

First Bank Online Banking

First Time Users:

If you have not previously enrolled for Online Banking, you may do so online by going to the First Time User link at www.bankfbt.com. You will be asked to read and agree to the First Bank Online Banking Agreement. The Authentication page will require you to fill in your social security number, first and last name, email address, phone number, mother's maiden name, account number and type, and your choice of a security question and answer that you would like us to use in the event you ever get locked out. One of our friendly customer service representatives will contact you the next business day and provide you with your access ID and a temporary password.

You may also enroll by completing the Online Banking Application in the Applications & Downloads section at www.bankfbt.com. Please complete the form, print it out and mail to FB&T. If you prefer, visit any FB&T location and speak with one of our customer service representatives who can assist you with the enrollment process and answer any questions or concerns you may have. After you have enrolled we will provide you with an access ID and temporary Password. You will then be able to login from our website at www.bankfbt.com.

Current Registered Users – If you have already set up your Access ID and password.

To Log-On to First Bank Online Banking

1. Log on to www.bankfbt.com.
2. Type in your access ID in the Online Banking section to enter the secure system. A new secure window will open.
3. The Log-In page will appear. If you do not see this page, there is a possibility that your browser security needs to be upgraded to 128-bit encryption. If you are using Microsoft Internet Explorer 5.5 and greater or Netscape 4.76 and greater you should already have 128-bit encryption. Under "Help" at the top of your browser, select "About" and it will tell you the version and encryption level.
4. Enter your ACCESS ID (8 digit number provided to you after sign-up) and your current eight digit alpha-numeric PASSWORD where indicated to access your accounts.
5. If this is your first time to log-in, you will be asked to enter the temporary password again, then change it to a new 8-digit, alpha numeric password and confirm by re-typing it. You must select a unique password containing at least one capital letter, one lower case letter and one number. Please do not use any other characters or spaces within the password.
6. If this is your first time to log-in, you will be asked to enter your Security Data including your email address, security questions, and register the computer which you are using as a public or personal computer.

Features

Express Transfer

Need to make a quick transfer between your FB&T accounts? Once you are logged into Online Banking, simply go to the Express Transfer section on the landing page or click on the Express Transfer link at the top of the page. Choose the accounts that you want to transfer funds to and from, an amount, and when you would like the transfer to be made.

Pay Bills

There is an easier way to pay your bills, anytime, anywhere. Enjoy FREE Bill Pay service through First Bank's Personal Online Banking. No more checks, envelopes, or trips to the post office. Don't worry about writing out those checks and the increasing cost of stamps. Let us "pay your bills"!

With this fast, secure, and convenient service, you can set up fixed payments to be paid on the same date every month or on demand. Pay any bill - you name it! Mortgage, credit cards, doctors, utilities, etc.

- You specify who to pay, how much and when - the Bill Pay service will take care of the rest.
- Payments are backed by the CheckFree guarantee.* Never worry about missing a due date again.
- Setup reminders - let us send you an email to remind you of upcoming payments.
- Make same-day or next-day payments. (Fee may apply)

*<http://www.checkfreecorp.com/cda/corp/L5.jsp?layoutId=42067&contentId=282>

Online Statements - Now 24 Months of Statements

Go paperless with FB&T's Online Statements! Help reduce paper and conserve resources. And never have to worry about your personal financial information being lost or stolen in the mail.

Enrollment is quick and easy. Log in to online banking, go to Options, estatement enrollment, and choose the accounts for which you would like to receive online statements. Type and verify the email account to which you would like the notification to be sent. You must agree to the terms and conditions to continue.

Once enrolled, we will send you an email notification each time your statements are produced. The email will let you know that your account statements are available for viewing from your secure online banking access. As an additional layer of security, we will never attach your statement to an email. To retrieve them, log in to online banking with your secure access ID and password. Click on the Documents tab and you will have access to, not only the most current statements, but up to **24 months account statement history**. You will need Adobe Reader 5.0 or higher to view your statements. A free copy may be obtained from the Adobe website at www.adobe.com. Have peace of mind knowing your statements are always securely stored with us.

Chart My Spending

Now you can stay on track with your finances! We offer the ability to categorize each transaction. These categories will then provide you with a multi-color pie chart – letting you visualize your spending. It's easy and great for your budget!

- Log into Online Banking and click on the My Spending tab.
- Click on the Change icon next to each transaction, choose the desired category, and click on the Save icon.
- Go back to the Spending Report on the landing page and click Chart My Spending!!

Other Options

Click on the Options tab and find the ability to change your Online Banking password, email address, security questions and answers, enroll for HeyBank Mobile, nickname your accounts, and enroll for Online Statements.