accounts, Bill Pay, Transfers, Etc.

Account Listing Bill Payment E-Statements **Options**

Personal Account **Display** Alerts ATM/Debit Card Mobile Settings

F&M Bank · Gretna, South Sioux City, Wayne & West Point

Establish Display Defaults

Accounts 5 10 20 50 100 All

Transactions: Since Last Statement Last 7 Days Last 15 Days Last 30 Days All Search History

Bill Pay History: All History Last 7 Days Last 15 Days Last 30 Days Search History

Transfer History: Last 7 Days Last 15 Days Last 30 Days Search History

Download Lines: One Line Two Lines Three Lines All Lines

Transfer Confirmation: Yes No

Options

>>Alerts – Alert Listing

- Be Alerted On Account Activity: Receive A Wire, Low/High Account Balances, Etc.

The screenshot shows a web interface for managing alerts. At the top, there is a navigation bar with icons for Account Listing, Bill Payment, E-Statements, and Options (selected). Below this is a sub-menu with Personal, Account, Display, Alerts (selected), ATM/Debit Card, and Mobile Settings. Under the Alerts menu, there are sub-options: Alerts Listing, Events, Balance, Item, and Personal. The main content area is titled 'F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331'. It is divided into four sections: Current Event Alerts, Current Balance Alerts, Current Item Alerts, and Current Personal Alerts. Each section has a header, a table of alerts, and an 'Add' button. The Current Balance Alerts section contains one alert for 'Demo 1'.

Account Listing Bill Payment E-Statements **Options**

Personal Account Display **Alerts** ATM/Debit Card Mobile Settings

Alerts Listing Events Balance Item Personal

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331

Current Event Alerts [Edit Event Alerts](#)

When the following occurs: Alerts

There are currently no Event Alerts set up.

Current Balance Alerts [Add Balance Alerts](#)

When Balance In:	Goes:	Amount:	Alert Me:	
Demo 1	Above	\$0.01	When I Log In	Edit Delete

Current Item Alerts [Add Item Alert](#)

When item number clears: Accounts: Alert Me:

There are currently no Item Alerts set up.

Current Personal Alerts [Add Personal Alert](#)

When the following alerts: Remind me of: Alert Me:

There are currently no Personal Alerts set up.

Options

>>Alerts - Events

- Select How You Would Like Your Account Alert To Notify You: Email, Or Message At Login

F&M Bank · Gretna, South Sioux City, Wayne & West Point,

Edit Event Alerts

Alert Type:	When the following occurs:	Alert Type:	When the following occurs:
<input type="checkbox"/> Login	Receiving Incoming Wire	<input type="checkbox"/> Login	Receiving Incoming ACH Credit
<input type="checkbox"/> Login	Receiving Incoming ACH Debit	<input type="checkbox"/> Email	Insufficient Funds (NSF)
<input type="checkbox"/> Email	Positive Pay Exceptions	<input type="checkbox"/> Login	Unmatched Reconciliation
<input type="checkbox"/> Login	Statements	<input type="checkbox"/> Login	Loan Matured
<input type="checkbox"/> Email	CD Matured	<input type="checkbox"/> Login	Bill Payment
<input type="checkbox"/> Login	Bill Payment Failed	<input type="checkbox"/> Login	Insufficient Transfer
<input type="checkbox"/> Login	Transfer Expired	<input type="checkbox"/> Login	ACH Batch Initiated
<input type="checkbox"/> Login	ACH Batch Processed	<input type="checkbox"/> Login	Wire Transmitted
<input type="checkbox"/> Login	Payee Changed to Check	<input type="checkbox"/> Login	Payee Changed to Electronic
<input type="checkbox"/> Login	Scheduled Payment Expiring	<input type="checkbox"/> Login	Payment Rejected by Vendor
<input type="checkbox"/> Login	Electronic Statement	<input type="checkbox"/> Login	Scheduled Transfer Expiring

Options

>>Alerts - Balance

- Set Up Account Balance Notifications: Above/Below Certain Dollar Amount

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331

Add Balance Alert

Alert Type:	If the balance in:	Goes:	Amount:
<input type="checkbox"/> Email	Demo 1	<input checked="" type="radio"/> Above <input type="radio"/> Below	\$ 50 .00

Options

>>Alerts - Item

- When A Certain Item Clears Your Account You'll Know

The screenshot displays the 'Add Item Alert' form within the F&M Bank online interface. The navigation menu at the top includes 'Account Listing', 'Bill Payment', 'E-Statements', 'Options', 'Personal', 'Account', 'Display', 'Alerts', 'ATM/Debit Card', and 'Mobile Settings'. The 'Alerts' menu is expanded to show 'Alerts Listing', 'Events', 'Balance', 'Item', and 'Personal'. The form itself is titled 'Add Item Alert' and contains the following fields and controls:

- Alert Type:** A checkbox labeled 'Login' is selected.
- If Item Numbers:** A text input field containing the value '5001'.
- Clears:** A dropdown menu currently set to 'Demo 1'.
- Buttons:** 'Submit' and 'Cancel' buttons, each with a right-pointing arrow icon.

The bank's contact information is visible in the top right corner: 'F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331'.

Options

>> Alerts - Personal

- Customize Alerts To You: Birthdays, Anniversaries, Appointments, Etc.

The screenshot displays the 'Add Personal Alert' form on the F&M Bank website. The navigation menu at the top includes 'Account Listing', 'Bill Payment', 'E-Statements', 'Options', 'Personal', 'Account', 'Display', 'Alerts', 'ATM/Debit Card', and 'Mobile Settings'. The 'Alerts' menu is expanded, showing 'Alerts Listing', 'Events', 'Balance', 'Item', and 'Personal'. The form itself is titled 'Add Personal Alert' and contains the following fields and controls:

- Alert Type:** A dropdown menu with 'Login' selected.
- On:** A date field containing '10/24/2012' and a calendar icon.
- Alert Message:** A text input field containing 'Customize Alert'.
- Buttons:** 'Submit' and 'Cancel' buttons, both with right-pointing arrows.

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331

Options

>>ATM/Debit Card

- No Features At This Time

Account Listing Bill Payment E-Statements Options

Personal Account Display Alerts ATM/Debit Card Mobile Settings

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331

ATM/Debit Card Options ? View Range: [10](#) | [20](#) | [50](#) | [100](#) | [All](#)

Card Number	Cardholder Name	Card Description	Current Status	Lost/Stolen
1				

Submit

Options

>>Mobile Settings – Web Mobile Settings

- Add Your Mobile Device So Wherever You Go F&M Bank Is With You

Account Listing Bill Payment E-Statements Options

Personal Account Display Alerts ATM/Debit Card Mobile Settings

Web Mobile Settings Text Mobile Settings

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5333

Mobile Web Settings ?

Enable web access for your mobile device

Receive Text Message Alerts Yes **** Standard wireless carrier charges apply ****

Mobile Phone Number

Select your wireless provider Verizon

NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier.

Select the accounts you want to access from your mobile device

Demo 1 Demo 2

Submit Cancel

Options

>>Mobile Settings – Text Mobile Settings

- Add Your Mobile Device With Text Banking So Wherever You Go F&M Bank Is With You
- Access Code & Text Commands Are Needed For Account Access

Account Listing Bill Payment E-Statements **Options**

Personal Account Display Alerts ATM/Debit Card **Mobile Settings**

Web Mobile Settings Text Mobile Settings

F&M Bank · Gretna, South Sioux City, Wayne & West Point, NE Locations - 1-800-235-5331

Mobile Text Settings ?

Enable text access for your mobile device

Mobile Phone Number ** Message and data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information. **

Select Your Wireless Provider ** Not all carriers are supported for this service. Click the dropdown for a list of participating carriers. **

Select the accounts you want text access from your mobile device

Account Name	Mobile Short Name
<input type="checkbox"/> Demo 1	<input type="text"/>
<input type="checkbox"/> Demo 2	<input type="text"/>

Text Commands

Bal=All Acct Bal
Bal Acct Name=Single Acct Bal
Hist=All Accts Recent Activity
Hist Acct Name=Single Acct Activity
Help=Commands
Stop=Cancel

Submit Cancel

Options

>>Mobile Settings – Text Mobile Settings

- The Validation Code Needs To Be Texted To 89549 To Enroll In Text Mobile Banking
- If You Are Not Receiving Texts Back, You Need To Check With Your Phone Provider Because You Might Have 5 Digit Numbers Blocked

Account Listing Bill Payment E-Statements **Options**

Personal Account Display Alerts ATM/Debit Card **Mobile Settings**

Web Mobile Settings Text Mobile Settings

Information Message: In order to complete enrollment or changes to text mobile banking, you must first text the Mobile Validation Code **09468** to **89549**

Mobile Text Settings ?

Mobile Validation Code: 09468

FI Text Number: 89549

Mobile Phone Number: () **** Msg&Data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information. ****

YES	My Checking	DDA
NO	HSA DDA	
NO	HSA	
NO	XMAS	
NO		
YES	Our Savings	DDA1

Text Commands

Bal=All Acct Bal
Bal Acct Name=Single Acct Bal
Hist=All Accts Recent Activity
Hist Acct Name=Single Acct Activity
Help=Commands
Stop=Cancel