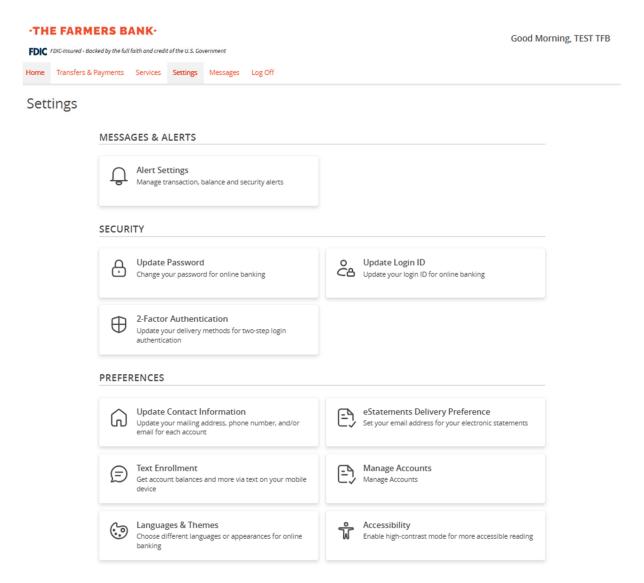


Welcome to the Settings menu options section of The Farmers Bank SMART Online Banking Guide. This is your tool to navigating the Settings menu option in our updated online banking program. This guide was designed with you, the user, in mind. This guide is a continuation of the Welcome to The Farmers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

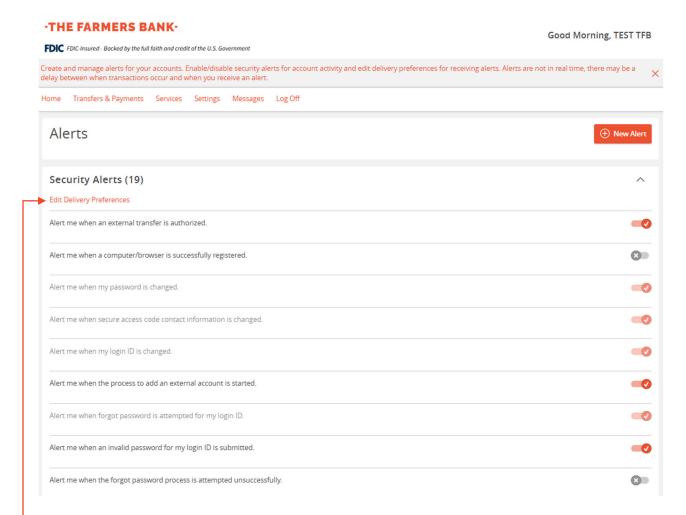
The Settings menu options allow you to complete a wide range of items to make banking with The Farmers Bank even easier. Once you are logged into your SMART Online Banking, click the Settings tab in the menu options to see everything you can do. Each of the settings available will be described on the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





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.



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.



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. **•THE FARMERS BANK•** Good Morning, TEST TFB FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government 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 delay between when transactions occur and when you receive an alert. Home Transfers & Payments Services Settings Messages Log Off **Alerts** ① New Alert Account Alert History Alert Security Alerts (19) Online Transaction Alert Edit Delivery Preferences Reminder Alert me when an external transfer is authorized You can click the Go back button on any alert if you've clicked the wrong option and start again.

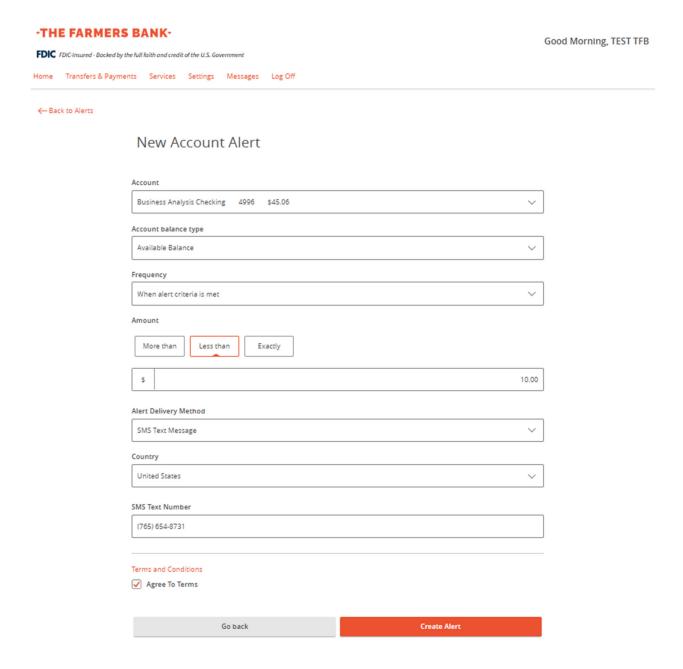
Go back Create Alert

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





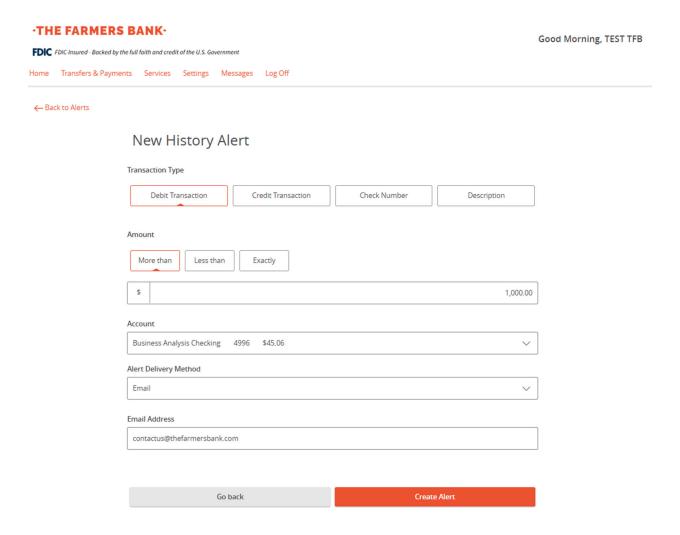
Account Alerts allow you to select any of your accounts that you have access to in SMART Online Banking and set up alerts to receive notifications. You can choose to be notified if your balance falls below a certain threshold like this example here:



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



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.



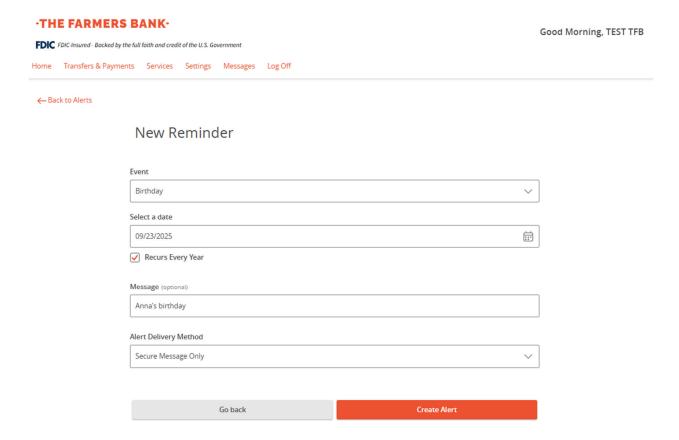


New Online Transaction Alert will send an alert for a variety of transactions including a change of address, check reorder, external transfer, funds transfer or a stop payment being authorized, cancelled, drafted, failed or processed in the SMART Online Banking program. This example shows that you will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

·THE FARMERS BANK·					Good Morning, TEST TFB	
FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government						
Home	Transfers & Payme	nts Services Settings Messages Log	Off			
← Ba	ack to Alerts					
		New Online Transaction	on 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 Ale	ert	



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.

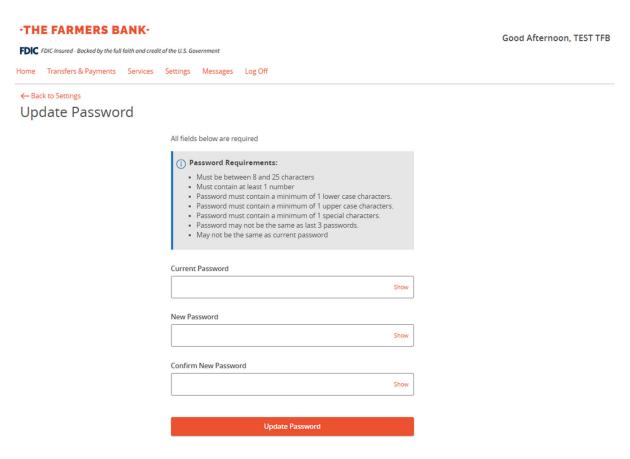




There are three Security functions in the Settings options. You have the ability to update your password, update your login ID or update the delivery method for 2-Factor Authentication.

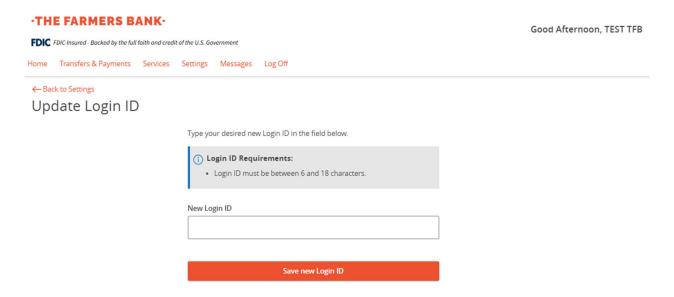
# Update Password Change your password for online banking Update Login ID Update your login ID for online banking 2-Factor Authentication Update your delivery methods for two-step login authentication

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

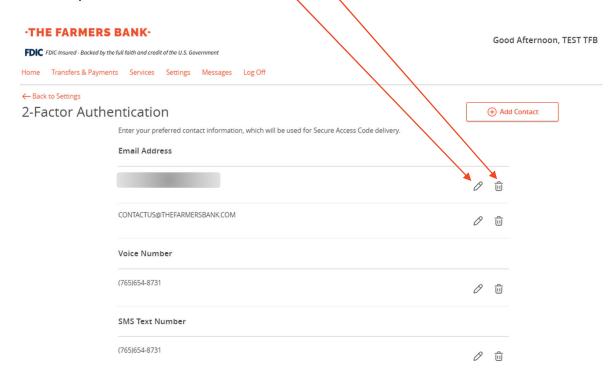




To update your Login ID, click Update Login ID and input your desired login ID. Once you've entered that information, click Save new Login ID.



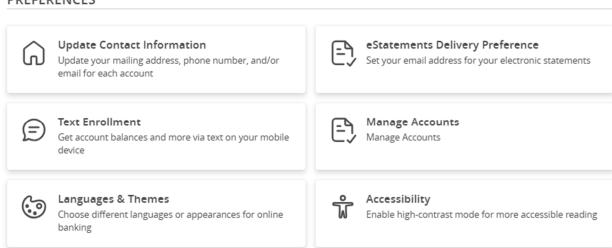
To update your 2-Factor Authentication, edit or delete the options listed or click Add Contact to add a new option.





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**





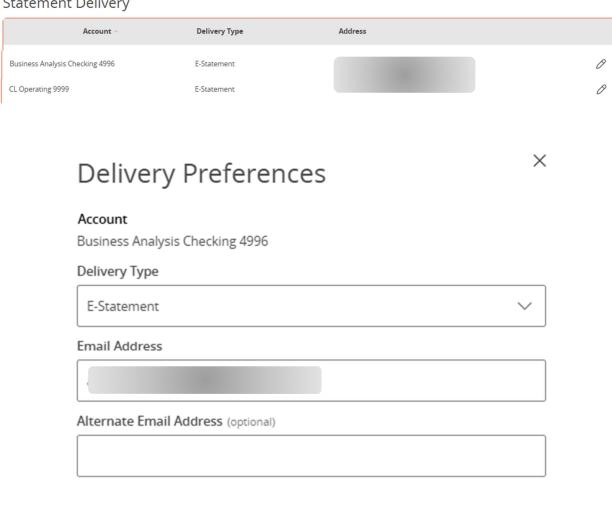
When it comes to your contact information, you can update us easily anytime when your address or phone number changes. Input the information required, choose which account(s) the information is applicable to and click the Submit button at the bottom of the screen.

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.	Address 1
Select All Clear All	9 E CLINTON ST
Business Analysis Checking - 4996	Address 2 (optional)
Regular Savings - 0777	Address 2
CL Operating - 9999	
	City
	FRANKFORT
	State
	Indiana
	ZIP
	46041
	Phone Country (optional)
	United States X V
	Primary Phone
	(765) 654-8731
	Work Phone (optional)
	(765) 654-8731
	Cell Phone (optional)
	Cell Phone
	Email Address (optional)
	CONTACTUS@THEFARMERSBANK.COM
	Submit



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



Save



For support, please contact us.

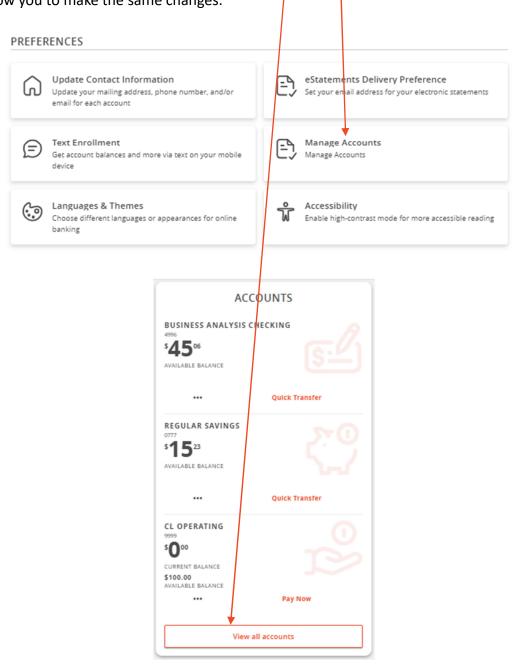
### The Farmers Bank SMART Online Banking

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.

-THE FARMERS BANK-	Good Afternoon, TEST TFB	
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government		
To enroll, click the ON button, complete the required fields and Save. Visit Account Preferences under the SETTINGS menu to enable Text account viewing	g. X	
Home Transfers & Payments Services Settings Messages Log Off		
Text Enrollment		
<b>⊗</b> □		
*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, swith: AT&T, Boost Mobile, Sprint PCS, T-Mobile, U.S. Cellular, Verizon Wireless, Virgin Mobile and select regional carriers within ACG, Interop Technologie not compatible with all handsets. T-Mobile is not liable for delayed or undelivered messages. Receive banking account alerts. Receive 1 message per qui 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 so To cancel, text STOP to 226563 at anytime. For support, please email or call US.	es, and ClearSky Technologies, but is uery. Msg & Data rates may apply. I	
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' p	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 100.0 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	10	
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 message.	ges 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 Nex-Tech Wireless, Nextel Communications, nTelos, Revol Wireless, Sprint PCS, T-Mobile, U.S. Cellular, United Wireless, Verizon Wireless, Virgi		



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.

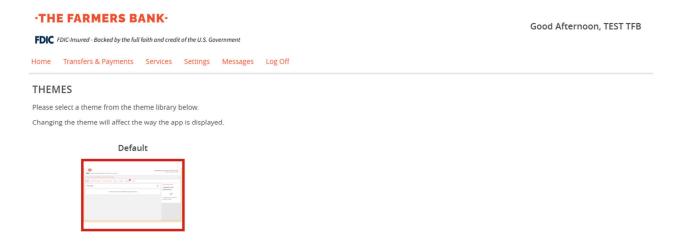


See Pages 6-8 of the Welcome to The Farmers Bank SMART Online Banking Guide for more info.



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.



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

