

Quick Start Guide to Logging in to Online Banking



Log In to Internet Banking:

Note: The first time you log in you are required to use your *Customer ID*. Your Customer ID is the primary account holder's Social Security Number (SSN-without dashes).

1. Enter your Customer ID —OR— enter your Login Name if you have already logged in to your Online Banking account and setup a *Login Name*.

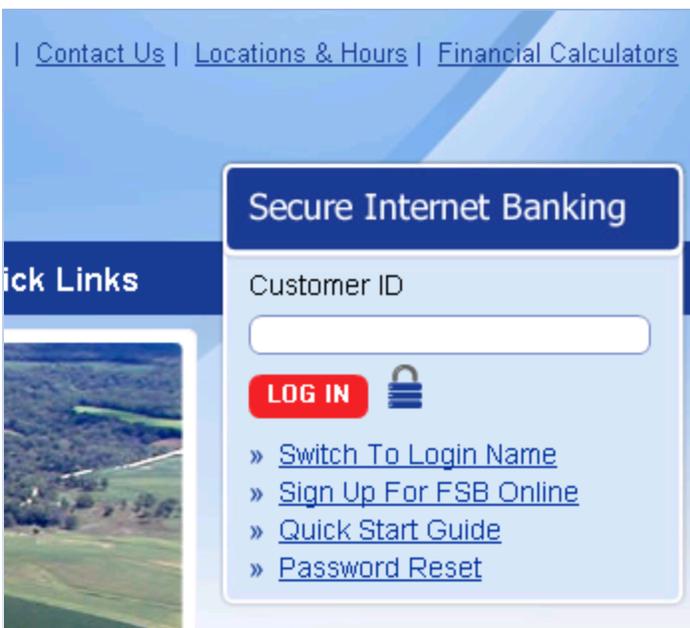


Figure 1. Secure Internet Banking Portal

2. You can switch between Customer ID and Login Name by selecting the first link after the Log In button. (See above, Figure 1.)
3. After entering your Customer ID or Login Name then click "LOG IN" with your mouse.

Entering Your Password

1. You will next be presented with your security authenticator so you can enter your password. If you are logging in for the first time, you must enter the temporary password that was mailed to you by Farmers Savings Bank.
2. On your computer keyboard, type your temporary password provided to you by the Bank. (See below, figure 2)



Figure 2. Login Security Authenticator

3. Click the 'enter' button on the security authenticator to continue. (See figure 2)

Setting Your Security Questions

Note: The first time you log in you are required to set three security questions to help protect your account from unauthorized access.

Tips for Setting Security Questions

The answers to your security questions must follow these guidelines:

- You must select three different questions.
- Maximum length for each answer is 40 characters.
- Answers to security questions are NOT case sensitive.

For your security, the Bank cannot retrieve your answers to the security questions.

1. To select your security question, click on the down arrow to the right of each of the questions.

2. Next enter your answer to the security question in the Answer text box. (See figure 3 below).

The screenshot shows the Farmers Savings Bank website header with the logo and tagline "Hometown Banking WITH YOUR NEIGHBORS AND FRIENDS". Navigation links for Home, Help, and Log In are in the top right. The main heading is "Security Questions and Answers". Below it is a paragraph: "Please complete the following security questions and answers. When logging on to the Online Banking system, you may be asked to verify your identity by reentering the answers you supply to these questions." There are three question sets, each consisting of a dropdown menu labeled "Question 1:", "Question 2:", or "Question 3:" with "Select One" as the default option, and a corresponding text input field labeled "Answer:".

Figure 3. Account Security Question and Answers

3. Click the 'Continue' button at the bottom of the page to register.

Note: You will be presented with one of your security questions, when you log in using a different computer or from a different location. There are also other situations that you may be presented with one of your security questions. This feature helps protect your account from unauthorized access.

4. After selecting your security questions and answers, you will be asked to change your password. (See figure 4).

The screenshot shows the "Change Password" page. It has a heading "Change Password" and a sub-heading "Password Change Required" in red. Below is a paragraph: "Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:". There are two bullet points: "Passwords must contain a minimum of 6 to a maximum of 15 characters." and "Passwords may not contain spaces." At the bottom, there are two text input fields: "Enter New Password:" and "Confirm New Password:". A "Submit" button is located below the second input field.

Figure 4. Change Password

5. Enter your new password. You will confirm your new password by entering it a second time. Click the Submit button.

Option to Personalize Your Security Image & Phrase

- To personalize your security image and phrase click on Change Image & Phrase button (See figure 5). The security image and phrase are randomly generated combinations. You can click on Change Image & Phrase button until you find a security image and phrase you like. If you would prefer to enter your password on a "security authenticator keyboard" device, you can click on [Change Device](#) to change to the keyboard.

Security Image and Phrase

This is your personalized security device.

When logging in to Online Banking you should only enter your password in this device.



This is your personal security image.



▶ [Change Image & Phrase](#)

▶ [Change Device](#)

This is your personal security phrase.



You can personalize your security device by:

Clicking the 'Change Image & Phrase' button to randomly select a new security image/phrase combination

Clicking the 'Change Device' button to change the security device

Figure 5. Change Security Image and Phrase

Register Your Email

- Enter your email address and click the Register button (See figure 6). You will receive an email containing a confirmation code (See Figure 7).

By registering your email address you will be able to:

- Receive email notification for secure messages from the Bank
- Configure and receive email notifications for your accounts
- Reset your own Online Banking password

E-Mail Address Registration

Various features of Online Banking require a registered email address. To register, enter your email address below and click Register. After you click Register, we'll email you a confirmation code to enter in the next screen to complete your registration. We value your privacy and do not share email addresses with third parties.

Enter Email Address:

Send an alert to this address when I receive a secure message.

Later

Opt Out

Register

Figure 6. Enter Email Address

8. Enter your confirmation code and click the Submit button (See figure 7).

Please enter the confirmation code that was sent to the email address you provided. If you do not receive the email or would like to use a different email address, click Reset. Please note that it may take several minutes to receive the confirmation email.

Confirmation Code:

Figure 7. Confirmation Code

Congratulations, you will now have access to your bank account(s).

Secure Your Internet Banking Account

9. After you have logged in to your Internet account, we strongly recommend you change your Customer ID (SSN) to a Log In Name (See figure 8). This can be completed by clicking on the Preferences tab.

Changing your Customer ID to a Login Name

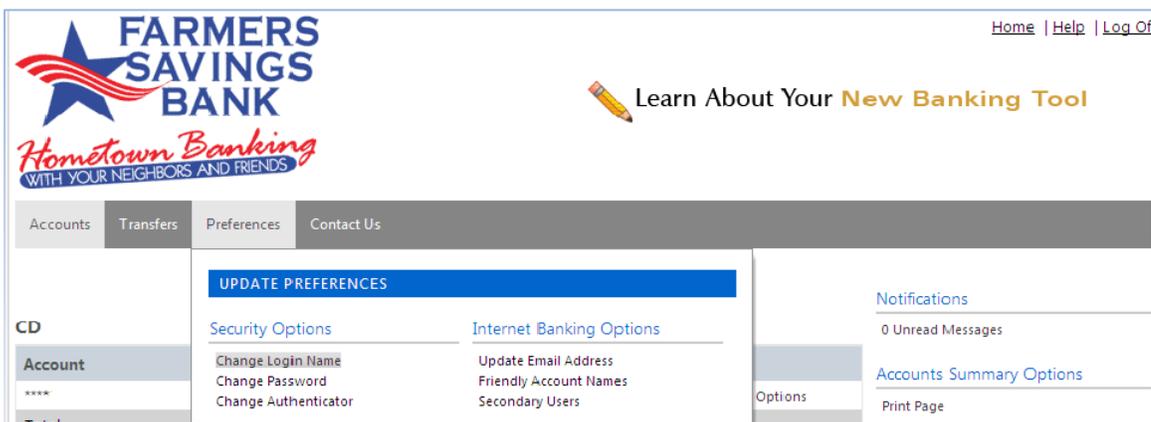


Figure 8. Change Login Name Option

Steps to change your Login ID to Login Name:

- Click on the Preferences tab.
- List under the Security Options on the menu (See Figure 8).
- Click on Change Login Name; your Login Name may be up to 15 characters.

Note: Remember the next time you log in you will need to first click on "Switch to Login Name". This button is located directly below the red Log In button.



Important Note on How to Keep Your Online Account Safe

Always remember to log off of internet banking, by clicking Log Off in the upper right corner, especially when using computers located in public places, such as libraries, schools and hotels.

Use a computer that has security software installed. Use the security software to scan regularly for computer viruses and other malware such as Spyware. Make sure your virus protection is being updated with the latest updates.

Keep software updated. Regularly install updates for your computer's operating system (Microsoft Windows, Apple's, Mac OS X), Web Browser (Internet Explorer, Firefox, Safari), PDF reader (Adobe Reader) and Java.

For your security, **Farmers Savings Bank will never ask for your account information or Social Security Number by email or by calling you over the telephone.**

If you are ever asked for your bank account information in an email or by a telephone call, *do not provide the information.* Please let us know of any attempts to gain your bank account information.

Changing the Background Picture on Your Security Authenticator

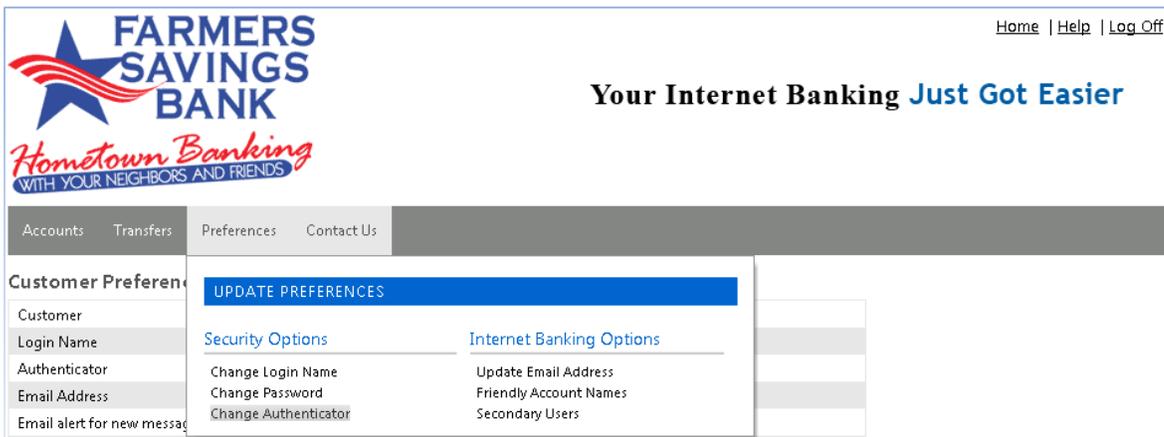


Figure 9. Change Security Authenticator Picture

You can personalize your online banking experience and make your online banking account more secure by changing the background picture that appears on the textpad or keyboard that you use to enter your account password. Changing the authenticator picture can be done by clicking on the "Preferences" tab:

- Click on the Preferences tab
- List under the Security Options on the menu (See Figure 9)
Click on Change Authenticator; you can pick from over 100 pictures