

The Farmers Bank SMART Online Banking

FIRST-TIME LOGIN AND REGISTRATION

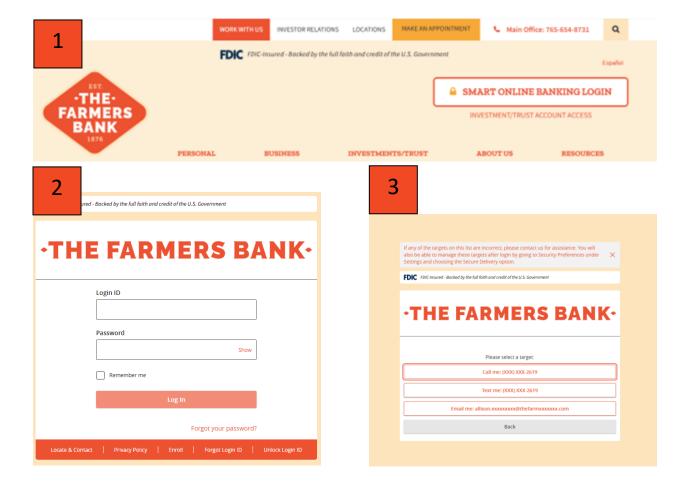
The first time you log in to the new SMART Online Banking, you are required to go through a one-time registration process.

How to Log in

- **1.** Go to <u>www.thefarmersbank.com</u> to log in directly from the login box on the homepage.
- 2. When logging in, use your current Online Banking User ID/Username and password.
- 3. You will then be asked to choose which phone number, or 'target' you would like a one-time verification code sent to. This is for security purposes to validate your identity. You can choose whether to receive a text message code to your mobile phone number on file, e-mail to your e-mail address on file, or a voice code to your mobile, home or work number on file.
- **4.** After entering the verification code, you are prompted to select a new password.
- 5. Following password selection, you will select Device Registration:
 - If this is a private computer or device, you may opt to register your device and bypass receiving a secure code to log in on this device in the future.
 - If this is a public or shared device, do not register it.
- 6. Finally, review and agree to the Terms and Conditions. This completes your account setup and then you're ready to access Online Banking.



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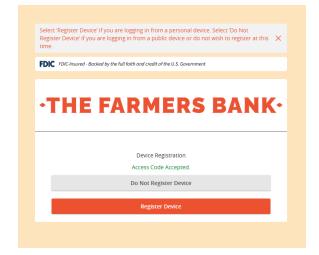




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Terms & Conditions

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