

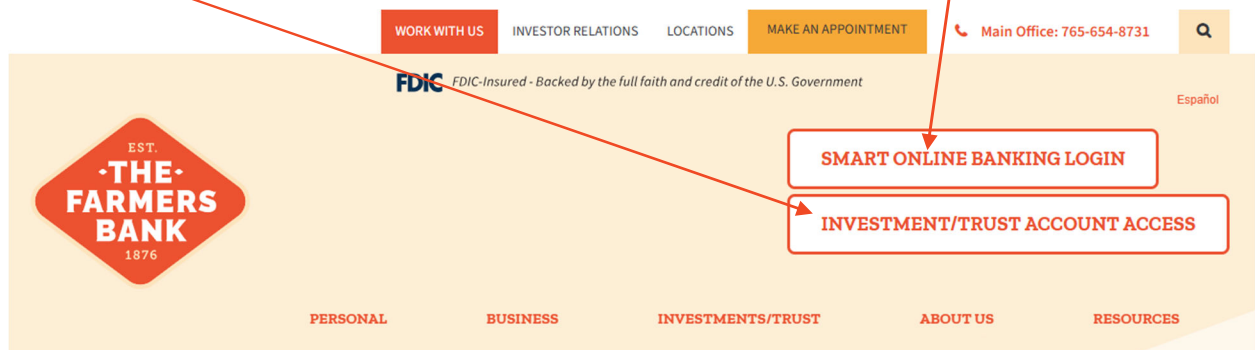


# The Farmers Bank SMART Online Banking

Welcome to The Farmers Bank SMART Online Banking Guide – your tool to navigating our updated online banking program. This guide was designed with you, the user, in mind.

When you are ready to log into our new SMART Online Banking website, please visit [www.thefarmersbank.com](http://www.thefarmersbank.com) and click on SMART ONLINE BANKING LOGIN here.

Investment and Trust Services users will click the line just below that.  
See here.





# The Farmers Bank SMART Online Banking

After you click on SMART ONLINE BANKING LOGIN, you'll see the login window where you'll input your Login ID and Password. Please use your existing information to log in. Enter your username in the **Login ID field** and your password in the **Password field** and click Log In.

**FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government

## THE FARMERS BANK

Login ID

Password [Show](#)

☐ Remember me

[Log In](#)

[Forgot your password?](#)

[Locate & Contact](#) | [Privacy Policy](#) | [Enroll](#) | [Forgot Login ID](#) | [Unlock Login ID](#)

These five items at the bottom of this screen will be shared on Page 27 in this guide.



# The Farmers Bank SMART Online Banking

The first time you log into SMART Online Banking, you'll be prompted to select a target which will send you a code as a second layer of protection. Choose the target you desire and then gather your code from that target and input the information.

If any of the targets listed are no longer accessible to you, please call us at 765-654-8731 or email [contactus@thefarmersbank.com](mailto:contactus@thefarmersbank.com) for assistance.

If any of the targets on this list are incorrect, please contact us for assistance. You will also be able to manage these targets after login by going to Security Preferences under Settings and choosing the Secure Delivery option. ✕

**FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government

**THE FARMERS BANK**

Please select a target:

Email me: caslexxxxxx@thefarmxxxxxxx.com

Call me: (XXX) XXX-8731

Text me: (XXX) XXX-8731

Email me: CONTxxxxx@THEFARMxxxxxxx.COM

Back

If you choose to Register Device – this will prevent you from having to select a target at future logins and enter the code to complete the login process.

Select 'Register Device' if you are logging in from a personal device. Select 'Do Not Register Device' if you are logging in from a public device or do not wish to register at this time. ✕

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**THE FARMERS BANK**

Device Registration  
Access Code Accepted.

Do Not Register Device

Register Device



# The Farmers Bank SMART Online Banking

One other “first-time login” process is accepting the Terms & Conditions of SMART Online Banking. Clicking First Time Login Disclaimer will open the complete disclaimer which you can read on the screen, print or download and save to read via PDF at any time you choose. Upon agreeing with the disclaimer, put a checkmark in the box and click Submit.

**Terms & Conditions**

Please review the following terms and conditions to continue:

**First Time Login Disclaimer**

☐ I have read and agree to First Time Login Disclaimer

**Submit**

Cancel and exit application

Directly below is a small sample of the First Time Login Disclaimer. To read the complete disclaimer, click First Time Login Disclaimer.

**First Time Login Disclaimer**

[Download](#) [Print](#)

THIS DIGITAL BANKING AGREEMENT (this "Agreement") is made between The Farmers Bank, Frankfort, IN, an Indiana banking corporation ("bank" or "we" or "us" or "our"), and you ("you" or "your"). This Agreement sets forth the general terms and conditions for your use of all bank services accessed through the online digital banking portal on The Farmers Bank website or through our Mobile App (each individually a "Service" and collectively the "Digital Banking Services" or, the "Services"). We may require you to submit to, and execute, separate Services Addenda in addition to this Agreement, prior to providing certain Services to you. You understand and agree that this Agreement and the Related Agreements are the complete and exclusive statement of the agreement between the parties with respect to the Services provided to you by bank and supersede any prior

Once you've read and agreed to the First Time Login Disclaimer, you will not have to do this process again.

If you experience the First Time Login Disclaimer after your first login, please call us at 765-654-8731 or email [contactus@thefarmersbank.com](mailto:contactus@thefarmersbank.com) for assistance.

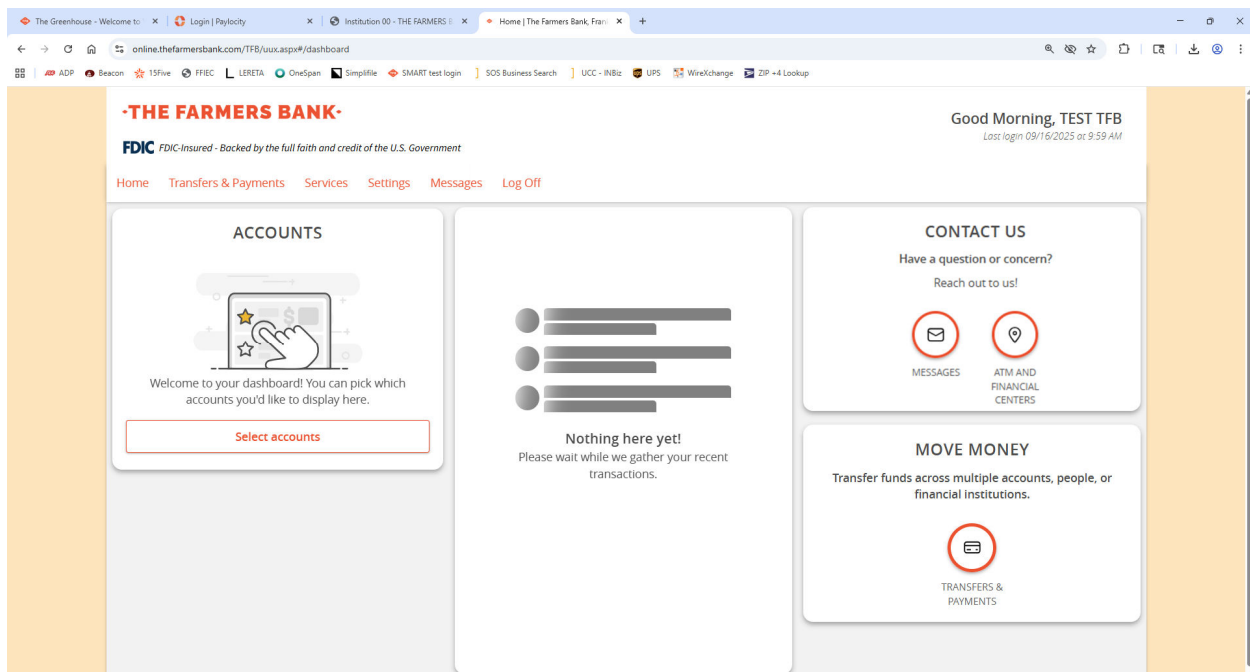


# The Farmers Bank SMART Online Banking

Welcome to SMART Online Banking! This is the home page every time you log into our online banking program. You'll see the top banner on every page of SMART Online Banking – including our name, our FDIC disclosure, the menu options and your name in the upper right-hand corner.

Below the menu, you'll see four boxes called Tiles. These Tiles are how you will navigate through your accounts and transactions as well as some of the options available to you.

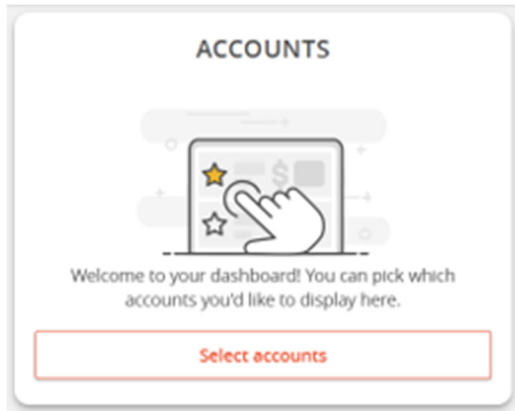
This screen shows what the landing page looks like for a newly logged in user. Pages 6-10 will guide you through setting up the left Accounts Tile and the center Transactions Tile. The Contact Us Tile will be discussed on Page 20 and the Move Money Tile will be discussed on Page 21.





# The Farmers Bank SMART Online Banking

To set up the left Accounts Tile, click the [Select accounts](#) button.

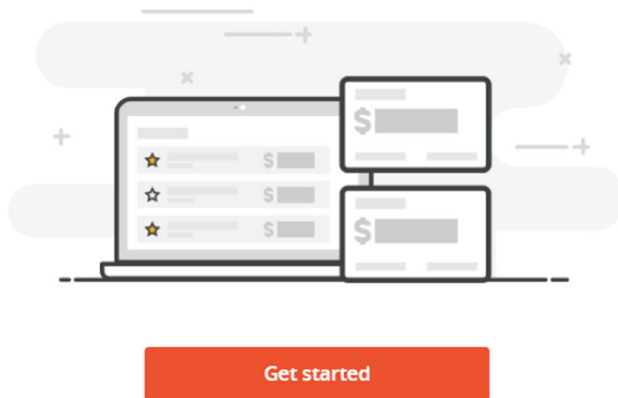


Once you've clicked the Select accounts button, you'll see the Manage Accounts information where you can click [Get started](#) to personalize where your accounts appear.

## About Manage Accounts

Manage Accounts allows you to personalize where your accounts appear.  
Go to **Accounts** to rearrange and favorite your accounts.

*Note: Accounts that are favorited will display on your home page. You can favorite up to ten of your accounts.*



Please note: Accounts that are favorited (when you click the small star beside the account name) will display on the home page. You can favorite up to ten (10) of your accounts.



# The Farmers Bank

## SMART Online Banking

When clicking the small star, you are marking that account as a favorite and it will show up on the left Account Tile on the home page when you log in. In the example below, the two accounts with a star will be visible on the home page. See [Example 1](#) on the next page (Page 8).

If you mark all four accounts with a star, all four accounts will be visible on the home page. See [Example 2](#) on the next page (Page 8).

Home Transfers & Payments Services Settings Messages Log Off

### Manage Accounts ?

Accounts External Accounts

Search by account name, nickname, product, or account number. ?

[Add Tag](#)

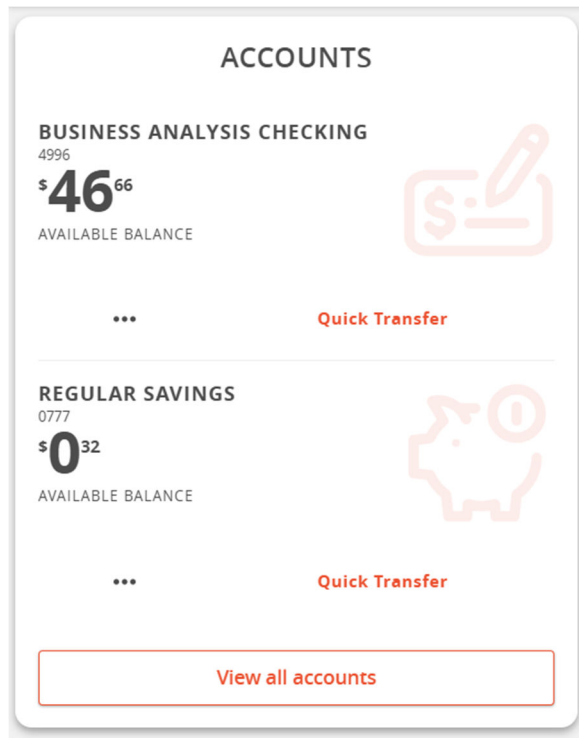
	BUSINESS ANALYSIS CHECKING 4996	\$46 <sup>66</sup> Available Balance	
	REGULAR SAVINGS 0777	\$0 <sup>32</sup> Available Balance	
	CL OPERATING 9999	\$0 <sup>00</sup> Current Balance	
	ONLINE CD 9097	\$0 <sup>00</sup> Available Balance	

The drag handle on the far left of each account line will let you change the order the accounts are shown. When you click and hold your mouse button, you can drag the line up or down, rearranging the accounts to your choosing.

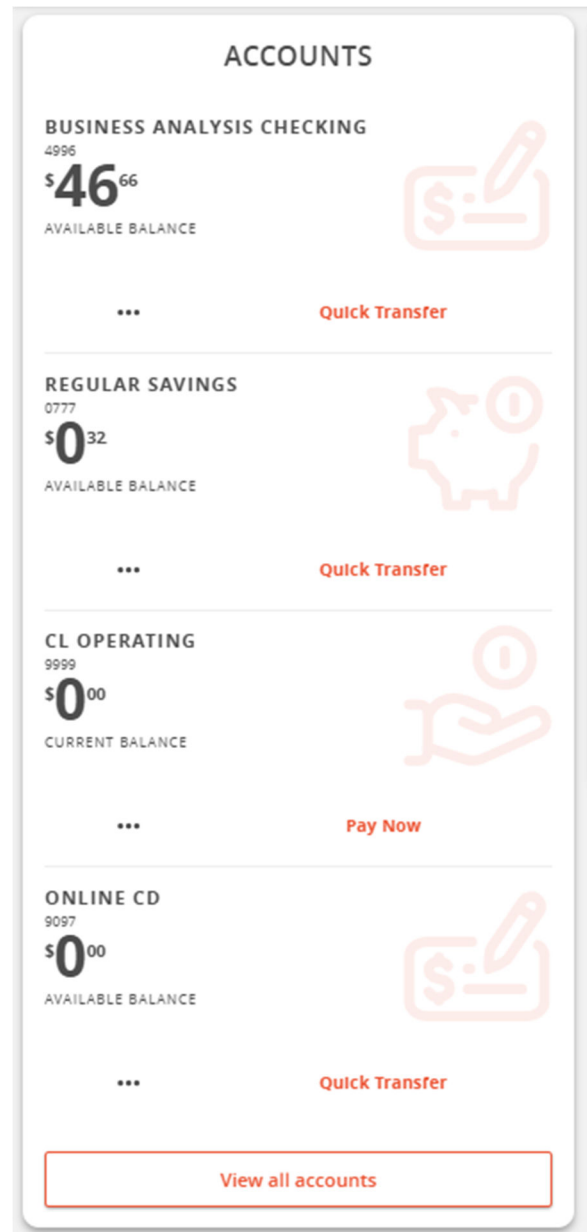


# The Farmers Bank SMART Online Banking

## Example 1



## Example 2



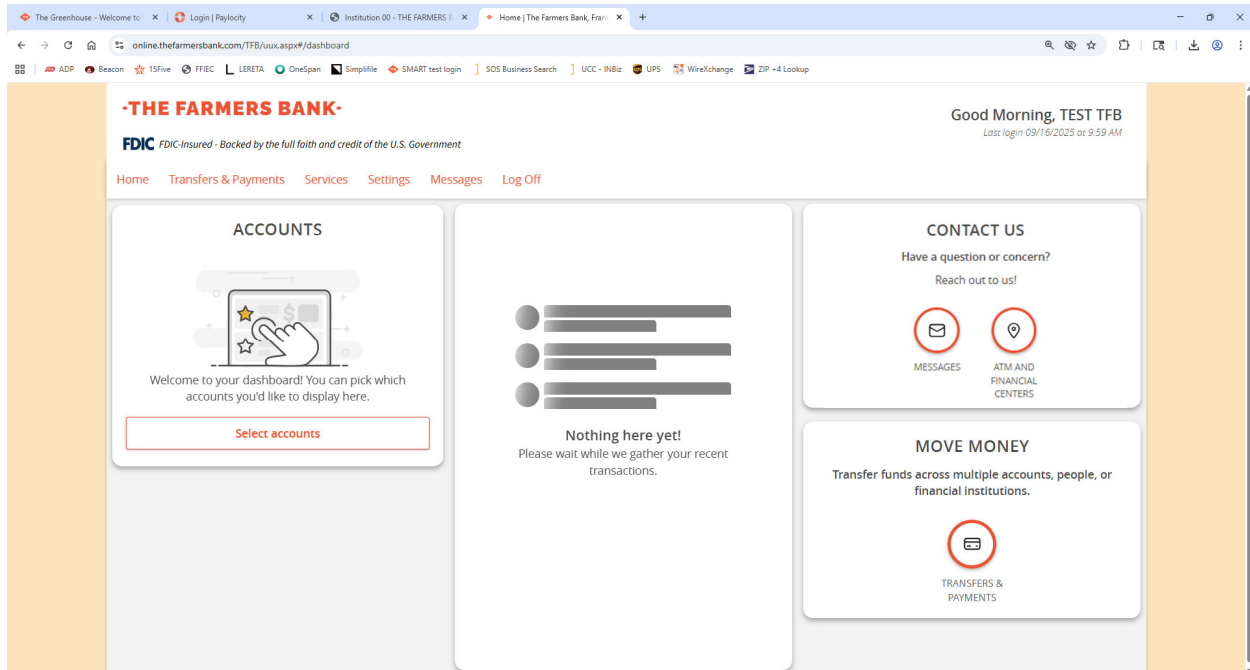




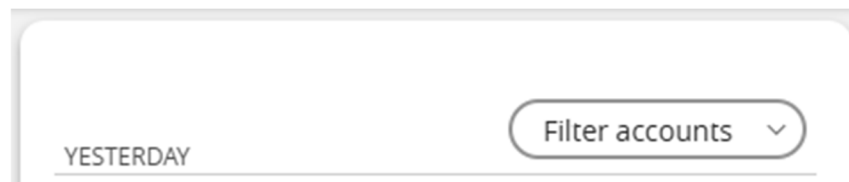
# The Farmers Bank SMART Online Banking

Now that the left Accounts Tile has been managed, let's look at the center Transactions Tile.

When you first log into SMART Online Banking, the center Transactions Tile will be working to pull your recent account transactions into this tile.



Once all transactions are loaded into the tile, you'll see a drop-down box that will allow you to filter those transactions, so that you only see accounts that you choose. You can choose all your accounts or just select a few. This shows what the drop-down box looks like before you choose any accounts.





# The Farmers Bank SMART Online Banking

When you click the filter button, a small menu opens mid-page, and you can check which account transactions you would like to see displayed in the middle Transactions Tile.

And once you've selected the accounts you want to filter and see on the home page, this is what you'll see in the middle Transactions Tile.

The screenshot shows a 'Filter accounts' modal with a list of accounts: Business Analysis Checking, Regular Savings, CL Operating, and ONLINE CD. A red arrow points from the 'Filter accounts' button to the modal. To the right, a transaction list is shown for 'Business Analysis Checking'.

Date	Description	Amount	Account
FRIDAY, SEPTEMBER 12	Checking Withdrawal	-\$0.01	Business Analysis Checking
	Q2 Testing Acct	-\$0.01	Business Analysis Checking
FRIDAY, SEPTEMBER 5	Transfer to	-\$0.89	Business Analysis Checking
	TFB TM Test	+\$1.04	Business Analysis Checking
	TFB TM Test	+\$0.89	Business Analysis Checking
	TFB TM Test	+\$0.86	Business Analysis Checking
	TFB TM Test	+\$0.56	Business Analysis Checking

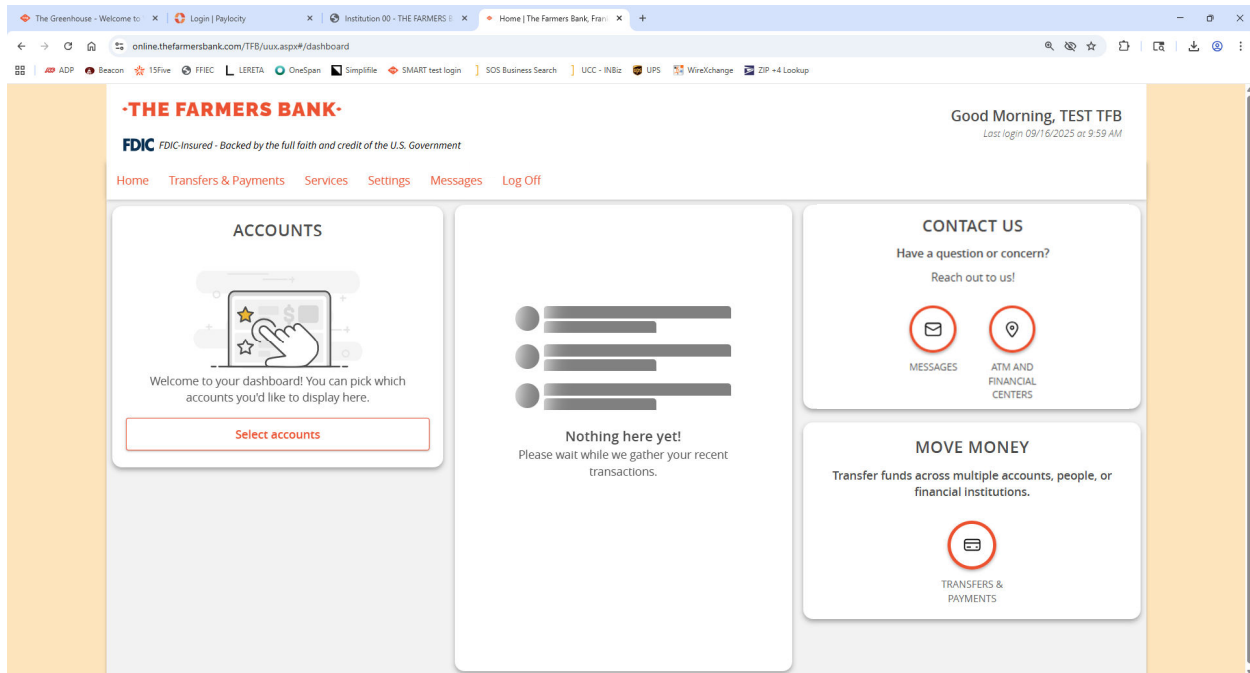
When you click on a transaction in the Transaction Tile, you will move into the account, and you'll be able to see the details of that transaction. This is very similar to clicking in the Accounts Tile. Clicking in the Transactions Tile takes you directly to the details of that transaction. You can scroll up and down to see other transactions in that account. If you want to navigate back to the home screen, you'll either click the Back button or click on the Home menu option.

The screenshot shows the bottom navigation bar with the following options: Home, Transfers & Payments, Services, Settings, Messages, and Log Off. A red arrow points from the 'Home' option to the top of the page. Above the navigation bar is a message banner that says 'Click an account tile to view details and transaction history.' with a close button (X).



# The Farmers Bank SMART Online Banking

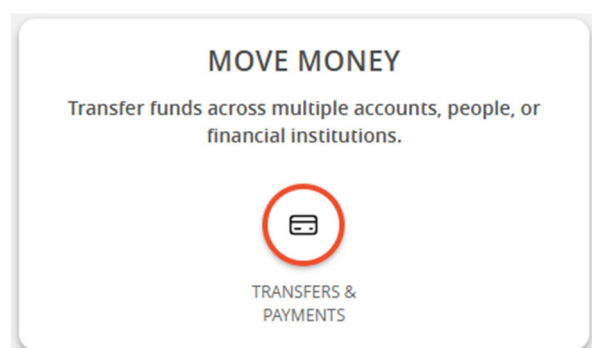
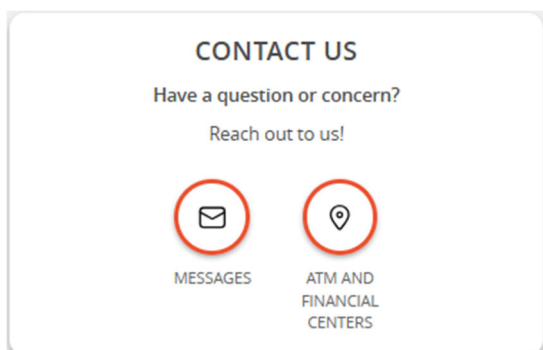
And finally, the last two tiles on the home page are Contact Us and Move Money.



These two feel like they are self-explanatory, but you can find more detailed information on how to use these tiles on Page 20 for Contact Us and Page 21 for Move Money.

Contact Us allows you to reach out to TFB via the SMART Online Banking program. You can also find the locations of our ATMs and Financial Centers.

Move Money allows you to transfer funds and make payments.





# The Farmers Bank SMART Online Banking

There are many ways to begin using your SMART Online Banking. Because the Accounts Tile has been managed to display the desired accounts (on Pages 6-8), you can quickly see your account balances and make a Quick Transfer between TFB accounts. And because the Transactions Tile has been filtered, you can even see your most recent transactions on your account(s) (based on how you might have filtered your accounts on Pages 9-10).

This home page is where you will begin many of the processes that you want to complete. You can also click on the area around the account (see the big square below) and see specific transactions on the account. You can also click the **ellipse button** (see the small square below) to view activity, view details and to assign/edit the account's nickname. Let's start by just clicking on the area around the account (anywhere in the big square).

The screenshot displays the SMART Online Banking interface for The Farmers Bank. The top navigation bar includes links for Home, Transfers & Payments, Services, Settings, Messages, and Log Off. The main content area is divided into several sections:

- ACCOUNTS:** A list of accounts with their balances and 'Quick Transfer' buttons. The first account, 'BUSINESS ANALYSIS CHECKING', has a balance of \$46.66. Below it are 'REGULAR SAVINGS' (\$0.00), 'CL OPERATING' (\$0.00), and 'ONLINE CD' (\$0.00).
- TRANSACTIONS:** A list of recent transactions, including 'Checking Withdrawal' (-\$0.01), 'Q2 Testing Acct' (-\$0.01), 'Transfer to 60035477 ACH ...' (-\$0.89), 'TFB TM Test TEST ACH 100...' (-\$1.04), 'TFB TM Test TEST Ext XXXX...' (-\$0.89), 'TFB TM Test TEST ACH 100...' (-\$0.86), and 'TFB TM Test TEST ACH 496...' (-\$0.56).
- CONTACT US:** A section with a 'Have a question or concern?' message and a 'Reach out to us!' button, accompanied by icons for Messages and ATMs & Branches.
- MOVE MONEY:** A section with a 'Transfer funds across multiple accounts, people, or financial institutions.' message and a 'TRANSFERS & PAYMENTS' button.

A red box highlights the 'BUSINESS ANALYSIS CHECKING' account tile, and a red arrow points to it from the text above. The account tile shows a balance of \$46.66 and a 'Quick Transfer' button. The transactions list shows several withdrawals and transfers. The contact information section includes a 'CONTACT US' button and a 'MOVE MONEY' button.



# The Farmers Bank SMART Online Banking

Once you click on that area around the account number, you get a more detailed look at that specific account. You can see the Account Name and the last four digits of the account number.

1. You can see specific transactions – the black showing debits (or withdrawals) and the green showing credits (or deposits).
2. You can search transactions – by name or by amount.
3. You can filter transactions – by time period, description, transaction type, max. and min. amounts and check numbers.
4. You can do a quick transfer.
5. You can export the transactions into a variety of different programs.
6. You can print the transactions, ask a question or dispute a transaction.
7. You can see the Details & Settings tab which will show you more in-depth information on the account (full account number, routing number, etc.) and allow you to change the Online Display Name and enroll in Text Banking.
8. You can also sort transactions by Date (default), Description or Amount.

The best way to learn – just click the options! You can always click the Back button to get back to the home page. Clicking Home does the same thing.

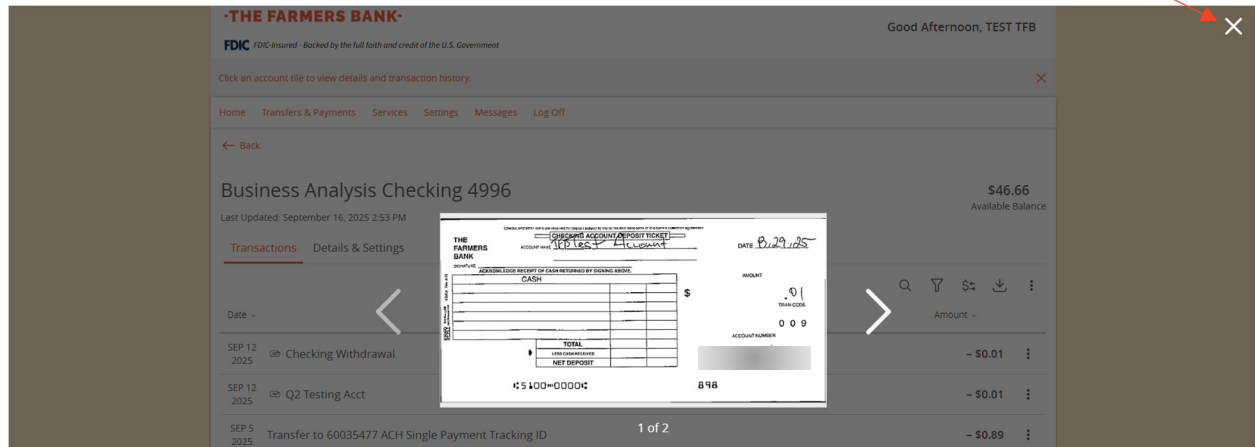






# The Farmers Bank SMART Online Banking

Click on the image to get a closer look, and when you're done, just click the 'x' in the upper right-hand corner to get back to the transaction details list.



On Page 13, there is a list of eight things you can do while in the account details of your account. These next pages (through Page 19) will review those items a little more in depth.

When it comes to searching – you can use the Search transactions bar across the top of your Transactions page, or you can click the magnifying glass and search with that option as well.



To filter transactions, click on the funnel and complete the different fields to display transactions that fit the criteria entered. You can search by a Time Period or a Transaction Type. You can even search by a range of amounts or a range of check numbers.



# The Farmers Bank SMART Online Banking

**Transactions** Details & Settings

Search Filter Currency Download Menu

Time Period

Description Transaction Type

Min Amount Max Amount

Starting Check # Ending Check #

Reset Apply Filters

There are several different ways to move money in SMART Online Banking, including the option here. This is a Quick Transfer that allows you to move money from one TFB account to another TFB account.

**Transactions** Details & Settings

Search Filter Currency Download Menu

Search transactions

Date	Description	Amount
SEP 16 2025	Transfer to 29283954 Funds Transfer via Online	-\$0.01
SEP 16 2025	Transfer to 29283954 test	-\$0.01

Clicking the transfer button pulls up a menu where you can choose what account you want to transfer funds from, what account you want to transfer funds to and how much you want to transfer.





# The Farmers Bank SMART Online Banking

## Quick Transfer

From Account

To Account

Business Analysis Checking 4996 \$46.66

Amount

\$ 0.00

Transfer Date

09/19/2025

Advanced Options

Transfer Funds

Another tool right in the Account Details section is the Export function. By clicking this button, you can export your transactions into various formats.

Transactions Details & Settings

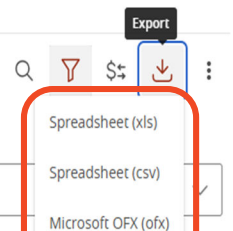


Search transactions

Date	Description	Amount
SEP 16 2025	Transfer to 29283954 Funds Transfer via Online	-\$0.01
SEP 16 2025	Transfer to 29283954 test	-\$0.01

Format options include Spreadsheet (xls), Spreadsheet (csv), Microsoft OFX (ofx), Quicken (qfx) and Quickbooks (qbo).

Transactions Details & Settings





# The Farmers Bank SMART Online Banking

The final button in this line is the Options button and it allows you to print transactions, connect with TFB to ask a question or to dispute transactions.

The screenshot shows the 'Transactions' tab selected. At the top right, there are icons for search, filter, currency, download, and options. The options menu is open, showing three options: 'Print', 'Ask a question', and 'Dispute transactions'. Below the menu is a table of transactions.

Date	Description	Amount	Options
SEP 16 2025	Transfer to 29283954 Funds Transfer via Online	- \$0.01	⋮
SEP 16 2025	Transfer to 29283954 test	- \$0.01	⋮

You can also look at the Details & Settings of your account. Click here to find a summary of your account.



# The Farmers Bank SMART Online Banking

Transactions Details & Settings

## DETAILS

Routing Number 074902503 Account Number [REDACTED]

Available Balance \$46.66 Last Deposit Date Sep 16, 2025

Last Deposit Amount \$0.01 Last Statement Date Aug 29, 2025

Accrued Interest \$0.00 Year-to-date Interest amount \$0.00

Previous year-to-date Interest amount \$0.00

## SETTINGS

Online Display Name [REDACTED]

Business Analysis Checking [REDACTED]

Text Banking  
You are not enrolled in Text Banking, enroll in [Settings](#)

You can even edit the Online Display Name (or nickname) for your account, enroll in Text Banking or print these details to have a paper copy if needed.

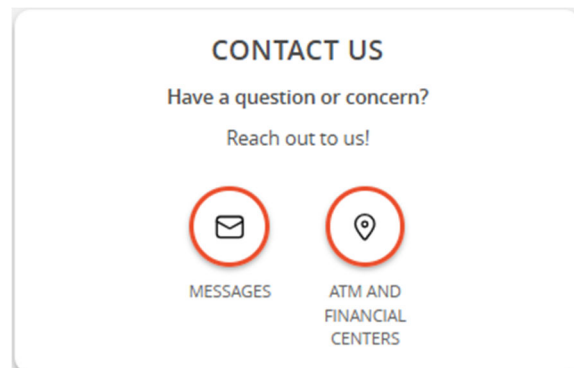
The last option you have while in the Account Details is sort your transactions by Date, Description or Amount. Clicking these headers here will change the way the transactions are displayed. Clicking Date will list the transactions oldest to newest or newest to oldest. Clicking Description will list the transactions from A-Z or Z-A and clicking Amount will list transactions from smallest to largest or largest to smallest.

Date ▾	Description ▾	Amount ▾	
SEP 12 2025	Q2 Testing Acct	- \$0.01	⋮
SEP 5 2025	Transfer to 60035477 ACH Single Payment Tracking ID	- \$0.89	⋮
SEP 5 2025	TFB TM Test TEST ACH 10038	+ \$1.04	⋮
SEP 5 2025	TFB TM Test Test Ext XXXXXX5555	+ \$0.89	⋮



# The Farmers Bank SMART Online Banking

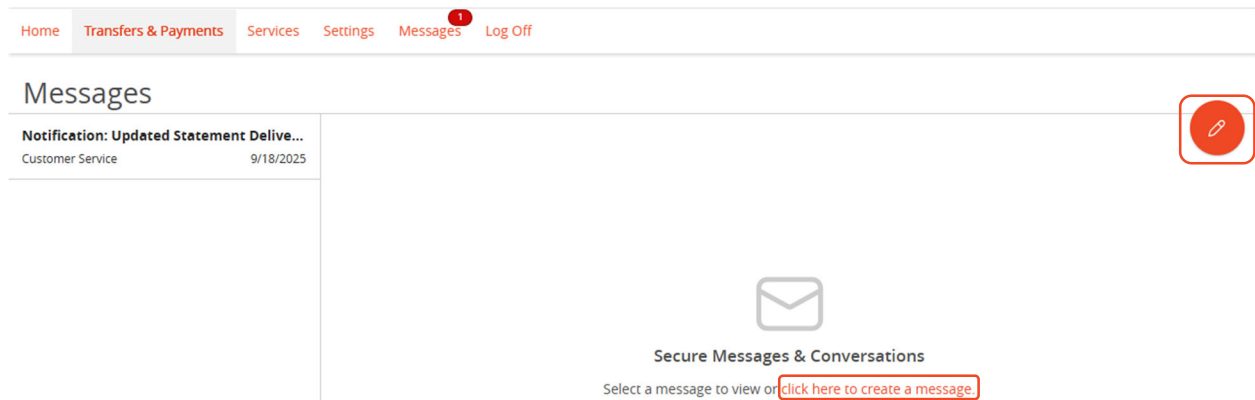
One of the other features on the home page is the Contact Us Tile.



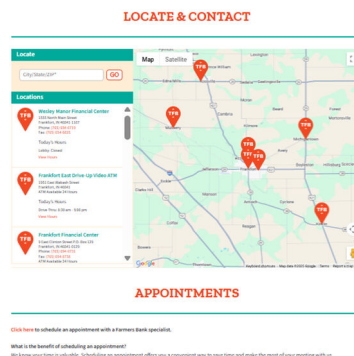
If you click on the Messages circle, the Messages menu option opens, and you can read messages that have already been sent to you OR you can [click here to create a new message](#) and reach out to TFB staff to ask questions or get help.



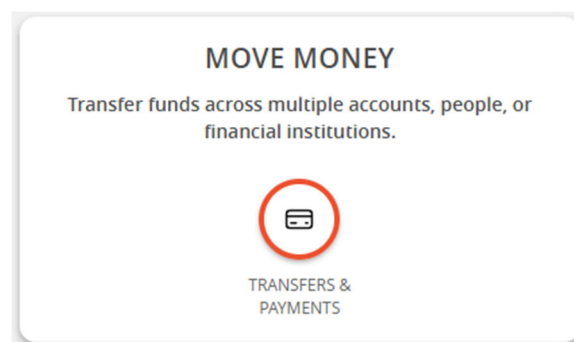
# The Farmers Bank SMART Online Banking



If you click on the ATM & Financial Centers circle, you will launch the Locate & Contact page on our TFB website. You can find our locations and also make an appointment at the location of your choosing.



The final tile on the home page is the Move Money Tile.



With this tile, you can transfer funds across accounts held at TFB or at other financial institutions. Clicking the Transfers & Payments option here is the same as clicking Transfers & Payments in the Menu options.



# The Farmers Bank SMART Online Banking

[Home](#) [Transfers & Payments](#) [Services](#) [Settings](#) [Messages](#) [Log Off](#)

## Transfers & Payments

### TRANSFER & PAYMENTS



**Loan Payment**  
Make or schedule a payment on your loan.



**Transfer Money**  
Transfer money from one account to another



**Pay with Bill Pay**  
Add, schedule and manage bill payments

### SEND MONEY



**TFB Customer to Customer**  
Transfer funds to another customer at The Farmers Bank

### ACCOUNT MANAGEMENT



**Manage External Accounts**  
Connect your accounts from other institutions to make money movement easy



**Online Activity**  
View & manage recurring transactions created in online banking

Clicking Loan Payments allows you to pay a TFB loan.



# The Farmers Bank SMART Online Banking

## Loan Payments

Use this form when submitting a Loan Payment.

From

4996 - Business Analysis Checking - \$45.07

To

9999 - CL Operating - \$0.00

Current Balance:

\$0.00

Credit Line Amount:

\$100.00

Credit Line Available:

\$100.00

Last Payment Amount:

\$0.62

Last Payment Date:

11/24/2023

Next Payment Amount:

\$0.00

Next Payment Date:

6/23/2049

Original Amount:

\$0.00

Origination Date:

6/23/2017

Payment Type

Clear

Submit

Clicking Transfer Money allows you to move funds from one TFB account to another one of your TFB accounts that is a part of your SMART Online Banking access.

## Funds Transfer

All fields are required unless indicated.

From Account

To Account

Amount

Frequency

Transfer Date

Memo (optional)

Transfer Funds

Clicking Pay with Bill Pay will open your Bill Pay and allow you to send payments to your existing billers or to create new billers.



# The Farmers Bank SMART Online Banking

We apologize that there is no image here to display. Please call 765-654-8731 if you need assistance with this option.

The screenshot displays the 'PAY BILLS' section of the online banking portal. The top navigation bar is orange with 'THE FARMERS BANK' and a 'Sign Out' link. Below the navigation bar, there are tabs for 'PAY BILLS' and 'ACTIVITY'. The main content area includes a search bar for existing billers, an 'Add biller' button, and a section for 'Unpaid bills' which currently shows a message: 'You don't have any unpaid bills at this time.' To the right, there is a 'Multipay' section with a prompt to make multiple payments and an 'Account balances' section. At the bottom, there are links for 'My billers', a toggle for 'on Groups', a 'Manage' link, and a 'Sort by' dropdown menu.

Clicking TFB Account to Account Transfer will allow you to do a One-Time Transfer to another TFB account (that is not your account). You can also choose to Link Transfer Account which will





# The Farmers Bank

## SMART Online Banking

allow you to add an account where you will be able to continue to transfer funds on a regular basis without having to re-enter the account information.

### Account to Account Transfer

You may choose to make a single transfer to another person's account, or link their account to your Online Banking (for deposit purposes only). If you plan to make more than one transfer, or if you need to create a recurring or future-dated transfer, linking the other person's account is required. This makes the account number available for future Funds Transfer transactions.

[One-Time Transfer](#)[Link Transfer Account](#)[Submit](#)

For a One-Time Transfer, choose which account you are transferring funds from and enter the information required and click Submit.

### Transfer funds to another account

Make one-time transfer to another person's account.

#### Enter your account information

From Account

Amount

Description

#### Enter recipient member information

Account Number

Account Type

Email Address

First 3 characters of Last Name

[Back](#)[Submit](#)[Submit](#)

Click on Manage External Accounts to add an account from another financial institution to your SMART Online Banking access so that you can send money to that account at your discretion.



# The Farmers Bank SMART Online Banking

## Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

### ADD EXTERNAL ACCOUNT(S)

Routing Number

Account Number

[Need help finding?](#)

Account Type

☒ Checking

☐ Savings

Submit

### MANAGE EXTERNAL ACCOUNT(S)

If you are attempting to verify the Micro-Deposits for one of the external accounts that you have previously requested to be linked through Micro-Deposits, but do not see it here, it is likely that your Micro-Deposits have expired. Please resubmit the external account.

Finally, click on Online Activity to view and manage transactions created in SMART Online Banking.

## Online Activity

Single Transactions   Recurring Transactions   Deposited Checks



Created date ▾   Status ▾   Transaction Type ▾   Account ▾   Amount ▾   ☐   ⋮

One last new feature in SMART Online Banking is the Approaching Timeout warning. Once you have logged into SMART Online Banking, the session is only good for 30 minutes and at the end



# The Farmers Bank SMART Online Banking

of those 30 minutes, you will be automatically logged out – even if you are still active in the session. This is just a way to protect your accounts and information from being misused. A quick login will get you back to where you left off and you can continue using your SMART Online Banking for another 30 minutes until another Approaching Timeout warning displays and you are automatically logged off from your session.



## Approaching Timeout

As a security precaution, we will only keep sessions active for a set period of time.  
You will be logged out, please finish any work that you're doing before time expires.

**Time Remaining: 0:55**

**Okay**

Any time you are looking for more information or need help, these options at the bottom of the login screen are a great place to look.



# The Farmers Bank SMART Online Banking

[Forgot your password?](#)

[Locate & Contact](#)

[Privacy Policy](#)

[Enroll](#)

[Forgot Login ID](#)

[Unlock Login ID](#)

You can find our branches or reach out to a branch via the Locate & Contact option.

Read more about our Privacy Policy.

Enroll in SMART Online Banking (for new users).

And if you forget your password or Login ID or are locked out of SMART Online Banking, use the links that fit your need.