



Online Banking Business Owner Information

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

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

- Internet Browser - Internet Explorer 9.0 (or greater);
- Operating System - Windows 7 (or greater)

To maximize your use of our Business 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 "Business Banking" and then click the "Demo tab."

You and any one you authorized to use your Business Online Account will soon receive 2 emails from FMOOnline@myfmbank providing your (their) Online Security Data. One email will provide the personally assigned User ID and the other a Temporary Password. If you or an authorized user have not received both emails within 2 business days from the date you signed your Business Online Banking application and Business Online Agreement, please check your (their) 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 Business 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.

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 - With our MobileBiz app, you can bank at your convenience from your smartphone or tablet. Search for and download our F&M Bank Business app from the App Store or Google play.

Business Online Bill Payment - Pay bills electronically at your convenience. Schedule payments in advance, batch a group of payments (e.g., weekly payables) ... or make one-at-a-time payments. Our Online Bill Payment includes an Employee Payroll function that is perfect for automatic deposit of your employee's payroll. This feature is best for any business that has 20 or less employees requesting automatic payroll. (Our ACH Service is the best automatic deposit tool for a business with more than 20 employees requesting automatic deposit of their payroll.) Enroll for Business Online Bill Payment by clicking the "Business BillPay link" located at the top of your Business Online Banking Page.

E-Statement - Go Green! Receive your monthly statement electronically and or send an electronic version to your accountant. Faster to receive than mail, greater security and easier record retention.

ACH Service - Our Automatic Clearing House (ACH) service enables you to automatically process deposits to or drafts (payments) from another an account not owned by you (per signed authorization). Our ACH Service can be used to process automatic deposit of payroll, automatic bill payment, draft an account for rent and/or services performed (etc).

Merchant Research - A web-based tool that enables you or another authorized individual to view and print historical account transactions and statement data. Based on the longevity of your F&M business deposit account, you will be able to access up to 7 previous years of account data, including front and back of any check, deposit slip and additional items that make up an F&M deposit. You can use standard Adobe Acrobat software to preview data before printing and to create and save PDF Files.