



Consumer Online Banking Application

SERVICE INFORMATION

To apply for consumer online banking services, complete this Online Banking Application, print, sign and return using one of the following options: Fax: 931-920-4938 Mail: F&M Bank, PO Box 1130, Clarksville TN 37040 or drop it off at any F&M Branch.

Once your application is processed, you will receive 2 separate emails. One providing your Access ID and the other your Temporary Password.

If you believe your Access ID or Temporary Password have been compromised, promptly notify us at 931-645-2400 or 800-645-4199 Monday – Thursday 8:30 am – 4:00 pm CST and on Friday 8:30 am – 5:30 pm CST.

Forgot your Password? If you enter an incorrect password 3 times, your Online Banking account will be locked. This is a security feature to deter identity and financial theft. Before entering the incorrect password a 3rd time, select the “Forgot Your Password?” link located on the Online Banking password entry screen. You will receive a temporary password after correctly entering your Access ID, last 4 digits of your SSN and the email address associated to your Online Banking account. For Password reset assistance, contact us at 931-645-2400 or 800-645-4199 Monday – Thursday 8:30 am – 4:00 pm CST and on Friday 8:30 am – 5:30 pm CST.

CUSTOMER SETUP

| | | | |
|----------------|-----|------------------------|-----------------|
| Customer Name | | Primary Account Number | |
| Street Address | | City | State Zip |
| SSN | DOB | Home Phone | Other Contact # |
| eMail Address | | Mother’s Maiden Name | |

AUTHORIZATION

By signing below, I hereby make application for my F&M Online Banking (ebanking) Services. I agree to comply with My F&M Bank Online Banking (ebanking) Terms and Conditions and Disclosure and Bill Payment Service Terms and Conditions, which I agree govern my account. I agree to all terms and conditions provided herein, which the Bank in the manner provided herein may change from time to time. My use of Online Banking Bill Payment Service signifies that I have read and accepted all the terms and conditions of the service including those referenced above.

Signature

Date:

ENROLLMENT RECEIPT (Bank Use Only)

| | | |
|-------------|-------|---------|
| Received By | Date: | Branch: |
|-------------|-------|---------|

ENROLLMENT SETUP (Bank Use Only)

| | | |
|--------------------|-----------|---|
| Setup By / Date | Access ID | <input type="checkbox"/> Password Emailed |
| Reviewed By / Date | Notes: | |

F&M Online Banking Agreement / Disclosure

This Online Banking Agreement and Disclosure ("the Agreement") states the terms and conditions governing basic consumer internet banking services offered by F&M Bank. These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. By using any of the Online Banking Services, you agree to abide by the terms and conditions of this Agreement. The terms "we", "us" and "our" and F&M Bank refer to the Bank. "You" refers to each person who enrolls for Online Banking Services and has a PASSWORD. The term "business days" means Monday through Friday, excluding Saturday, Sunday and Bank Holidays. (Transfers made after 7:00 p.m. will be processed on the next business day). Your Online Banking Services and each of your accounts are also governed by the applicable Disclosure, Rates and Fee Schedules provided by the Bank in your New Account packet as each may be modified from time to time.

You are responsible for paying any fees associated with Online Banking and Bill Pay as outlined in the "Fees and Services" brochure as well as any additional fees that may be assessed by your Internet Service Provider and for any telephone charges or fees incurred by accessing Online Banking Services.

Your initial use of F&M Online Banking Services constitutes your acceptance and agreement to be bound by all the terms and conditions of this Agreement and acknowledges your receipt and understanding of this Agreement.

The Bank is entitled to act on instructions received through Online Banking under your Password and without inquiring into the identity of the person using your Password. Do not, under any circumstances, disclose your Password by telephone or to anyone claiming to represent the Bank; the Bank's employees do not need and should not ask for your Password. The Bank has no responsibility for establishing the identity of any person using your Password. If, despite the Bank's advice, you give your Password to anyone, you do so at your own risk since anyone to whom you give your Online Banking Password or other means of access will have full access to your accounts even if you attempt to limit that person's authority. The Bank will not require you to periodically change your Password, therefore it is your responsibility to regularly change your password. You must notify the Bank that your Password has been stolen or otherwise compromised and should not be honored and must be disabled. Call us immediately at (931) 645-2400 or (800) 645-4199 during normal banking hours. After hours you may send an e-mail through our website, or write us at F&M Bank, Attention: Operations Dept., 2081 Wilma Rudolph Blvd., Clarksville, TN 37041. Do not include your Password in any correspondence.

If an account is jointly owned, each joint account owner can enroll for online Banking Services. Each owner will be assigned their own User Code and Temporary Password and therefore liable for all transactions and bill payments initiated. Joint owners may not designate any account that requires more than one signature for withdrawal.

We will not be liable for the following:

1. If, through no fault of ours, you do not have enough available money in the account from which a payment or transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a payment or transfer because of insufficient funds.
2. If any payment or transfer would go over the credit limit of your account.
3. If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
4. If you have not given us complete, correct or current account numbers or other identifying information so that we can properly credit your account or otherwise complete the transaction.
5. If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware.
6. If the money in the account from which a payment or transfer is to be made is subject to legal process or other claims restricts the transaction.
7. If circumstances or persons beyond our control prevent, delay, intercept or alter the transaction, despite reasonable precautions that we have taken.

You hereby release the Bank from any liability and agree not to make any claim or bring any action against honoring or allowing any actions or transactions where you have authorized the person performing the action or transaction to use your account(s) and/or you have given your Password to such a person, or, in the case of a jointly held account such person is one of the owners of the account. You agree to indemnify the Bank and hold it harmless from and against any and all liability (including but not limited to reasonable attorney fees) arising from any such claims or actions.

The Bank has the right to modify or terminate this agreement at any time. We will comply with any notice requirements applicable under law for such changes or termination. If we terminate this Agreement, no further Online Banking transfers or bill payments will be made, including but not limited to any payments or transfers scheduled in advance or any reauthorized recurring payment or transfers. If we modify this Agreement, your continued use of F&M Online Banking Services will constitute your acceptance of such changes in each instance. Persons will only be able to access accounts for which they are designated as "owner."

E-Sign Disclosure and Consent

This Online Banking E-Sign Disclosure and Consent ("Disclosure") applies to all Communications for those products, services and Accounts offered or accessible through Online Banking that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. PLEASE NOTE: Consenting to receive Communications under this Disclosure will not automatically enroll you in e-Statements.

The words "we," "us," and "our" refer to F&M Bank with whom you have your Account, and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in the Disclosure, "Account" means the account you have with us. "Communication" means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

All legal and regulatory disclosures and communications associated with the Account or the product or service available through Online Banking for your Account. As an example, F&M may choose to send by e-mail legally required notification of changes to terms and conditions related to Online Banking.

Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.

Privacy policies and notices.

Monthly (or other periodic) billing or account statements for your Account(s) or such other Communications that we may include from time to time as part of the enrollment in the e-Statements program ("e-Statements").

Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving by U S. Mail paper account statements (and any other types of Communications we may include in e-Statements).

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site, or (3) Online Event Notification, (4) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (5) by requesting you download a PDF file containing the Communication.

How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form by calling us at either 800-295-1519 (toll free) or 931-645-2400, or by contacting your account officer at the nearest F&M branch location. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however your access and use of Online Banking may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;

A personal computer (for PC's: Pentium 120 Hhz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified below.

Adobe Reader version 8.0 or higher.

Windows 2000 or later version running either Internet Explorer version 10.0 or higher or Firefox version 50.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.

Requesting Paper Copies

We will not send you a paper copy of any Communication which is available electronically from our bank, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, call us at either 800-295-1519 (toll free) or 931-645-2400, or contact your account officer at the nearest F&M branch location. We may charge you a reasonable service charge, of which we have provided you prior notice, for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination / Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law

Customer Signature

Date



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:

Internet Explorer 11, MS Edge, Chrome (current version), Firefox (current version) Safari and Safari for iOS 7.0+
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 FMOnline@myfmbank containing your Online Security Data. One email will provide your User ID and the second your Temporary Password. If you have not received both emails within 2 business days from the date you signed and turned in 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.
 - a. The Password must be 6 - 16 alpha/numeric characters. (Letters are case sensitive).
 - b. The Password cannot be similar to the User ID.
 - c. You will not be required to change your password, however we recommend you change it 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.

Online Bill Payment

We encourage you to self-enroll for our F&M Online 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.

Mobile Banking

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

E-Statement

Go Green! Receive your monthly statement electronically. Faster to receive than mail, greater security and easier record retention.