



Online Banking Users Guide

24-7 Banking from your computer at www.fmbankva.com

Steps to get started...

Accessing Online Banking

1. Go to the F&M website at www.fmbankva.com
2. At the top left corner, enter the Online Banking ID that you received from the bank.
3. Enter your PIN where indicated. Your initial PIN will be the last four digits of your Social Security Number. You will be required to change your PIN upon your initial log in.
4. Click "Submit"



Security Set-Up

As proof to you that you are on the bank's website and not a fraudulent site, you will be asked to choose a personal image from a library of images.

After a brief monitoring period, you'll be prompted to select some personal verification questions. During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information. Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Verification Questions (required):
We are introducing a new security feature to protect you. From now on we will monitor the transactions performed in your account(s) and whenever we suspect a risky transaction is about to be performed we will ask you a few identifying questions.
Please select the questions below and provide answers to them. In the future we will use these questions to authenticate you.

1. Please select a question
2. Please select a question
3. Please select a question

View Transactions

Select **Transactions** from the drop-down menu next to an account.



Transactions are available for 90 days.



Transaction List Options

- Choose number of transactions displayed
- View check images by clicking check #
- Sort columns to customize view by clicking on the column headings
- Switch between accounts being viewed.

Note: "Memo Post" items are being processed today, and images are not available.

Transaction Search

Select Search from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number. You can look back 90 days.

Transfer funds between accounts

Select 'Transfers' from the account drop-down menu next to an account.



Select the **from** and **to** accounts from the drop-down menus. Enter the transfer amount, frequency, and date of the transfer. Click **Submit** to complete and transfer.

If you fill in the memo field, the memo will appear on your bank statement. The cut off time is 5:00 pm on transfers, any transfer made after 5:00 pm will be processed the following business day.

If you have completed transfers in the past, you will be taken to the **Pending Transfers** screen. To create a new transfer, click on the word **New** in the top left of your screen.

Inactive Accounts

Log in to Online Banking on a regular basis!

As a security measure, if you don't log in for 90 days your account will become inactive and you'll need to call the bank to re-activate it. After 120 days, your account will be deleted and you will need to re-enroll.

Locked Out- If you should make a mistake entering your User ID or PIN **three times**, your log-in will be locked. Please call the bank to reset it. We will need to positively identify you. You can have a "security word" on file so we know it's you.

Options

You can change personal, display, and account settings as well as set up alerts!

Personal

- Update Your E-mail address
- Update Your ID (create an ID of your own instead of the 12-digit ID assigned by the bank)
- Change PIN/password or self reset your password

Account

- Change account Pseudo Names
- Change the order in which accounts are displayed

Display

- Edit number of accounts
- Edit number of transactions displayed

