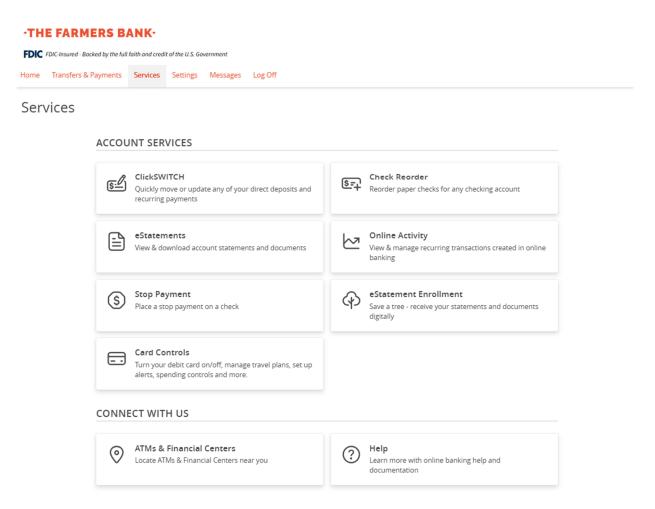


Welcome to the Services menu options section of The Farmers Bank SMART Online Banking Guide. This is your tool to navigating the Services menu option in our updated online banking program. This guide was designed with you, the user, in mind. This guide is a continuation of the Welcome to The Farmers Bank SMART Online Banking Guide and will look at the Services menu option in more detail.

The Services menu option allows you to complete a wide range of items to make banking with The Farmers Bank even easier. Once you are logged into your SMART Online Banking, click the Services tab in the menu options to see everything you can do. Each of the services available will be described on the following pages.

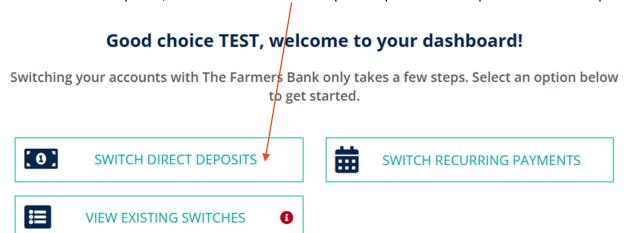




Check out ClickSWITCH if you need to move or update any of your direct deposits or recurring payments. Once you click the ClickSWITCH option, a new tab will open on your browser, and you can switch direct deposits or switch recurring payments. And after you've used either of those options, you can view existing switches to review switches that you've already initiated.

To make a ClickSWITCH happen, click the ClickSWITCH option and once the new browser tab opens, choose which option you'd like to continue with.

To switch direct deposits, click the Switch Direct Deposits option and complete the three steps.



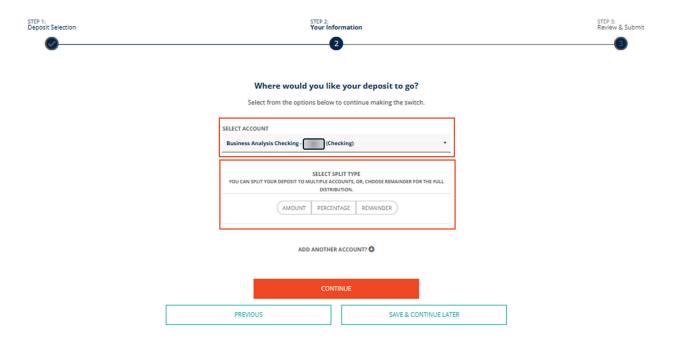


Input your information in the gray box that says "Who pays you? Start typing the name here..." and click Continue.



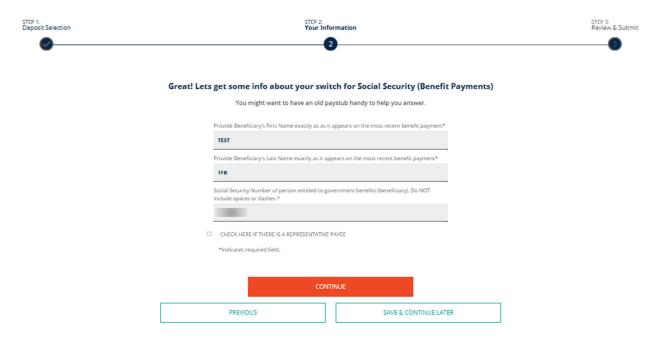


Choose from the Select Account drop down which account you want the direct deposit to go to and how you want the deposit to be split and then click Continue.





Confirm the information in these fields are correct and click Continue.





And finally, confirm the information submitted is correct and click Submit.

So, just to confirm.

So, who pays you?	<u>Edit Switch</u>
DEPOSITOR PROVIDE BENEFICIARY'S FIRST NAME EXACTLY AS AS IT APPEARS ON THE MOST RECENT BENEFIT PAYMENT	Social Security (Benefit Payments) TEST
PROVIDE BENEFICIARY'S LAST NAME EXACTLY AS IT APPEARS ON THE MOST RECENT BENEFIT PAYMENT	TFB
SOCIAL SECURITY NUMBER OF PERSON ENTITLED TO GOVERNMENT BENEFITS (BENEFICIARY). DO NOT INCLUDE SPACES OR DASHES. CHECK HERE IF THERE IS A REPRESENTATIVE PAYEE	False
IF YES, ENTER THE NAME OF THE REPRESENTATIVE PAYEE - NOTE: A REPRESENTATIVE PAYEE IS A PERSON OR INSTITUTION THAT IS LEGALLY ENTITLED TO RECEIVE PAYMENTS ON BEHALF OF A BENEFICIARY WHO HAS BEEN DEEMED INCAPABLE OF HANDLING HIS/HER OWN FINANCIAL AFFAIRS. WHEN A REPRESENTATIVE PAYEE IS PRESENT, BOTH NAMES WILL APPEAR ON THE BENEFIT CHECK.	
Deposit Information	<i>P</i> Edit Deposit Information
DEPOSIT TO: DEPOSIT DESCRIPTION:	Business Analysis Checking - x4996 (Checking) Remainder
	SUBMIT
PREVIOUS	SAVE & CONTINUE LATER



If at any point in the process you click Save & Continue Later, you can always come back to it by clicking on the View Existing Switches option on the ClickSWITCH dashboard and continue working on a switch. There are three or four options, depending on the status of the switch.

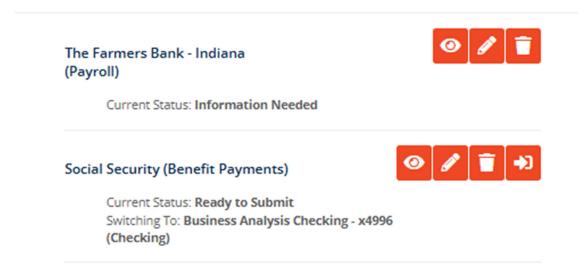


Each switch has a Current Status, so you know what is needed to complete the switch.

←Go Back

Welcome back TEST!

Check out your current switches below or start a new one.





To switch recurring payments, click the Switch Recurring Payments option and complete the three steps.

Good choice TEST, welcome to your dashboard!

Switching your accounts with The Farmers Bank only takes a few steps. Select an option below to get started.



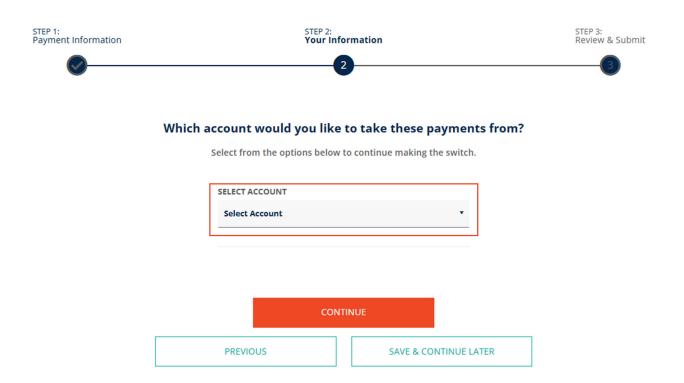


Input your information in the gray box that says "Who do you pay? Start typing the name here..." and click Continue.

STEP 1: Payment Information	STEP 2: Your Inf	ormation	STEP 3: Review & Submit
0			3
	Who do	you pay?	
	Search below for recurring p	ayments you need to switch.	
	Select ⊘ Verified results to m	ake your switch go even faster.	
	Who do you pay? Start	typing the name here	
PREVIOUS		CONTINUE	



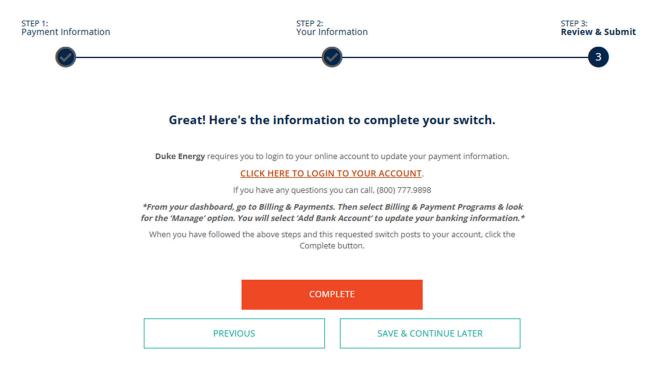
Choose from the Select Account drop down which account you want the payment to be debited from and then click Continue.





To create this example, we input Duke Energy into the "who do you pay" field and in order to complete this ClickSWITCH, the changes must be made on the Duke Energy website. But ClickSWITCH tells you this and even connects you to the Duke website (or provides a phone number to call if desired).

Once you've completed the process with Duke, you'd click the Complete button in ClickSWITCH to finish the process.

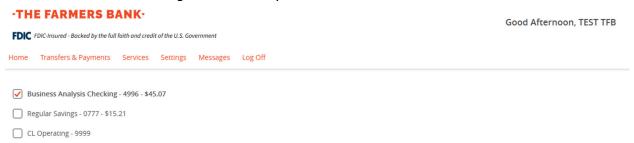


Depending on the requirements of the company you are paying, the screens for ClickSWITCH could vary. If you need assistance with this process, please call us at 765-654-8731.

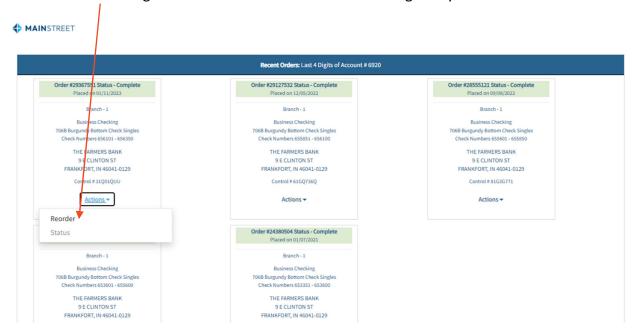


Check out Check Reorder if you need to reorder checks for your account. Just choose the checking account that you need to order checks for, and a new tab will open on your browser for MainStreet Checks.

Please note, all accounts available to you in SMART Online Banking are listed at this screen. Be sure to choose the *checking* account that you need to order checks for.



On the MainStreet Checks tab, choose the Actions drop down menu on the most recent order and click Reorder to get a new order of checks delivered straight to your door.



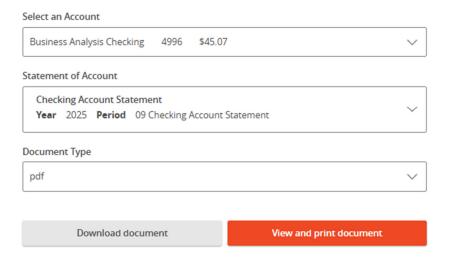
You might get a notification that too much time has passed since your last check order. If that's the case, please call us at 765-654-8731 and request to reorder checks verbally and we'll be happy to assist!



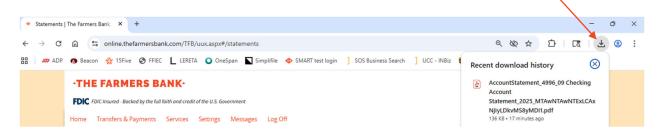
Check out eStatements to view and download account statements and documents. You'll find up to 18 months of statements available to you and you can open as a PDF so that you can save or view the statement.

Choose the account you want to review in the first drop-down box. Choose which statement period you want in the second drop-down. And then the third drop-down box will default to PDF.

Statements



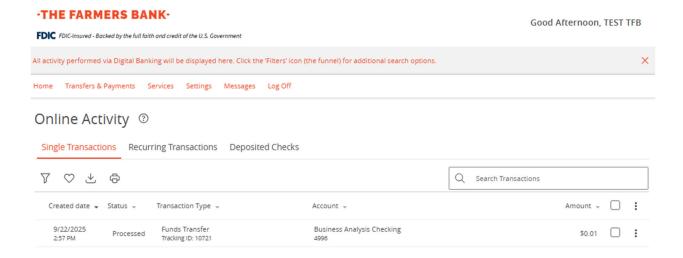
To find the pdf, Chrome put all downloads in the Downloads menu in the top right corner of the browser.



This could be different depending on the browser you are using. Look for the Download option on your browser if this screen shot doesn't match yours.



In the Online Activity section of Account Services, you can view single transfers or view and manage recurring transactions that you've created in SMART Online Banking. You can also view checks you've deposited through the mobile app on the Deposited Checks tab.



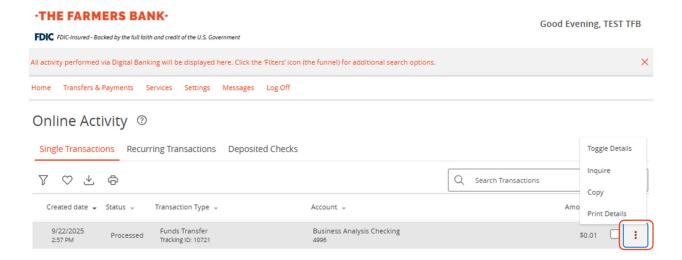
The screen always defaults to the Single Transactions and will automatically display transactions that fit that category. To see Recurring Transactions or Deposited Checks, click either of those titles to see those transactions.



On Single Transactions, when you click the Options button at the end of the transaction, you can:

Toggle Details – see more about the transaction including when it was authorized, and the accounts used to transfer to and from

Inquire – will allow you to send a message to TFB to ask questions about the transaction Copy – this will give you the opportunity to do the exact same transaction a second time Print – will let you print the transaction details (to paper or even to pdf to save for later)





On Recurring Transactions when you click the Options button at the end of the transaction, you can:

Toggle Details – see more about the transaction including when it was authorized, and the accounts used to transfer to and from

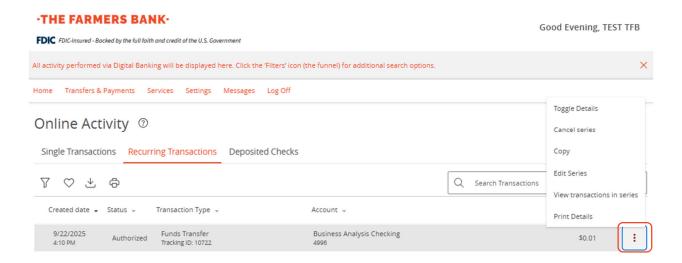
Cancel series – delete the transfer from continuing in the future

Copy – this will give you the opportunity to do the exact same transaction again (but you could choose to change the amount or the frequency or even the accounts that are being affected)

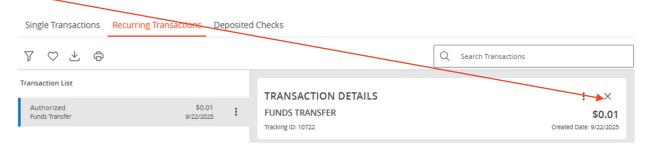
Edit Series – will let you make changes to the recurring transaction

View transactions in the series – will show you all transactions that have happened with that transfer

Print Details – will let you print the transaction details (to paper or even to pdf to save for later)



If you see the Transaction Details on the screen and want that to go away, you can just click the 'x' to close the details section.

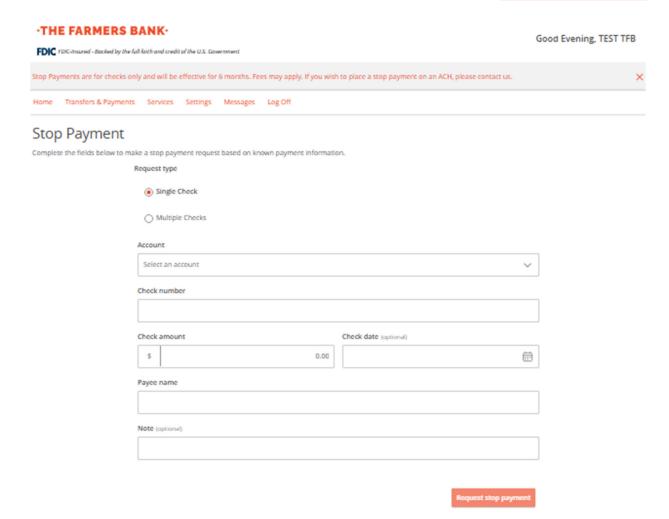




The Stop Payment option will allow you to place a stop payment on a check you have written from your TFB account.

What is a stop payment? Often called a stop pay, it is formal request to the bank to cancel a payment (a check) before it is processed and deducted from your account. You would use it if you made a mistake, a check was lost or stolen, or you have a dispute with the recipient. It's crucial to act quickly, as the payment must not have already cleared for the stop pay to be effective. Having the option to submit a Stop Payment in SMART Online Banking will allow you to submit the information as soon as you realize a stop pay needs to be made.

You can request a stop pay on a single check (written to one person) or a whole series of check (say – if your checkbook is stolen). Choose the Single Check or Multiple Checks option depending on your situation and then complete the fields before clicking Request stop payment.





You can also save a tree by signing up to receive your statements and documents digitally in the eStatement Enrollment option of Account Services. There is a banking regulation that states that the bank must verify that you are able to view PDF documents and the first time you see the eStatement Enrollment option, you must verify a code first. It is a two-step process and once you verify the code on the pdf, you'll be able to continue with enrolling in eStatements.

To verify that you are able to view PDF documents do Steps 1 and 2 here:

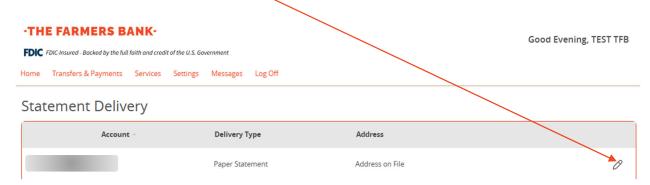
PDF Verification



Click in your downloads to open the pdf and view the code. Input that code into Step 2 and click Verify to continue.



You'll be able to see a list of all your accounts, what the delivery type is, where the item is delivered to and you can use the edit pencil at the end of the line to change the delivery type.



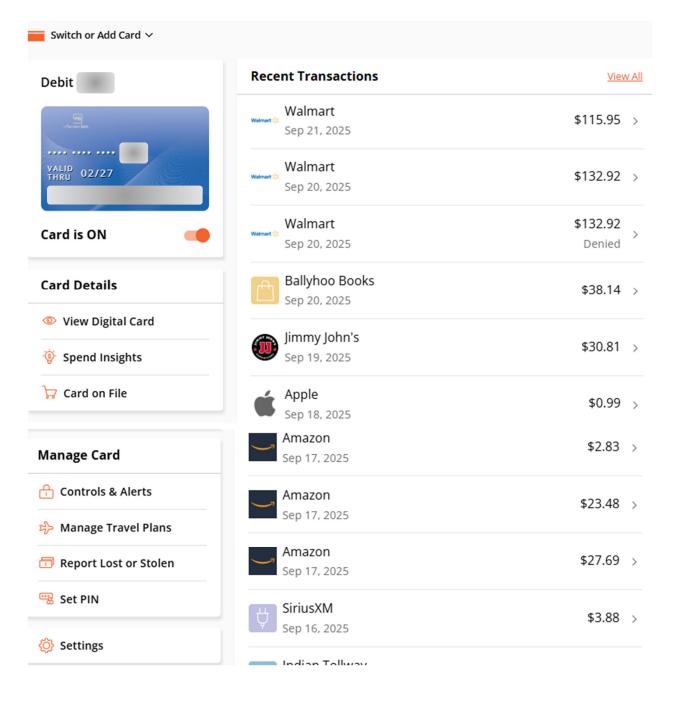


The last option under Account Services is Card Controls. With this option you can turn your debit card on/off, manage your travel plans, set up alerts, set spending controls and more. When you first use Card Controls, you might see a short (32 second) video giving you a brief overview of what you can do in Card Controls. You might not see that video though and might go straight to Personal Information where you confirm how you want to be contacted about card activities. After this step is completed once, you'll not have to do this again.

<	Personal Information	
How would you like to	o be contacted about your card activities?	
Email		
Name		
	Save	



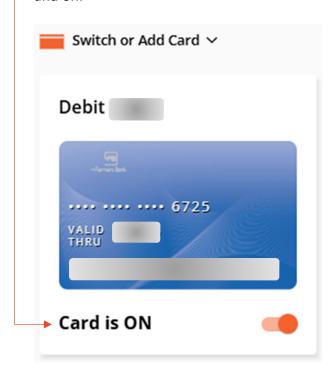
When it comes to Card Controls – you have so many options on how to protect your account. You can also view transactions and the details of those transactions, see your full card information and get some insights to your spending. You can even toggle between different cards if you have cards for multiple accounts.

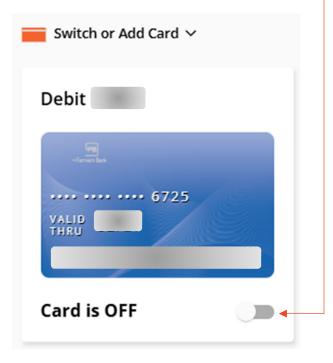




On the right side of the Card Controls option, you'll see all the transactions completed on the card that is displayed on the left side. You can see transactions that were approved (or denied...in case you accidently entered the wrong PIN number). Clicking on the transaction will give you details of the transaction (including a map of where the transaction took place) and allow you to add a memo about the transaction.

The left side of the Card Controls option has all of your menu options on what you can do to and with your card. The first option is directly under the card and allows you to turn the card off — and on.

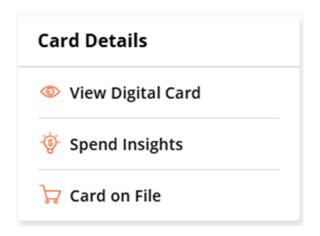




When the card is turned OFF, transactions initiated on the card will be denied/declined as a way to protect your account from unwanted transactions. The card being turned back on makes it usable for transactions immediately. So if you have your card turned off, you can quickly turn it on and use the card right away.

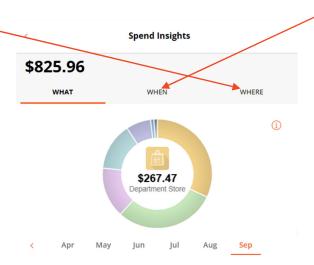


Under the Card Details – you can click to view your full account number (but must go through a verification step first), see spending insights and see which cards you have recently stored with a merchant in the Card Controls option.



When you choose View Digital Card, a Security Token is sent to your phone number or email address on file and once entered, you have about 90 seconds to view the details of the card. If you don't choose to close the Digital Card, the system will close the window automatically at the end of the 90 seconds.

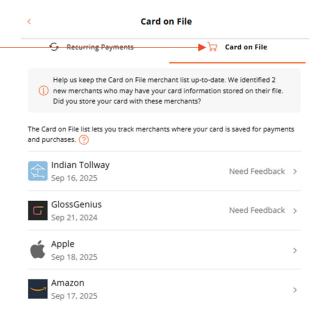
You can see your Spend Insights in a variety of formats. The spending circle will always show you the largest category of spending. You can click on the different segments of the spending circle to see the amounts spent in the other categories as well. You can even see when and where the transactions happened.

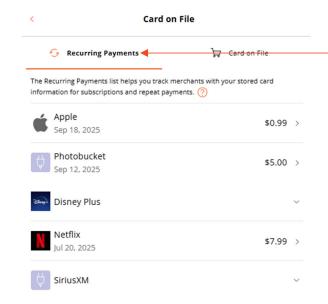




The Card on File option is the last option under Card Details, and this allows you to see merchants that have your card stored in their files to make shopping at that merchant easier.

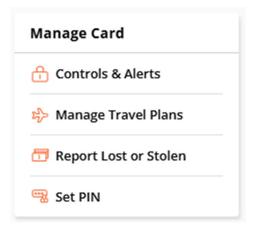
You can also look at Recurring Payments to see what merchants have your card stored in their – files and when/where that card is used for subscriptions and repeat payments.



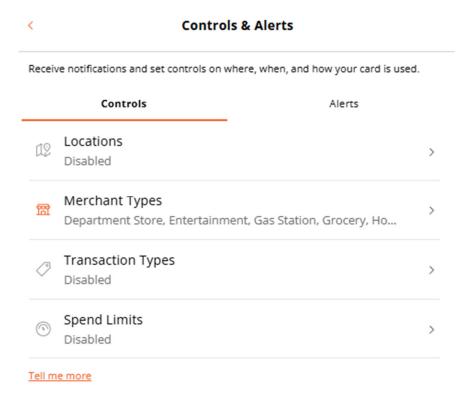




In the Manage Card options – you can do things like set controls and alerts on your spending, set a travel plan so that TFB knows when you are traveling domestically or internationally, report your card as lost or stolen and even change your PIN number.

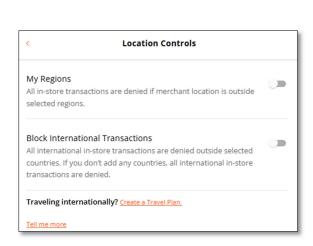


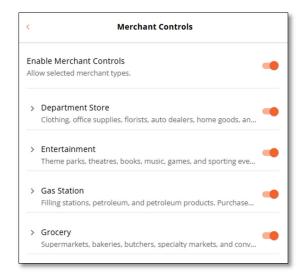
In the Controls & Alerts option, you can set controls on where, when and how your card is used. And you can click <u>Tell Me More</u> for additional information.

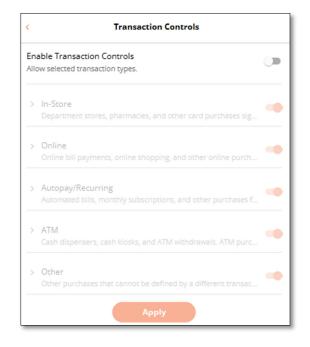


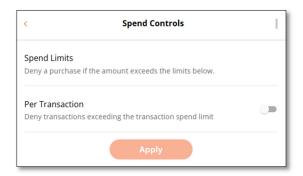


Under the four different types of Controls, you can limit transactions by location, type of merchant, type of transaction or by a spending limit.









If you're not sure how to use these options or need more information, please call 765-654-8731 for assistance.



Another way to manage your card is with a Travel Plan. TFB has a fraud watch department that watches for transactions that are out of your normal habits. If you are in Indiana using your debit card in the morning and in Florida using your debit card in the evening, your card might be flagged for fraud. If you use the Add Travel Plan in SMART Online Banking though, your card will not be flagged for fraud because you've told us ahead of time of your travel plans. You can use this for both domestic and international travel.

Add Travel Plan

Traveling To	
Destinations	*
You can add up to 15 domestic or international destinations to a Travel Plan.	
Travel Dates	
Date of Departure *	
Date of Return *	
Your Travel Plan cannot exceed 15 days.	
For any issues or concerns, <u>Contact Us</u> .	



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The Farmers Bank SMART Online Banking

One other helpful tool in the Manage Card options is the ability to report your card as lost or stolen. You do have to complete a verification using your email address or phone number on file but clicking the Continue button in this function allows you to report your card as lost or stolen which can prevent the card from being used by someone who might have stolen or found it.

Report Lost or Stolen



Your card will be turned off to prevent unauthorized purchases. Recurring payments will still occur.

Select Continue to turn the card off and report your missing card.

Continue



The last option in the Manage Card options is the ability to change your Personal Identification Number (PIN) for your card. This function also requires a verification process using your email address or phone number on file, but once that process is complete, you can enter a new PIN and then enter it a second time to confirm the PIN and then click Submit to change the PIN to your newly chosen number.

Set PIN			
Enter your new 4-digit PIN			
Enter new PIN *			
Confirm new PIN *			
	Submit		
	Cancel		



And the very last part of Card Controls is Settings. You have two options and here is what you can do.

Personal Information

How would you like to be contacted about your card activities?

Saving these preferences verifies that you agree to receive alerts from The Farmers Bank IN.

Hide/Show Cards

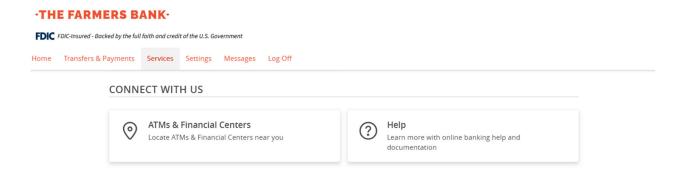
Selected cards can be managed in the app.

Unselected cards will be hidden. You won't be able to manage a hidden card, and its activity will not appear in your transaction or spending data.

General Settings Personal Information Hide/Show Cards



And the last two options under the Services menu is ATMs & Financial Centers and Help.



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

City/State/ZIP* GO Locations Contions Wesley Manor Financial Center 1355 Wunth Man Drive 1355 Whom Man

LOCATE & CONTACT

And if you click on the Help option, a new tab will open on our browser to take you to the Help function of the website. Please note – this Help function is in general to the website and TFB screens could vary based on services offered.