



# The Farmers Bank SMART Online Banking

Welcome to the Settings menu options section of The Farmers Bank SMART Online Banking Guide. This is your tool to navigating the Settings 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 Settings menu option in more detail.

The Settings menu options allow 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 Settings tab in the menu options to see everything you can do. Each of the settings available will be described on the following pages.

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Good Morning, TEST TFB

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## Settings


### MESSAGES & ALERTS

 **Alert Settings**  
Manage transaction, balance and security alerts


### SECURITY


 **Update Password**  
Change your password for online banking


 **Update Login ID**  
Update your login ID for online banking


 **2-Factor Authentication**  
Update your delivery methods for two-step login authentication


### PREFERENCES


 **Update Contact Information**  
Update your mailing address, phone number, and/or email for each account

 **eStatements Delivery Preference**  
Set your email address for your electronic statements

 **Text Enrollment**  
Get account balances and more via text on your mobile device

 **Manage Accounts**  
Manage Accounts

 **Languages & Themes**  
Choose different languages or appearances for online banking

 **Accessibility**  
Enable high-contrast mode for more accessible reading



# The Farmers Bank SMART Online Banking

If you are interested in receiving alerts related to your account, be sure to check out the Alert Settings option. You can choose to receive a text message, an email or a notification in your SMART Online Banking account. And there are 30+ items that you can set to be alerted about.

The Alert Settings option defaults to the Security Alerts, where you will find 19 different alerts that you can turn off or on with the toggle switch on the right-hand side of the screen. Scroll through them all to decide which alerts best suit your wants and needs.

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Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts. Alerts are not in real time, there may be a delay between when transactions occur and when you receive an alert.

Home Transfers & Payments Services Settings Messages Log Off

## Alerts

[+ New Alert](#)

### Security Alerts (19)

[Edit Delivery Preferences](#)

Alert me when an external transfer is authorized.	<input checked="" type="checkbox"/>
Alert me when a computer/browser is successfully registered.	<input type="checkbox"/>
Alert me when my password is changed.	<input checked="" type="checkbox"/>
Alert me when secure access code contact information is changed.	<input checked="" type="checkbox"/>
Alert me when my login ID is changed.	<input checked="" type="checkbox"/>
Alert me when the process to add an external account is started.	<input checked="" type="checkbox"/>
Alert me when forgot password is attempted for my login ID.	<input checked="" type="checkbox"/>
Alert me when an invalid password for my login ID is submitted.	<input checked="" type="checkbox"/>
Alert me when the forgot password process is attempted unsuccessfully.	<input type="checkbox"/>

If you need to change how you are receiving the alerts (whether they come by text, email or notification), you can do that by clicking [Edit Delivery Preferences](#).



# The Farmers Bank SMART Online Banking

You can set a variety of other alerts under these options: Account, History, Online Transaction and Reminder. Because there are so many options, the following pages only include one example of each type of New Alert that can be set.

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Home Transfers & Payments Services Settings Messages Log Off

## Alerts

**Security Alerts (19)**  
[Edit Delivery Preferences](#)

Alert me when an external transfer is authorized.

**New Alert**  
Account Alert  
History Alert  
Online Transaction Alert  
Reminder

You can click the **Go back** button on any alert if you've clicked the wrong option and start again.

**Go back** **Create Alert**

There is also a **← Back to Alerts** option at the top of each alert page to take you back to the Alerts options.

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**← Back to Alerts**



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## SMART Online Banking

Account Alerts allow you to select any of your accounts that you have access to in SMART Online Banking and set up alerts to receive notifications. You can choose to be notified if your balance falls below a certain threshold like this example here:

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### New Account Alert

Account

Business Analysis Checking 4996 \$45.06

Account balance type

Available Balance

Frequency

When alert criteria is met

Amount

More than

Less than

Exactly

\$

10.00

Alert Delivery Method

SMS Text Message

Country

United States

SMS Text Number

(765) 654-8731

Terms and Conditions

☒ Agree To Terms

Go back

Create Alert

You can change the balance type, frequency, amount and delivery method that best suits your needs.



# The Farmers Bank

## SMART Online Banking

History Alerts allow you to set up alerts that will notify you if transactions of a certain amount or type happen on your account. This example here shows that if a transaction that is over \$1,000.00 is debited from the account, then an email will be sent as an alert.

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### New History Alert

Transaction Type

Debit Transaction

Credit Transaction

Check Number

Description

Amount

More than

Less than

Exactly

\$ 1,000.00

Account

Business Analysis Checking 4996 \$45.06

Alert Delivery Method

Email

Email Address

contactus@thefarmersbank.com

Go back

Create Alert



# The Farmers Bank

## SMART Online Banking

New Online Transaction Alert will send an alert for a variety of transactions including a change of address, check reorder, external transfer, funds transfer or a stop payment being authorized, cancelled, drafted, failed or processed in the SMART Online Banking program. This example shows that you will receive an alert by phone call if a change of address is processed on the checking account.

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### New Online Transaction Alert

Transaction

Change of Address

Account

Business Analysis Checking 4996 \$45.06

Status

Processed

Alert Delivery Method

Voice

Country

United States

Phone Number

(765) 654-8731

[Go back](#)

[Create Alert](#)



# The Farmers Bank SMART Online Banking

New Reminder alerts is a new way to set alerts for events in your life. You can set alerts for a variety of events including birthday, anniversary, meeting, call, wakeup, appointment, vacation, travel and general. You can select the date and if it recurs every year and how you want to be alerted. The example below shows that every year on 9/23, an alert will be delivered to the Messages in SMART Online Banking to remind you that Anna's birthday is today.

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## New Reminder

Event

Birthday

Select a date

09/23/2025

☒ Recurs Every Year

Message (optional)

Anna's birthday

Alert Delivery Method

Secure Message Only

[Go back](#)

[Create Alert](#)



# The Farmers Bank

## SMART Online Banking

There are three Security functions in the Settings options. You have the ability to update your password, update your login ID or update the delivery method for 2-Factor Authentication.

### SECURITY



#### Update Password

Change your password for online banking



#### Update Login ID

Update your login ID for online banking



#### 2-Factor Authentication

Update your delivery methods for two-step login authentication

To change your password, click on Update Password and then complete the fields required and click **Update Password**.

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### Update Password

All fields below are required



#### Password Requirements:

- Must be between 8 and 25 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 3 passwords.
- May not be the same as current password

Current Password

Show

New Password

Show

Confirm New Password

Show

Update Password





# The Farmers Bank

## SMART Online Banking

To update your Login ID, click Update Login ID and input your desired login ID. Once you've entered that information, click **Save new Login ID**.

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### Update Login ID

Type your desired new Login ID in the field below.

**Login ID Requirements:**

- Login ID must be between 6 and 18 characters.

New Login ID

**Save new Login ID**

To update your 2-Factor Authentication, edit or delete the options listed or click **Add Contact** to add a new option.

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### 2-Factor Authentication

Enter your preferred contact information, which will be used for Secure Access Code delivery.

**Email Address**

[✎](#) [🗑](#)

CONTACTUS@THEFARMERSBANK.COM [✎](#) [🗑](#)

**Voice Number**

[✎](#) [🗑](#)

(765)654-8731 [✎](#) [🗑](#)

**SMS Text Number**

[✎](#) [🗑](#)

(765)654-8731 [✎](#) [🗑](#)

[+ Add Contact](#)



# The Farmers Bank

## SMART Online Banking

The final section to the Settings options is Preferences. Here you have a variety of options to make SMART Online Banking work for you. You can update your contact information, set email addresses for eStatement delivery, enroll in text notifications, manage accounts, change languages and appearances and also adjust the accessibility to make the SMART Online Banking dashboard the perfect fit for your needs. See the following pages on how to make each of these options work.

### PREFERENCES

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#### Update Contact Information

Update your mailing address, phone number, and/or email for each account



#### eStatements Delivery Preference

Set your email address for your electronic statements



#### Text Enrollment

Get account balances and more via text on your mobile device



#### Manage Accounts

Manage Accounts



#### Languages & Themes

Choose different languages or appearances for online banking



#### Accessibility

Enable high-contrast mode for more accessible reading



# The Farmers Bank

## SMART Online Banking

When it comes to your contact information, you can update us easily anytime when your address or phone number changes. Input the information required, choose which account(s) the information is applicable to and click the **Submit** button at the bottom of the screen.

### Address Change

Complete and submit this form to change your address information for one or more of your accounts. All fields are required unless indicated.

Select one or more accounts to change address. Please select at least one account.

Select All

Clear All

☐ Business Analysis Checking - 4996

☐ Regular Savings - 0777

☐ CL Operating - 9999

Address 1

9 E CLINTON ST

Address 2 (optional)

Address 2

City

FRANKFORT

State

Indiana

ZIP

46041

Phone Country (optional)

United States

Primary Phone

(765) 654-8731

Work Phone (optional)

(765) 654-8731

Cell Phone (optional)

Cell Phone

Email Address (optional)

CONTACTUS@THEFARMERSBANK.COM

Submit





# The Farmers Bank

## SMART Online Banking

To manage your accounts and how you receive statements (by paper or by email notification), use the eStatements Delivery Preference option to edit accounts as needed. Click the Edit pencil and then make changes on the Delivery Preferences that displays and click **Save**.

### Statement Delivery

Account	Delivery Type	Address	
Business Analysis Checking 4996	E-Statement		
CL Operating 9999	E-Statement		

## Delivery Preferences



### Account

Business Analysis Checking 4996

### Delivery Type

E-Statement



### Email Address

### Alternate Email Address (optional)

**Save**



# The Farmers Bank

## SMART Online Banking

Text Enrollment allows you to receive text banking on the mobile device of your choosing. Visit this option to enable and authorize the phone number of your choice and to agree to the terms. There is also some helpful information about text banking that you should review and then click **Save**.

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To enroll, click the ON button, complete the required fields and Save. Visit Account Preferences under the SETTINGS menu to enable Text account viewing.



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### Text Enrollment



\*Enable and authorize text banking on the mobile device below.

SMS Text Number

☐ Agree To Terms

**Msg & Data rates may apply.** Text **HELP** to 226563 for help. Text **STOP** to 226563 to cancel. Receive 1 message per query.

[Privacy policy](#)

#### SUMMARY OF TERMS:

By entering your phone number you acknowledge that you agree to the terms of service and are subscribed until you send **STOP** to US Text Banking, provided by US. US Text Banking works with: AT&T, Boost Mobile, Sprint PCS, T-Mobile, U.S. Cellular, Verizon Wireless, Virgin Mobile and select regional carriers within ACG, Interop Technologies, and ClearSky Technologies, but is not compatible with all handsets. T-Mobile is not liable for delayed or undelivered messages. Receive banking account alerts. Receive 1 message per query. **Msg & Data** rates may apply. I confirm that I hold the account corresponding to the mobile phone number I have entered, or that I have the account holder's permission to use this service. For help, send **HELP** to 226563. To cancel, text **STOP** to 226563 at anytime. For support, please email or call US.

#### ENABLING ACCOUNTS FOR TEXT BANKING:

You will need to both enable and provide nicknames for your accounts to use Text Banking. These changes can be made on the 'Account Preferences' page.

#### TEXT BANKING PHONE NUMBER:

Send any of the commands below to 226563. For easier access and added security, please add this code to your contacts.

#### TEXT BANKING COMMANDS:

**BAL** - provides balances for all accounts that are enabled for Text Banking

**BAL account nickname** - provides the balance for the specified account. Example: BAL acct1

**HIST account nickname** - provides account history for the specified account. Example: HIST acct1

**XFER account nickname1 account nickname2 amount** - transfer the specified amount from account 1 to account 2. Example: XFER acct1 acct2 100.00

**LIST** - sends a list of text banking commands

**HELP** - sends a list of contact points for the credit union

**STOP** - stops all further text message communications

#### COST:

There are no premium charges for using Text Banking, however message and data rates may apply.

#### HOW TO OPT-OUT:

To opt-out of Text Banking, text **STOP** to 226563. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that.

#### SUPPORTED CARRIERS:

Alltel, Appalachian Wireless, AT&T, Bluegrass Cellular, Boost Mobile, Cellcom, Cellular South, Centennial Wireless, Cincinnati Bell, GCI, Immix Wireless, Inland Cellular, IV Cellular, Nex-Tech Wireless, Nextel Communications, nTelos, Revol Wireless, Sprint PCS, T-Mobile, U.S. Cellular, United Wireless, Verizon Wireless, Virgin Mobile, and West Central Wireless. For support, please contact us.







**Save**



# The Farmers Bank SMART Online Banking


The Manage Accounts option in the Settings is the same as View All Accounts from the Home page of SMART Online Banking. Clicking Manage Accounts in Settings is the same as clicking View All Accounts from the Home page. Clicking [HERE](#) or [HERE](#) will get you to the same place and allow you to make the same changes.

## PREFERENCES


 <b>Update Contact Information</b> Update your mailing address, phone number, and/or email for each account	 <b>eStatements Delivery Preference</b> Set your email address for your electronic statements
 <b>Text Enrollment</b> Get account balances and more via text on your mobile device	 <b>Manage Accounts</b> Manage Accounts
 <b>Languages &amp; Themes</b> Choose different languages or appearances for online banking	 <b>Accessibility</b> Enable high-contrast mode for more accessible reading

### ACCOUNTS


**BUSINESS ANALYSIS CHECKING**  
4996  
**\$45<sup>06</sup>**  
AVAILABLE BALANCE  
\*\*\*

  
**Quick Transfer**

**REGULAR SAVINGS**  
0777  
**\$15<sup>23</sup>**  
AVAILABLE BALANCE  
\*\*\*

  
**Quick Transfer**

**CL OPERATING**  
9999  
**\$0<sup>00</sup>**  
CURRENT BALANCE  
**\$100.00**  
AVAILABLE BALANCE  
\*\*\*

  
**Pay Now**

**View all accounts**

See Pages 6-8 of the Welcome to The Farmers Bank SMART Online Banking Guide for more info.



# The Farmers Bank SMART Online Banking

If you need to manage the language or theme of your SMART Online Banking, click the Languages & Themes option and choose the option that best works for you.

Please note – that this option might not be available immediately after we launch our new SMART Online Banking. If this is something that you want to explore, please check back over time to see when other options are available.

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### THEMES

Please select a theme from the theme library below.

Changing the theme will affect the way the app is displayed.

Default

If you need to make accessibility changes, click the Accessibility option and click the Enable high contrast mode here.

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### Accessibility Settings

We are committed to providing online banking that is usable and accessible to everyone. On this page, you will find tools and settings that can enhance your online banking experience.

☐ Enable high contrast mode