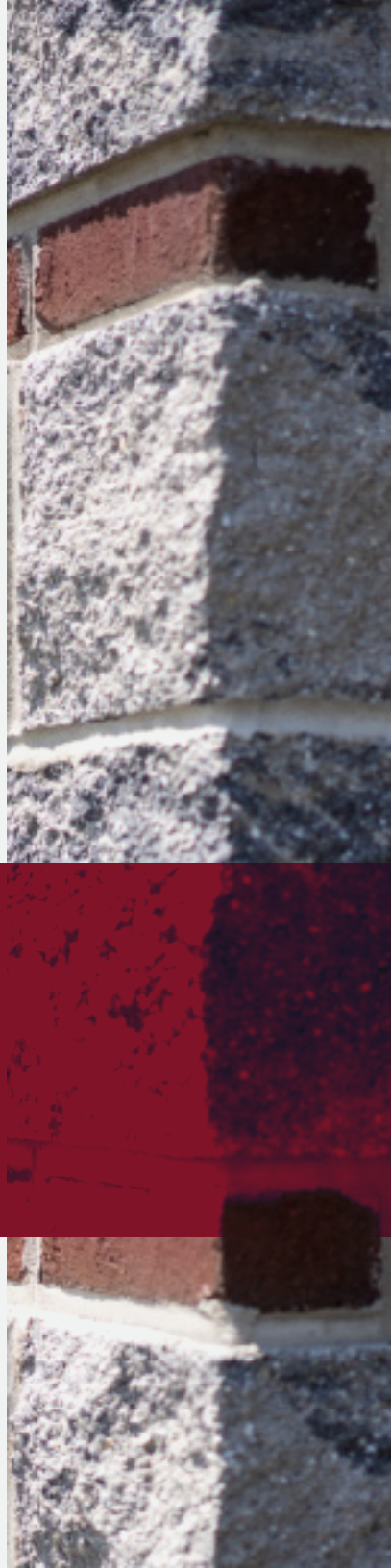




# DIGITAL BANKING GUIDE

[www.fmbankva.com](http://www.fmbankva.com)

Member FDIC





1. ONLINE BANKING FROM YOUR PC
2. SQUIRREL® PERSONAL FINANCIAL MANAGEMENT TOOL
3. MOBILE BANKING
4. PERSON-TO-PERSON MONEY TRANSFER
5. MOBILE WALLET
6. MYCARDRULES APP
7. F&M REMOTE DEPOSIT FOR BUSINESS



# 1. ONLINE BANKING FROM YOUR PC

Do virtually anything with your checking and savings account when you access our online banking platform from your computer. Enroll at <https://www.fmbankva.com/enroll-now/>

Pay bills electronically

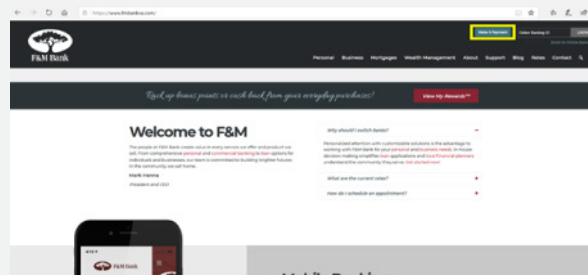
View images of your deposits in your account history

Date	Amount	Description
09/13/2023	1,462	Pay Check/Guard
09/12/2023	DEB CRO 1628 09/11/2023 2025021 FORD LUCK 43077 HARRISBURG VA CROB2	
09/12/2023	DEB CRO 1224 09/11/2023 20051488 TROPICAL SMOOTH CAFE HARRISBURG VA CROB2	
09/11/2023	DEB CRO 0959 09/10/2023 39551 SMO 307 HANLEY JCR HARRISBURG VA CROB2	
09/10/2023	DEB CRO 1644	
09/10/2023	DEB CRO 2052	
09/10/2023	DEB CRO 1028	
09/09/2023	DEB CRO 1398	
09/09/2023	DEB CRO 1891	
09/09/2023	DEB CRO 1885	
09/09/2023	PCS DEB 1887	
09/09/2023	USDB HEBURG	
09/09/2023	Deposit/Guard	
09/04/2023	STUDENT UNO	
09/04/2023	BNP CHARGE C	
09/03/2023	DEB CRO 1154	
09/02/2023	902208102	Transfer for Karissa Sauer

Transfer funds between F&M Bank accounts

Download transactions into a spreadsheet or accounting programs such as Quicken and QuickBooks

Make loan payments




You can also make a loan payment right from the website, without logging in to online banking (fee applies).



## E-Statements

1. Log into your Online Banking account.
2. Click on "e-Statements" in the maroon menu tab.
3. Click on "Documents & Settings" in the gray menu tab.
4. Click on "Details" if you want to choose only specific accounts for e-Statements. If you do not specify accounts, all your accounts will be enrolled.
5. Verify your email address is correct.
6. Create a "security phrase." This can be a word or short phrase and will be included in the subject line of all notification emails you receive from the bank to identify they are secure. A disclosure statement will appear explaining all the details for the service.
7. Click "I agree" if you agree to the disclosures and click "Submit" to finalize enrollment.

[illegible]

<div>  </div>									
<b>Check Detail</b>									
10/29	1013	\$50.00	11/13	1015	\$135.25	11/15	1017		\$102.20
11/12	1014	\$569.08	11/12	1016	\$60.00				
* indicates missing check number									
<b>Daily Balance Information</b>									
<b>Date</b>	<b>Balance</b>		<b>Date</b>	<b>Balance</b>		<b>Date</b>	<b>Balance</b>		
10/21	\$14,362.10		10/30	\$14,461.06		11/12	\$13,066.92		
10/28	\$14,370.44		11/04	\$14,667.60		11/13	\$13,831.67		
10/29	\$14,391.15		11/08	\$14,629.89		11/15	\$13,729.47		





## 2. SQUIRREL® PERSONAL FINANCIAL MANAGEMENT TOOL

Set yourself up for success. Save hundreds of dollars every year by tracking spending, setting goals and establishing realistic budgets. Access Squirrel via your online bank account. Get started at <http://squirrel-fmbank.com/>

Squirrel will give you financial control and save you time and money. Track your spending and saving by sinking with nearly 15,000 institutions to:

- Get your complete financial picture.
- Tag transactions to understand spending habits.
- Make informed choices with the cash flow calendar.
- Visually track your progress, reach financial goals quicker and easier.
- Stay informed with account alerts.
- Monitor total assets and debt for up-to-date net worth.

### Add a Financial Institution

1. Click "Add" in upper left corner of dashboard.
2. Select the logo of the financial institution that you wish to add or search for another in the field below.
3. Select your account name/type.
4. Enter your login credentials for the account you are trying to add.
5. Click "connect".
6. Change the default names to better organize your accounts.
7. Refresh page to see the account added on the left side of the screen.

### Set Goals

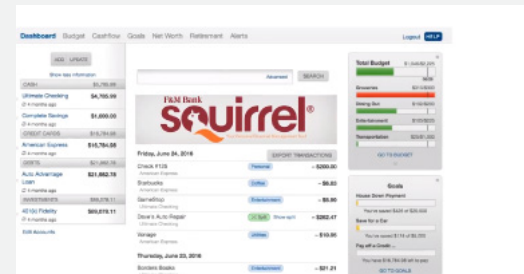
Create savings goals in Squirrel, like saving for a vacation, or a debt reduction goal, like paying off a high-rate credit card.

1. Select "Add A Goal" on the goal dashboard.
2. Select your desired pay off or savings goal.
3. Fill in the required information.
4. Click the "Create" button to complete the process of adding a new goal.

### Set Budgets

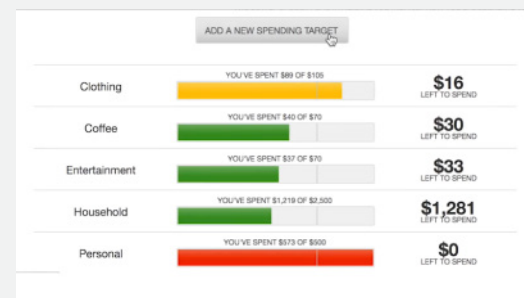
The power of Squirrel is in helping you monitor how you are spending your money. In the Budget tab you can monitor your spending targets each month and view monthly spending trends.

1. Click on 'Budget' at the top of the page.
2. Click on the Spending Target you'd like to edit from the list.
3. At the top of the page, click the 'EDIT' or 'DELETE' button.
4. You can change the name, amount, tags, and accounts associated with this Spending Target from here. Budgets in Squirrel will always run from the first to the last day of each month.



The 'Add an Account' screen shows a list of financial institutions to choose from: Capital One, citi, AMERICAN EXPRESS, US Bank, Bank of America, WELLS FARGO, CHASE, and ally. Below the list is a search bar and a button to 'What is the name of your financial institution?'. The screen also includes a 'Dashboard' tab and a 'Logout' button.

The 'Choose a Goal' screen shows a list of goal options: Pay off a Credit Card, Pay off Loans, Save for a Baby, Save for a Car, Save for College, Create a Vacation, Save for Retirement, and Buy Something. Each option has a corresponding icon and a brief description. The screen also includes a 'Dashboard' tab and a 'Logout' button.





## 2. SQUIRREL® PERSONAL FINANCIAL MANAGEMENT TOOL

### Cash Flow Calendar

Squirrel's Cash Flow Calendar is an interactive calendar that lets you see how much money you have available to pay bills and other expenses day by day so you can make informed choices on when to schedule bills and other spending.

### Add Income

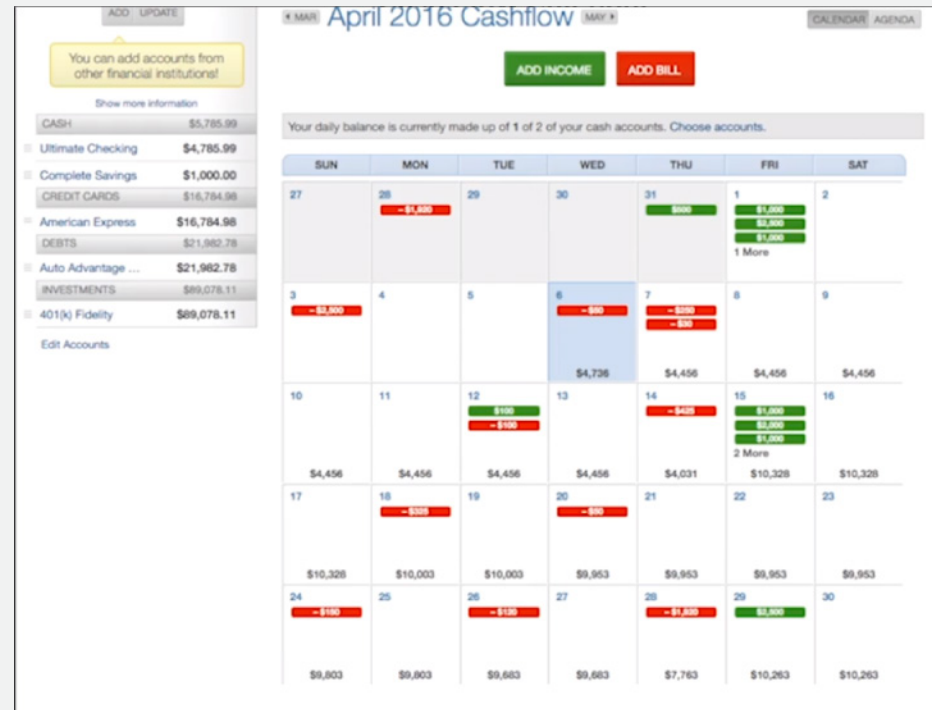
1. Select "Add Income"
2. Fill in the following fields:
  - a. Name of the income
  - b. How much you get paid
  - c. How often you get paid
  - d. Start date
3. Click "Add Income" and it will appear on your calendar

### Add a Bill

1. Click "Add Bill"
2. Fill in the following fields:
  - a. Name of the bill
  - b. Amount to be paid
  - c. How often
  - d. When it's due

To mark as paid, click on it and select "bill name" and it will display as paid in calendar

Set up calendar from dashboard by clicking on customized widgets button and selecting cashflow from dropdown list. This adds the snapshot to your dashboard.





### 3. MOBILE BANKING

To access mobile banking, you must first be enrolled in online banking. If you are not already enrolled in online banking, you can do this at: <https://www.fmbankva.com/enroll-now>

Once you have been enrolled, you will receive a confirmation email with login information. After you receive your login information, please follow the below steps:

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

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.

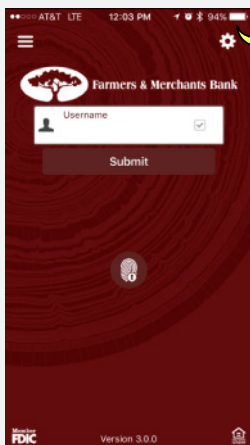
#### Download the App

To download the mobile banking app, please visit either the Apple or Google Play store. Search "F&M Mobile Banking."

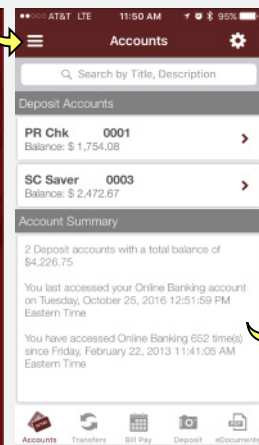
To ensure you're downloading the correct app, please make sure our tree logo is the icon as many F&M Bank options are available for download.

Once downloaded, you may login to the app using your online banking credentials. After logging in, you may also set up touch ID or facial recognition if you'd like to bypass credential entry. This can be found in your app settings.

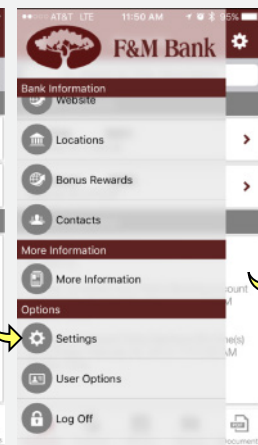
#### Set Up Biometric Credentials (Touch ID or Face ID)



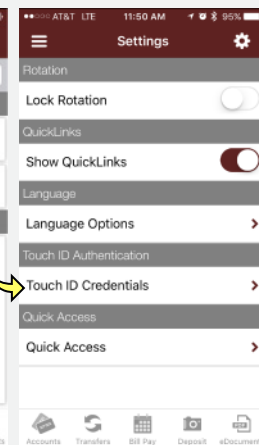
Sign into the F&M Bank mobile app with your User ID and password



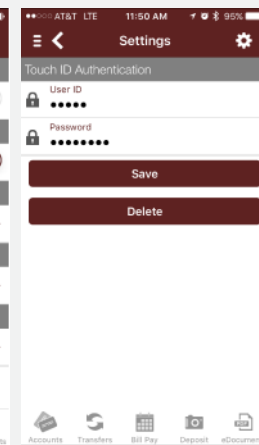
Once you are signed in, click on the menu bar (top left)



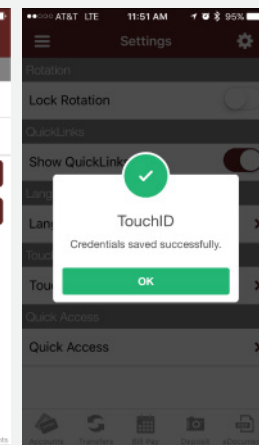
Scroll down and click on "Settings" under the "Options" menu



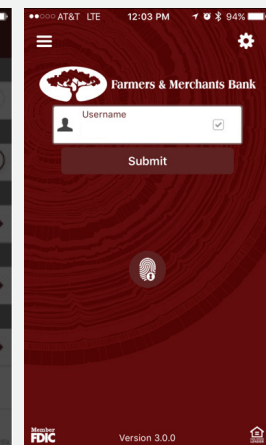
Click on "Touch ID Credentials" or "Face ID Credentials"



If your password has not auto-populated, type in your password and then press "Save."



Press "OK."

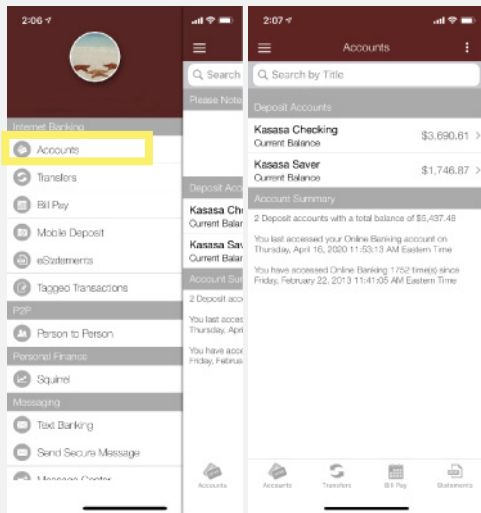


Press the thumbprint or face icon in the center of the screen to activate Touch ID, once the dialog box appears, hold your thumb over the home button to sign in.

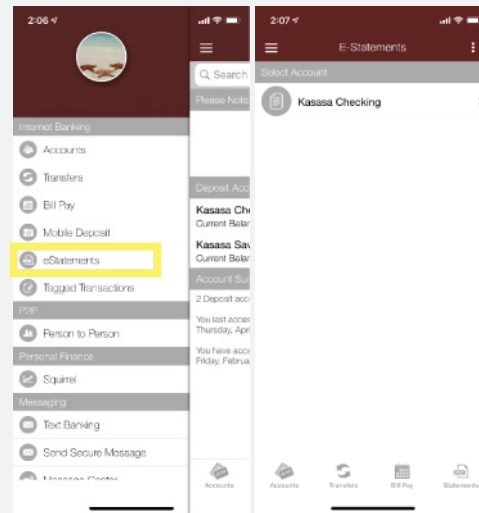


## 3. MOBILE BANKING

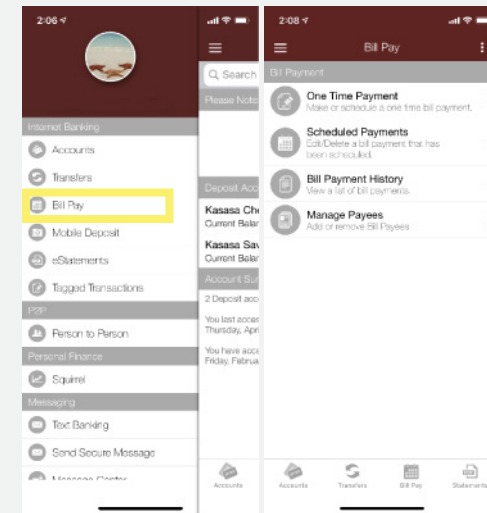
### Check account balances



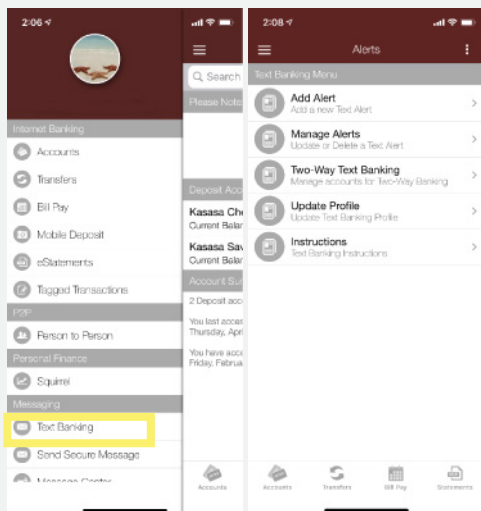
### View e-Statements



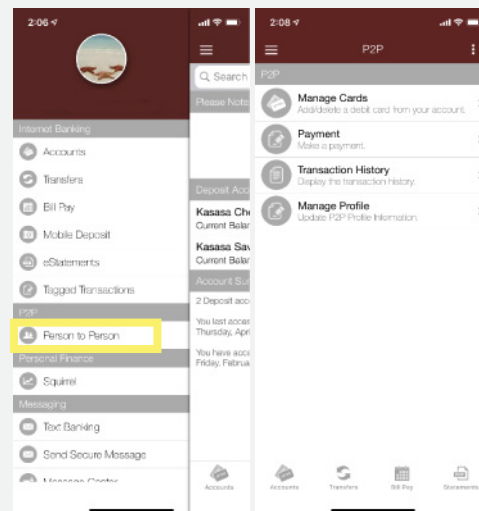
### Pay bills



### Add & customize text banking alerts



### Send a payment to anyone







## 3. MOBILE BANKING

### Deposit checks from your device with Mobile Deposit Capture

Before you begin making deposits, you must first enroll in mobile deposit.

#### Enroll in Mobile Deposit

Sign into the F&M Bank mobile app using your online banking username and password. From the menu, click on "Mobile Deposit". From there, you will be prompted to complete the following:

1. Enter the ten-digit phone number associated with your account.
2. Enter the email address associated with your account.
3. Enter the F&M Bank account number linked to your online banking Click on "Enroll", then on the next screen, "I agree."

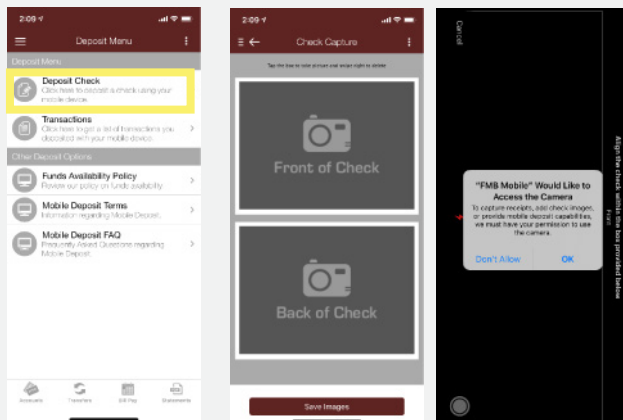
You will receive an email or text notification when enrollment has been completed!

#### Make A Mobile Deposit

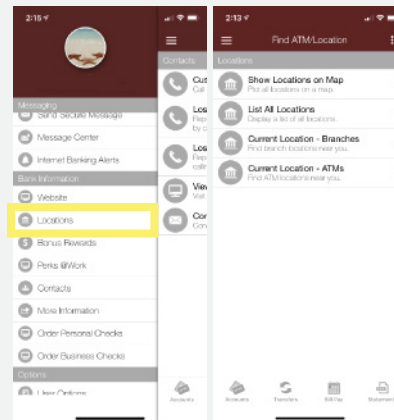
Once you receive your enrollment confirmation email, you may begin making deposits. It's simple!

1. Click on the menu bar at the top left of your screen then "Mobile Deposit."
2. Choose "Deposit Check."
3. Follow the prompts on your screen Enter the amount written on the check; Enter a memo for reference, if desired; Take a picture of the front of the check; Take a picture of the back of the check – be sure to add "Mobile Deposit Only" beside your signature.
4. Confirm the details are correct and click "Submit."
5. Click "I agree" on the final screen, and you're done.

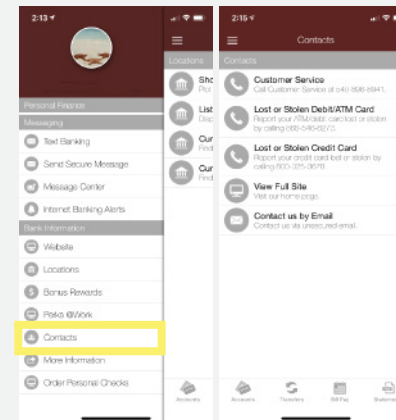
### Deposit a check with your mobile device



### Find nearby ATMs & Locations



### Contact customer support with one click





## 4. PERSON-TO-PERSON MONEY TRANSFER

### P2P MONEY TRANSFER

Our mobile banking funds transfer app lets you transfer money securely.

1. Choose to "Send Money"
2. Enter details:
  - a) Your name.
  - b) Your email.
  - c) Recipient's info.
  - d) Your F&M Bank Debit Card number.
3. Use your mouse on the F&M Bank Branded "Pin Pad" to securely enter the PIN.
4. Confirmation is sent to the recipient.

### Send Money

— About You —

First Name

Last Name

Email Address

— About Your Recipient —

Recipient Email/Phone

Confirm

— About Your Payment —

Memo (Optional)

Transfer Amount

Total: \$0.00

Debit Card #

Expiration Date

MM - Select



YY - Select



☐ I accept the terms of service

Send



## 5. MOBILE WALLET

Apple, Google, and Samsung mobile payment methods provide a more efficient way for people to make purchases. Now you can add your F&M Bank Visa card right on your phone.

- Download the Google Pay, Samsung Pay, or Apple Pay app.
- Add your F&M Bank Visa® card — it's as simple as snapping a photo.
- Pay confidently at over a million locations in the U.S. Enjoy the confidence of paying with your phone.





## 6. MYCARDRULES APP

MyCardRules is an easy-to-use mobile app that lets you set card controls, add restrictions and receive transaction alerts.

- Turn your card on or off.
- Set transaction spending limits based on your preferences, including dollar amount, transaction type and merchant type.
- Get instant alerts on certain types of transactions, like when a transaction is declined.
- Set a specific region where the card can be used or restrict usage based on your mobile device's location.
- Set parental controls and monitoring.

To get started, download the MyCardRules App from Google Play or the App Store. After you download the app, select "New User" and then enter your card information to begin registration.



### You'll need to provide:

- Card Number.
- Expiration Date.
- Security Code (usually on the back of your card).
- Next, you'll create a username and password.

Once your account is created, you can log in and access the "Card Details" screen.





## 7. F&M REMOTE DEPOSIT FOR BUSINESS

Bring the bank to your mobile device with F&M Remote, a free mobile app for businesses that frequently deposit checks.

Download the app through Google Play or the Apple store.

Reduce your trips to the bank and time away from your business through mobile deposits.

Visit us on YouTube for a brief demo  
<https://youtu.be/Jb2kl6nJb24>

The screenshot shows the F&M Remote mobile app interface. At the top, the status bar displays the time 2:18, signal strength, Wi-Fi, and battery icons. Below the status bar is a search bar with a back arrow and the word 'Search'. The main content area features the F&M Remote logo, which consists of four hexagons (three red, one blue) followed by the text 'F&M Remote'. Below the logo are three input fields: 'Username', 'Password', and 'Company'. At the bottom of the form is a red 'Login' button. The app is running on an iPhone, as indicated by the home indicator bar at the very bottom.