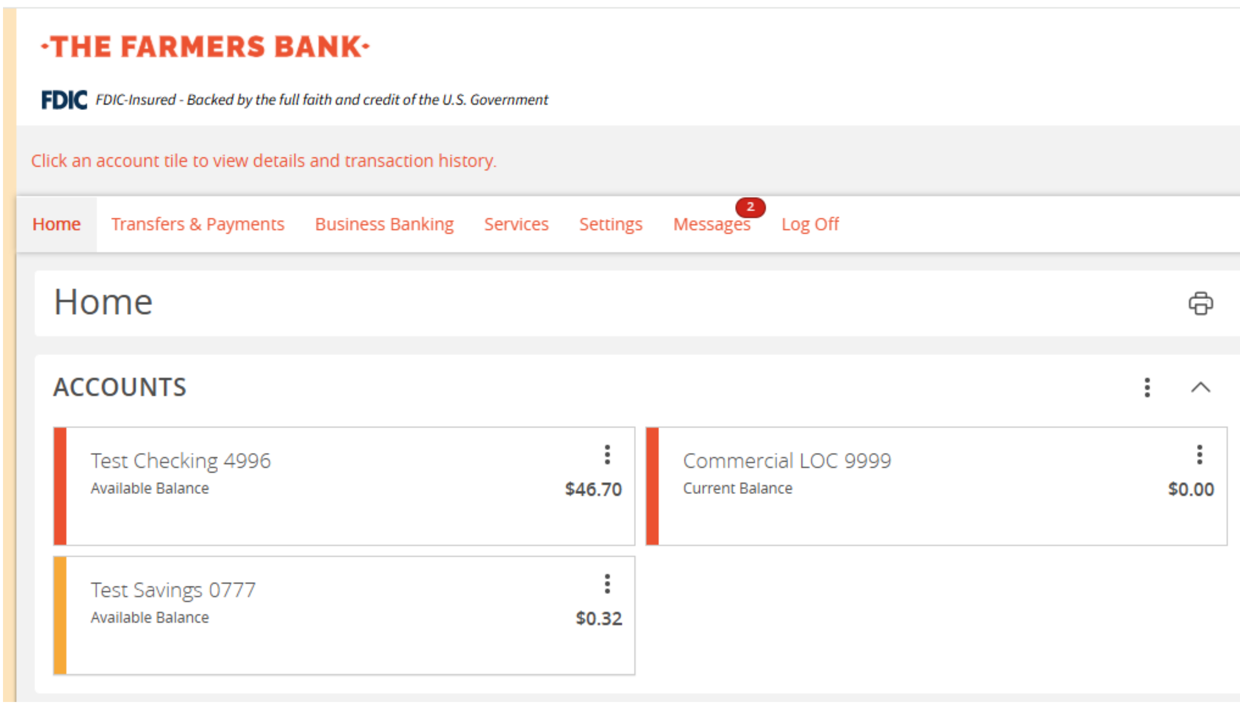
The Farmers Bank
SMART Online Banking

Welcome to The Farmers Bank SMART Online Banking Guide. This is your tool to navigating the Home, Transfers & Payments and Business Banking menu options in our updated online banking program. This guide was designed with you, the user, in mind. Each of the menu options available will be described throughout this guide.

HOME/DASHBOARD

Once logged in, view our new and improved layout from your SMART Online Banking homepage (Dashboard). All your accounts at The Farmers Bank are already set up and accessible to you!



From your Dashboard you can easily navigate to the different sections of SMART Online Banking, as well as quickly access important features:

Accounts
Overview of your Farmers Bank accounts. Click an account name for additional details.

- **Checking and savings accounts:** View current and available balance, recent transactions, year-to-date interest (if applicable) and more.
- **CD accounts:** View balance, year-to-date interest, APY, maturity date and more.
- **Loan accounts:** View original and current balance, next payment date, available credit (for lines of credit) and more.

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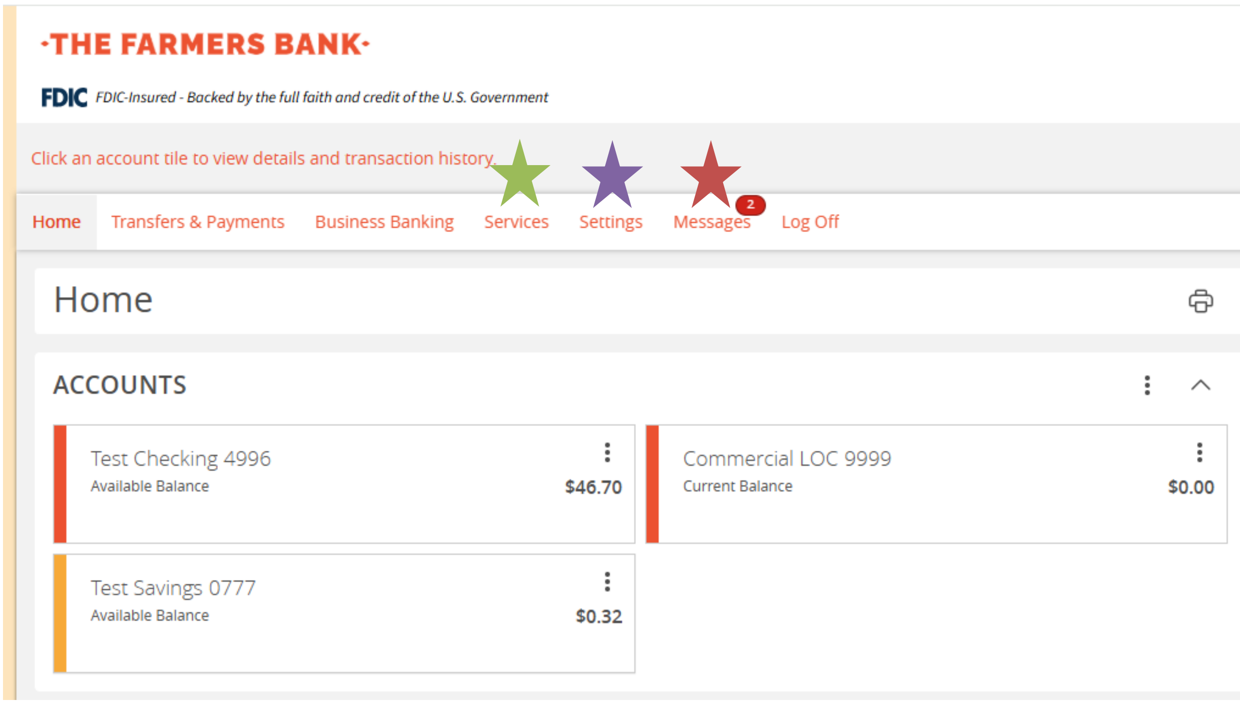

Click Services to locate the Help menu where you will find beneficial tips and instructions about SMART Banking

You can also customize your Dashboard to your preferences by reordering, regrouping or removing Accounts. To do this, click Settings and then Account Preferences.

Click the Messages option to be taken to the Message Center to read a secure message.

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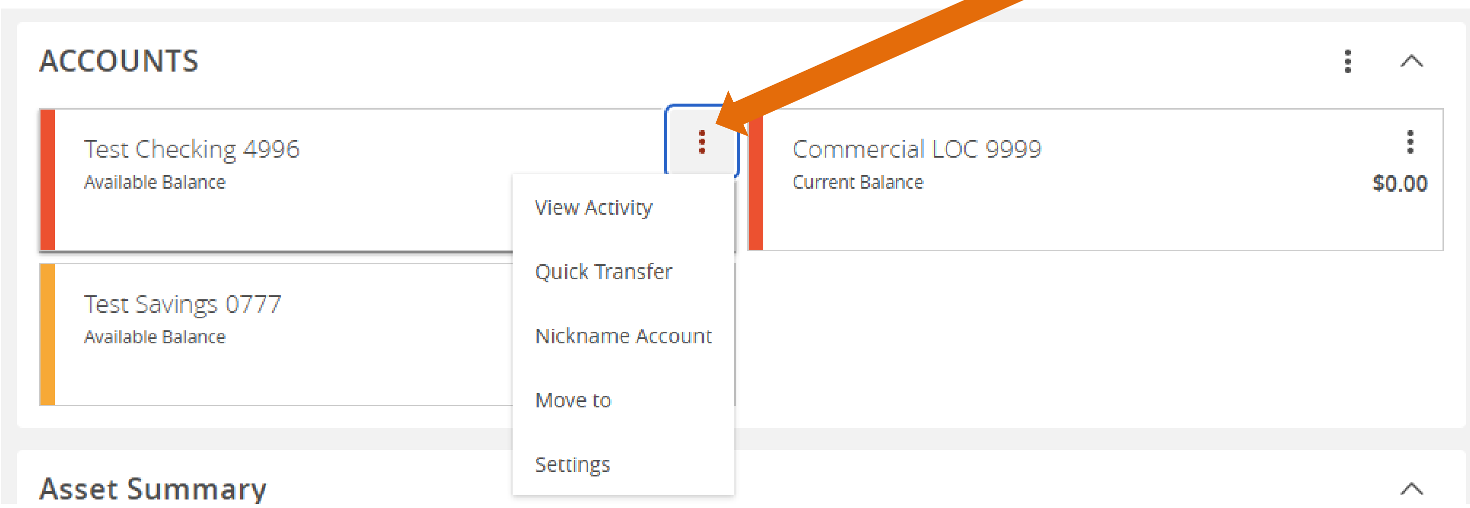
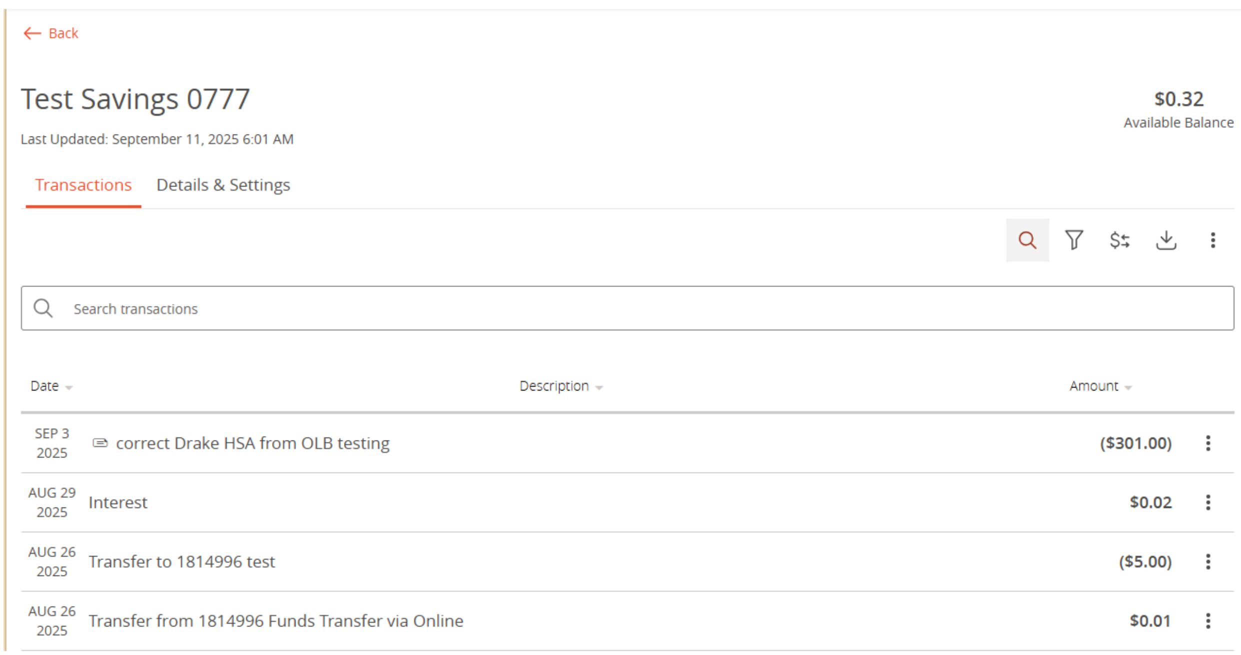
Use the sub-menu on each tile to access additional actions specific to that account such as transfer of funds, add or manage a nickname, and create or modify a group of accounts.



Account Details

To view details for a specific account, click on the account tile from the Home screen. Search and view activity for your accounts, with an option to download your account activity to a spreadsheet.



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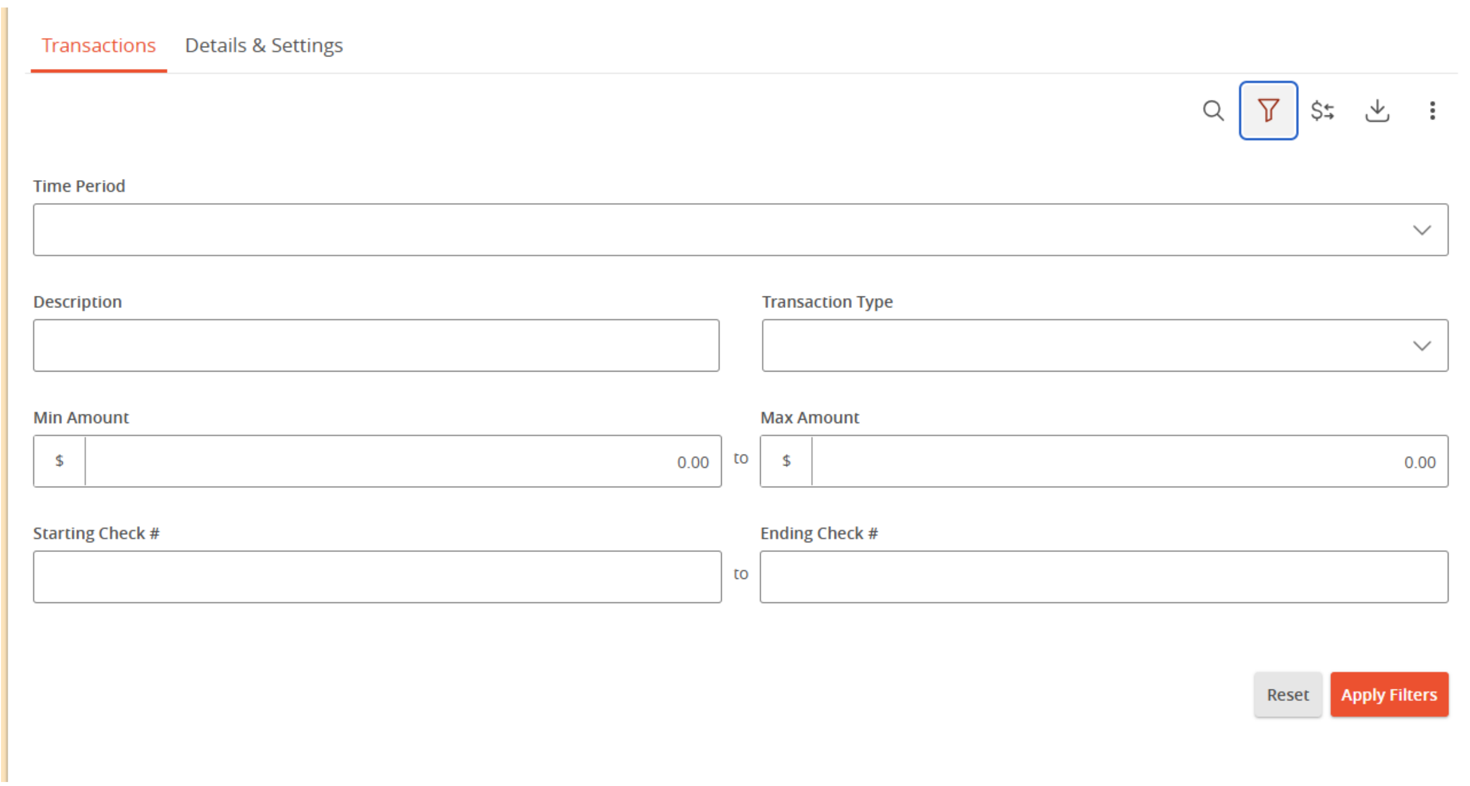
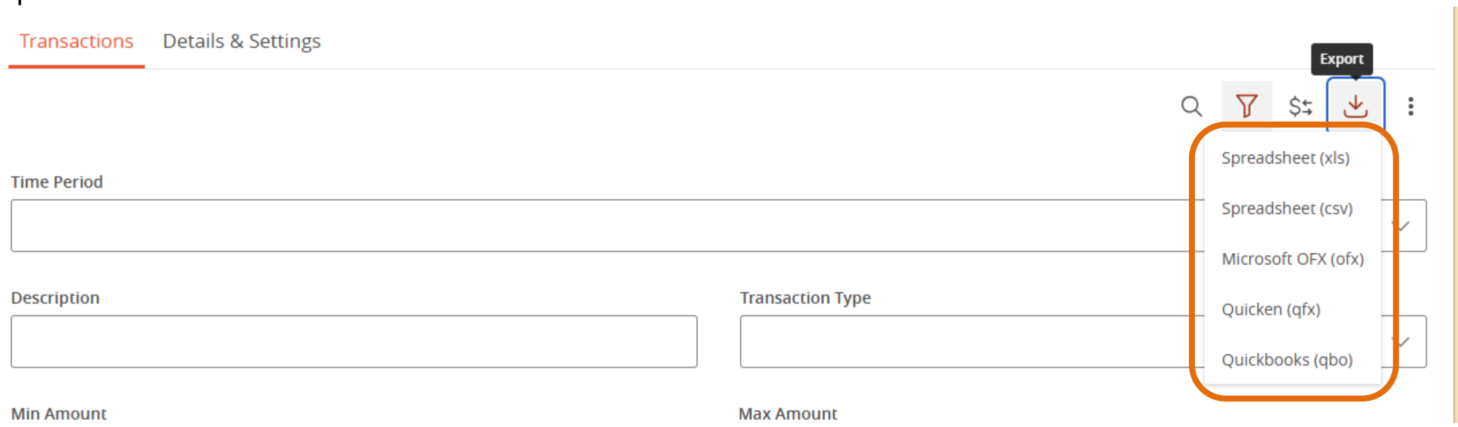
Account Details Options

Search for transactions:

Filter Transaction List:

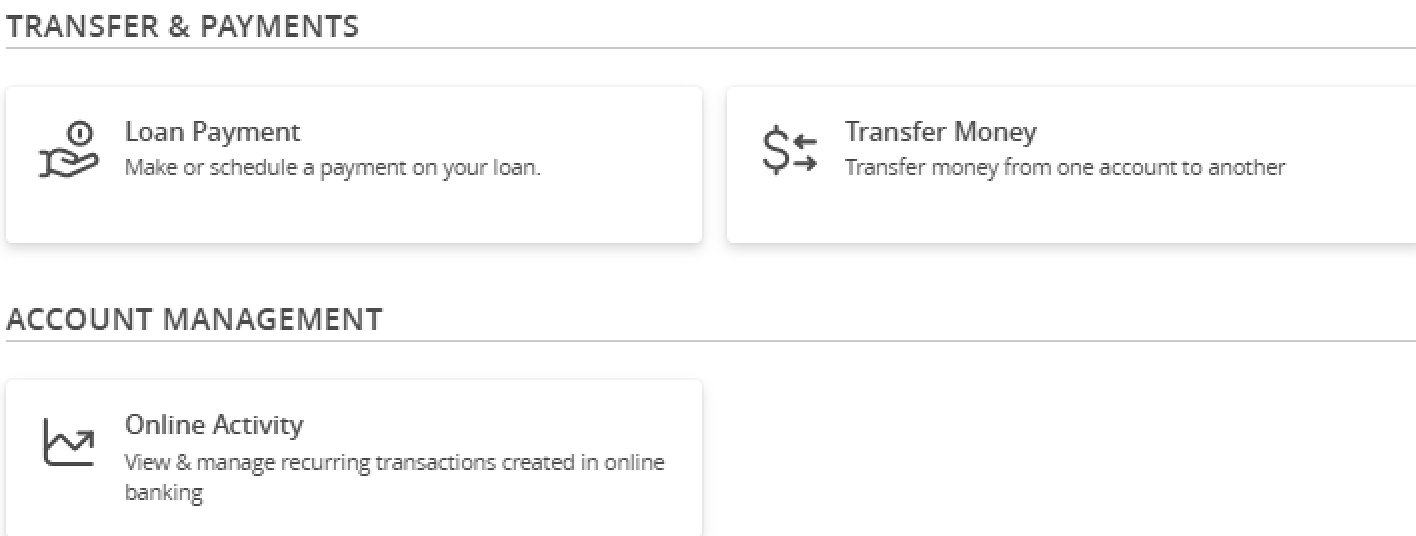


Export Transactions:



Transfers & Payments

Keep track of your accounts in the Transfers & Payments section. Please note: depending on specific customer rights, your view may reflect differently than the screenshots shown below.



Loan Payment
Make or schedule a payment on your loan.

Transfer Money
Move money between all your available Farmers Bank accounts.

Online Activity
View & manage recurring transactions created in SMART Online Banking.

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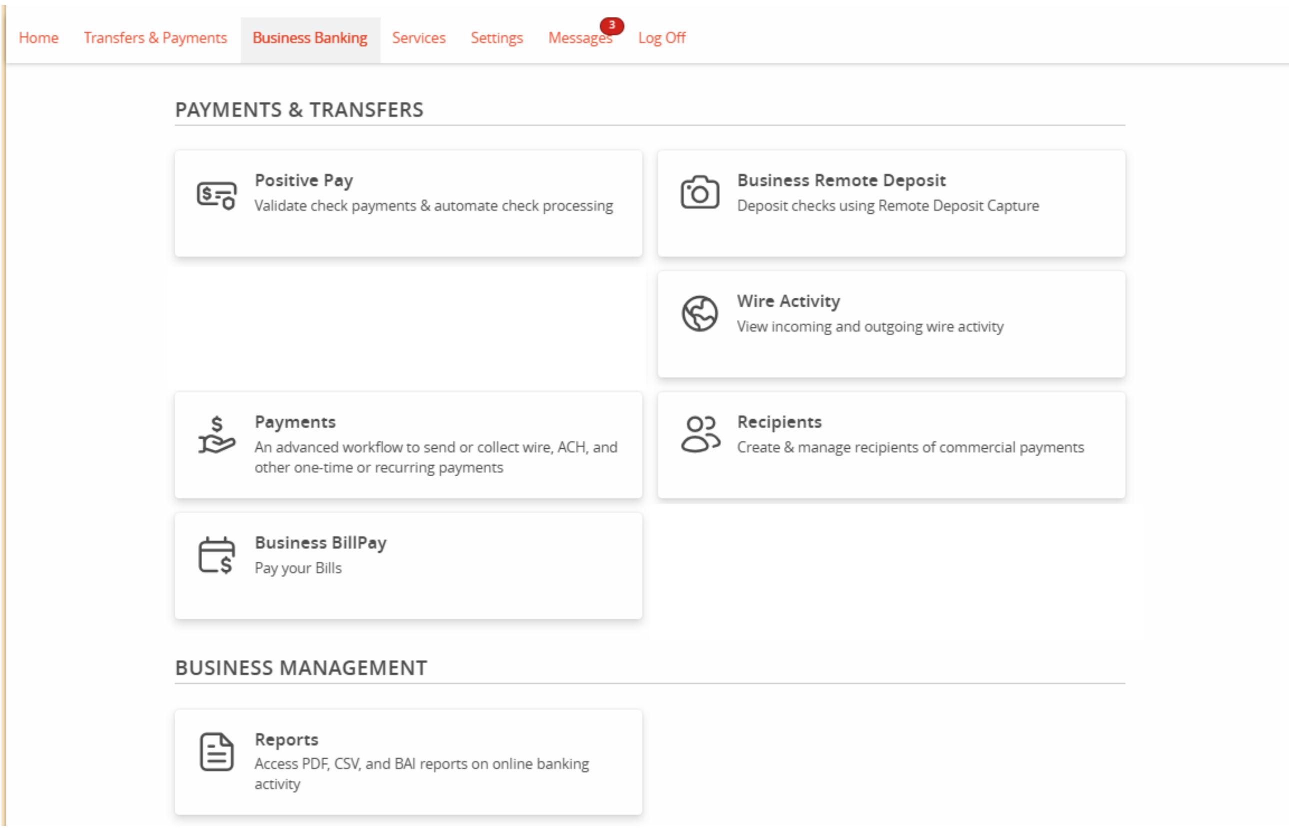
Business Banking

The Business Banking section is for all things related to ACH, Bill Pay, Positive Pay, Merchant Capture and Wires. Please note: depending on specific customer rights, your view may reflect differently than the screenshots shown below.



Positive Pay
This will take you to a condensed page of our current Positive Pay platform, but a Launch Advanced Options button in the right-hand corner of the Positive Pay section will take you into the full view that will remain the same experience in our previous Business Online Banking system.

Business Remote Deposit
i.e. Merchant Capture – this process and software will remain the same. No updates/re-installs will be needed.

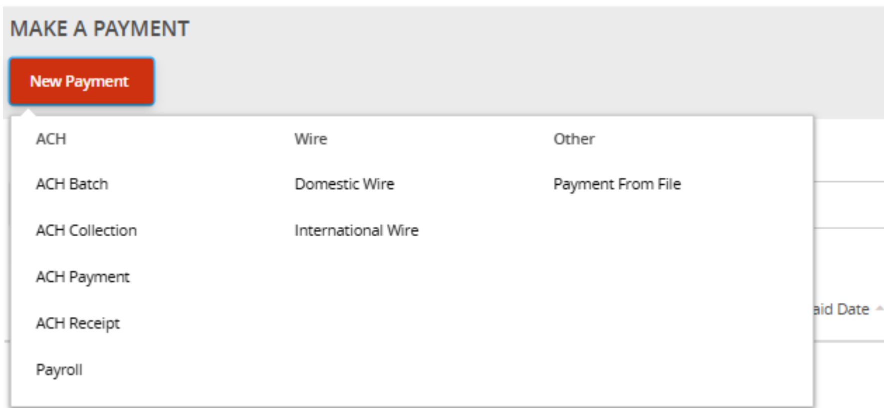
Wire Activity
This is where you can view incoming and outgoing wire activity. Please note: this tile is not yet active.

Payments
This is where you will process ACH and Wire transactions. Further instructions are shown on the following pages of this guide.

Recipients
Create & manage your ACH & Wire recipients.

Payments – To initiate ACH Payments

1. Select the 'Payments' tile.
2. To create a new single or recurring ACH payment:
    a. Select the desired transaction type within the 'New Payment' drop down menu.
        i. **ACH Batch** = send funds to multiple recipients
        ii. **ACH Collection** = collect funds from multiple recipients
        iii. **ACH Payment** = send funds to one recipient
        iv. **ACH Receipt** = collect funds from one recipient
        v. **Payroll** = send payroll for multiple recipients



    b. Select the desired ACH Class Code (PPD = individuals / CCD = companies)
    NOTE: Payroll transactions will automatically default to an ACH Class Code of PPD.
    c. Select the 'Subsidiary' to choose the correct Tax ID for this payment.
    d. Select the offset 'Account'.
    e. Select the 'Effective Date'.
        i. Optional: Click 'Set schedule' to set up the payment as recurring transactions.
    f. To add an existing recipient(s), select the corresponding recipient(s) from the drop-down menu and then enter the desired transaction amount.
    g. To add a new recipient, select the "New Recipient" link within the drop-down menu and complete the necessary information.
        i. Reference 'Recipient Management' setup for more information regarding the setup of a new recipient.
    h. Populate the corresponding amount for each recipient.
    i. Review the details on the screen for accuracy and click either "Draft" or "Approve" depending on your user entitlement.
        i. **Draft** = Save for later OR when dual control is required (dependent on customer/user entitlements)
        ii. **Approve =** Final approval of the transaction

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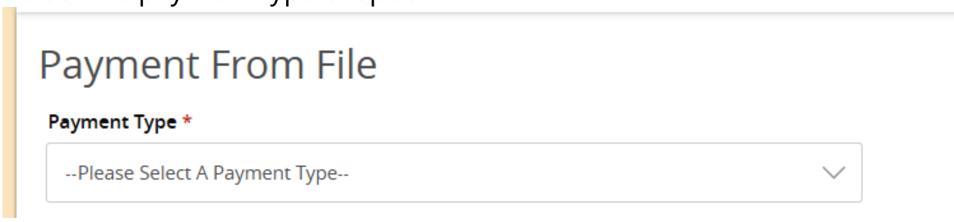
Payments - Uploading an ACH File

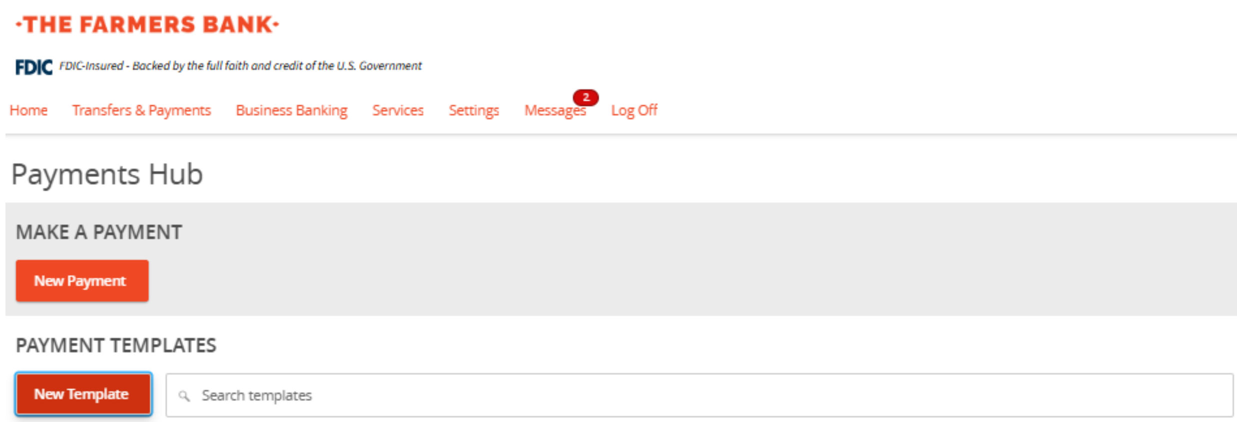
1. In the Business Banking section, select the 'Payments' tile
2. In the 'New Payment' drop down menu select the Payment From File
3. Select the payment type dropdown



4. Click in the Import File to find and select the ACH file to be uploaded
5. Finish by selecting Upload file.

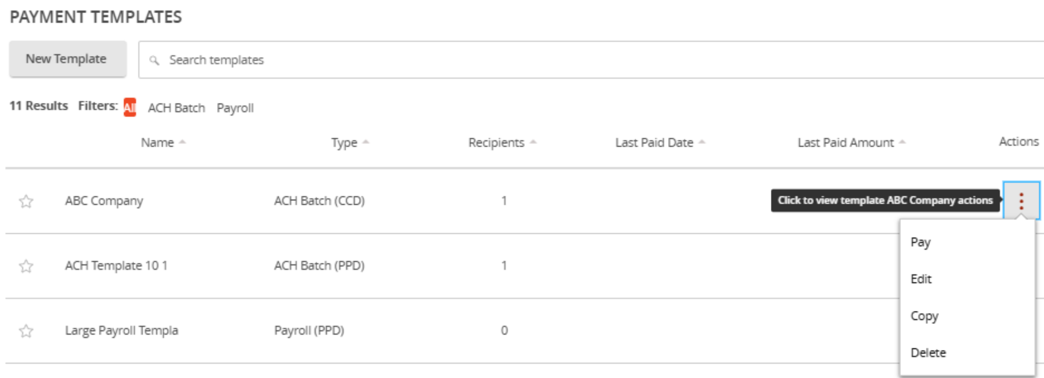
Payment – creating a Template for ACH

1. In the Business Banking section, select the 'Payments' menu.
2. Select 'New Template' and your desired transaction type from the pop-up menu.

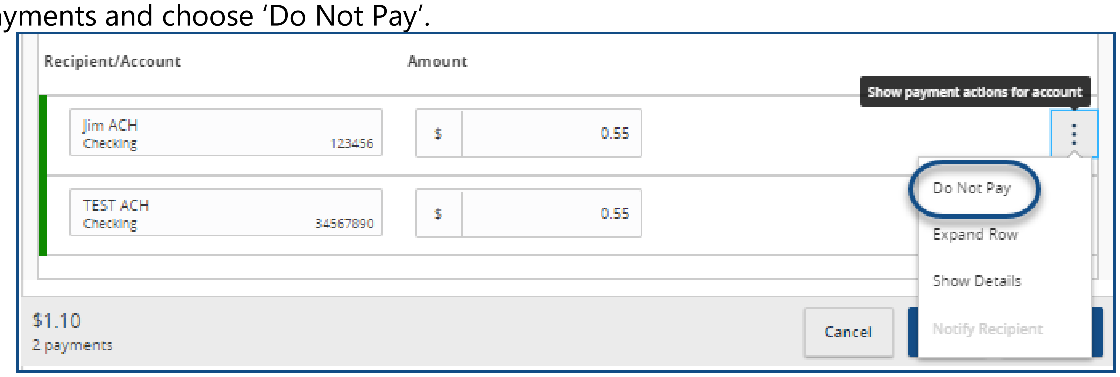


   a. Enter the desired template name.
      Select the appropriate SEC Class Code from the drop-down menu.
      NOTE: Payroll transactions will automatically default to an ACH Class Code of PPD.
   b. Select the corresponding subsidiary in the "Subsidiary" drop-down menu.
   c. Select the corresponding offset account in the "Account" drop-down menu.
   d. Enter the "Recipient/Account" information.
   e. If the recipient has not yet been set up, select the "New Recipient" link within the drop-down menu.
   f. Enter the dollar amount for each recipient and account combination. You may leave the dollar amount at zero if the dollar amount will be changing from file to file for a recipient.
   g. Review for accuracy and click the "Save" button when done.
   h. This template can now be accessed from the payments main screen.

3. To use an existing template
    a. Click the three dots next to the template you wish to use.
    b. Select Pay or Collect depending on template type.



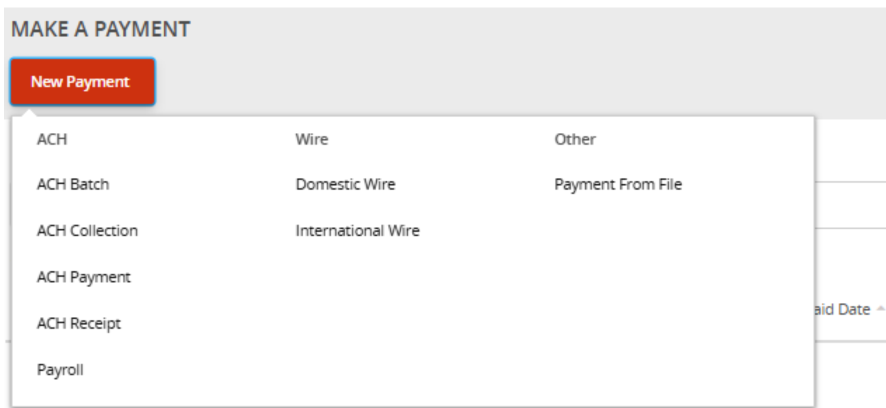
    c. Select the desired effective date and populate the amount for each recipient if not done so already.
    d. To remove a recipient from only this payment but not the template, select the three dots next to the payments and choose 'Do Not Pay'.



    e. Review the details on the screen for accuracy and click either "Draft" or "Approve" depending on your user entitlement.
        i. **Draft** = Save for later OR when dual control is required (dependent on customer/user entitlements)
        ii. **Approve =** Final approval of the transaction

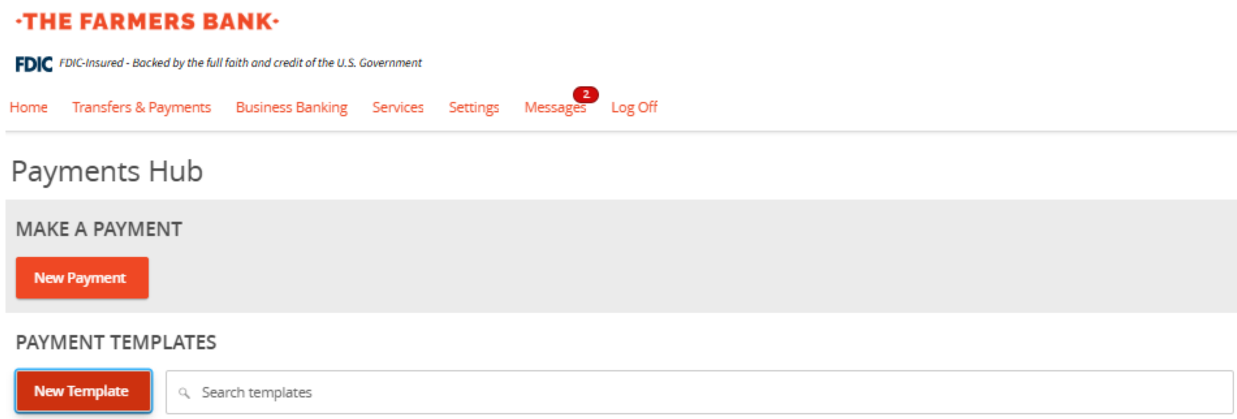
Payments – To initiate Wires

1. Select the 'Payments' tile.
2. To create a wire:
    a. Select Domestic or International from the 'New Payment' drop down menu.
        i. **Domestic =** sending funds inside the United States
        ii. **International** = sending funds outside the United States



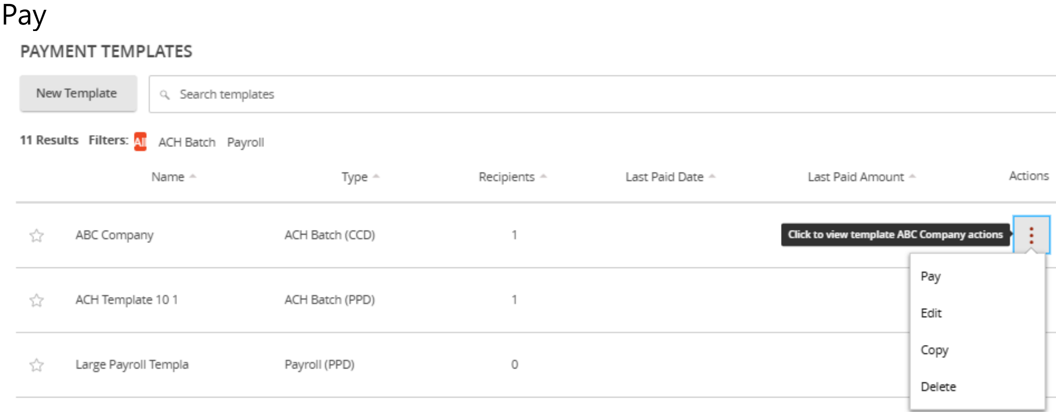
    b. Select the 'Subsidiary' to choose the correct Tax ID for this payment.
    c. Select the offset 'Account'.
    d. Select the 'Process Date'.
        i. Optional: Click 'Set schedule' to set up the payment as recurring transactions.
    e. To add an existing recipient, select the corresponding recipient from the drop-down menu and then enter the desired transaction amount.
        i. For international wires you will need to select the "Currency" for the amount needing to send.
    f. To add a new recipient, select the "New Recipient" link within the drop-down menu and complete the necessary information.
        i. Reference 'Recipient Management' setup for more information regarding the setup of a new recipient.
    g. Enter the amount.
    h. Optional Wire Information – utilize this section for Message to Beneficiary information, Purpose of Wire, etc.
    i. Review the details on the screen for accuracy and click either "Draft" or "Approve" depending on your user entitlement.
        i. **Draft** = Save for later OR when dual control is required (dependent on customer/user entitlements)
        ii. **Approve =** Final approval of the transaction

3. To create a Payment Template for Wires



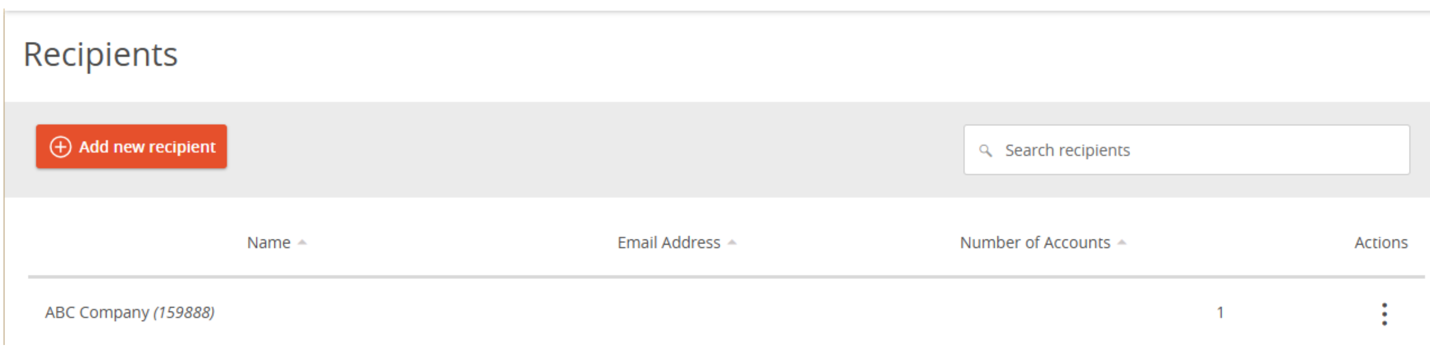
   a. In the Business Banking section, select the 'Payments' menu.
   b. Select 'New Template' and your desired transaction type from the pop-up menu.
   c. Enter the desired template name.
   d. Select the corresponding subsidiary in the "Subsidiary" drop-down menu.
   e. Select the corresponding offset account in the "Account" drop-down menu.
   f. Enter the "Recipient/Account" information.
   g. If the recipient has not yet been set up, select the "New Recipient" link within the drop-down menu.
   h. Enter the dollar amount for the recipient and account combination. You may leave the dollar amount at zero if the dollar amount will be changing from file to file for a recipient.
   i. Optional Wire Information – utilize this section for Message to Beneficiary information, Purpose of Wire, etc.
   j. Review the details on the screen for accuracy and click either "Draft" or "Approve" depending on your user entitlement.
      i. **Draft** = Save for later OR when dual control is required (dependent on customer/user entitlements)
      ii. **Approve =** Final approval of the transaction

4. To use an existing template
   a. Click the three dots next to the template you wish to use.
   b. Select Pay



c. Select the desired process date and populate the amount for the recipient if not done so already.
d. Review the details on the screen for accuracy and click either "Draft" or "Approve" depending on your user entitlement.
    i. **Draft** = Save for later OR when dual control is required (dependent on customer/user entitlements)
    ii. **Approve =** Final approval of the transaction

Recipients – Adding and Changing



Adding a New Recipient

a. In the Business Banking section, select the 'Recipients' menu.
b. Select 'Add New Recipients' at the top lefthand side of the screen.
c. Enter the 'Display Name' this is what you will see in SMART Banking and not what the beneficiary will see.
d. Under the **Account – New** section: 'Payment Type' select how you would like for the recipient to be paid (ACH, Wire, or ACH & Wire).
e. Then fill out the **Beneficiary FI** required details. If the Intermediary FI information is not needed, you can leave this blank.
f. Under the **Recipient Details** enter the Beneficiary information. If filling out for a wire type, please make sure to enter the beneficiary address as this is required.
g. Then select 'Save Recipient'

Changing an Existing Recipient

a. In the Business Banking section, select the 'Recipients' menu.
b. Then on the righthand side of the screen select the three dots. Then you can change or delete the recipient from here.