



Online Banking Customer Information

We are pleased to bring you the convenience and reliability of our F&M Personal Online Banking eService Product!

To ensure you have the best Personal Online Banking experience, please verify that the device used to access your account meets the following system requirements.

- Windows 7 (or greater) or Mac OS 10.7 (or greater)
- Internet Explorer 9.0 (or greater); Mozilla Firefox, Google Chrome or Apple Safari 6+
- Best Viewing - Screen resolution 800x600 pixels.

To maximize your use of our Personal Online Banking product, we invite you to view the demo provided on our bank's website, www.myfmbank.com. Start the demo by first selecting "Personal Banking" and then click the "Demo tab."

You will soon receive 2 emails from FMOOnline@myfmbank providing your Online Security Data. One email will provide your User ID and the other your Temporary Password. If you have not received both emails within 2 business days from the date you signed your Consumer Online Banking application, please check your junk or alternate email address folder. If not found or you need assistance logging on, please call our Customer Service number for assistance: 931-645-2400 or 1-800-645-4199 toll free during regular business hours.

F&M Online Banking First Time - Login Steps

1. Open our F&M Bank Website - www.myfmbank.com
2. Click the Account Access field and select Personal Banking
3. Enter your User ID and click the Login button.
4. Enter your Temporary Password and when prompted setup and confirm your secret password.
 - The Password must be 8 - 16 alpha/numeric characters and 1 special character.
 - Letters are case sensitive. Special Character examples: @ # (*
 - The Password cannot be similar to the User ID.
 - For security reasons, you will be required to change your password quarterly.
5. Select and answer 3 Security questions.
6. Select your desired computer access option.
 - We recommend you select "public" if other individuals will be using the computer.

Online Bill Payment

We encourage you to self-enroll for our F&MOnline Bill Payment product to take advantage of this easy to use and secure method for paying your bills. You will see a Bill Payment link located near the bottom of your Online Banking "Account List" screen. The first time you select this link you will be requested to enter information and setup security questions. Once done, we recommend you view the bill payment demo prior to setting up your bill payments. The View Demo button is located at the top right side of the screen.

If you have questions, or need assistance with any of our Online Banking products, you can speak with one of our bank's eService Customer Service Representatives at 931-645-2400 or (800) 645-4199 (toll free) during regular business hours. You can send a secure email message by selecting "Contact Us" located on our bank's website, www.myfmbank.com. We appreciate your account and the opportunity to provide our eService banking solutions.

Mobile Banking

You can bank at your convenience from your smartphone or tablet! Search for and Download the F&M MobilePlus! app from the App Store or Google play.