



# Personal Online Banking Application / Maintenance Request

## SERVICE INFORMATION

To apply for consumer online banking services, complete this Online Banking Application, print, sign and drop it off at any F&M Branch Office. You may mail it to F&M Bank – Operations Department, PO Box 1130, Clarksville TN 37040

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

If you know or suspect your Username (AccessID) 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 3<sup>rd</sup> 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 assistance, call 800-645-4199 Mon. – Thur. 8:30 am – 4:00 pm CST – Fri. 8:30 am – 5:30 pm CST

NEW CUSTOMER SETUP  MAINTENANCE

Customer Name			Account Number	
Street Address		City	State	Zip
SSN	DOB	Home Phone	Cell Phone	
Email Address			Mother's Maiden Name	

I request an eStatement (electronic statement) for the following F&M Consumer Deposit Accounts I own or jointly own.

## AUTHORIZATION

I agree to comply with the terms and conditions stated in the F&M Online Banking Agreement / Disclosure, 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 Personal Online Banking and Bill Payment Service signifies that I have read and accepted all the terms and conditions of the service including those referenced above.

Signature

Date:

Submitted By (Bank Use Only)

Employee Name:	Date:	Branch:
Operations Department (Bank Use Only)		
Setup By / Date	Username	<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."

### **Federal E-SIGN Act Disclosure and Consent**

Please carefully read this Federal Electronic Signatures in Global and National Commerce Act ("E-Sign") Disclosure and Consent, and keep a copy for your records. By accepting this Federal E-Sign Act Disclosure and Consent, you agree to the electronic delivery of deposit account statements (hereafter referred to as eStatements), disclosures, agreements, change notices, terms and conditions and any other documents, both for this transaction and in the future (hereafter referred to as the Documents). You also agree that we do not need to provide you with additional paper (non-electronic) copies of the Documents, unless specifically requested. Electronic or paper communication from F&M Bank will be considered "in writing". You should print or download for your records a copy of any communication that is important to you.

### **Electronic Delivery of Deposit Account Statements (eStatements)**

In order to access, receive and retain eStatements, you must be an owner of the F&M Bank deposit account(s) and be enrolled in F&M Online Banking. You must log in to online banking at least once every 6 months to keep your online banking access active. In the event your online banking access is dormant, your account statement will be converted to a paper statement. You may re-enroll to receive an eStatement after activating your F&M Online Banking.

### **Electronic Delivery of Disclosures, Agreements, Notices, Terms and Conditions (Documents)**

In order to access, receive and retain Documents, you must maintain an e-mail account with an Internet service provider and maintain a true, accurate and complete email address at F&M Bank.

### **System Requirements to Access Information**

To receive eStatements and Documents, you must have 1) A personal computer or other device capable of accessing the Internet and F&M Online Banking, 2) An Internet web browser with capabilities to support commercially reasonable encryption software, and 3) Adobe Acrobat Reader® version 8.0 and above.

### **Withdrawal of Your Consent**

You may withdraw your consent to receive eStatements and Documents by 1) Calling us at (800) 645-4199 during \*regular business, 2) Written request mailed to F&M Bank, Attn: Operations Department, PO Box 1130, Clarksville TN 37040, 3) Secure email using our Contact Us website form ([www.myfmbank.com](http://www.myfmbank.com)). We may treat your provision of an invalid email address, the subsequent malfunction of a previously valid address or cancellation of your F&M Online Banking access as a withdrawal of your consent to receive eStatements and Documents. We will not impose a fee to process the withdrawal of your consent to receive eStatements and Documents. Any withdrawal of your consent will be effective only after we have a reasonable period of time to process your withdrawal. If you do not receive an eStatement within 3 days of your regular statement cycle and you did not intend to withdraw your consent, please contact us immediately using one of the three (3) contact methods provided above.

### **How to Update Your Records**

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your Account(s), and to promptly update any changes in this information. You can update such information 1) Calling us at (800) 645-4199 during \*regular business, 2) Written request mailed to F&M Bank, Attn: Operations Department, PO Box 1130, Clarksville TN 37040, 3) Secure email using our Contact Us website form ([www.myfmbank.com](http://www.myfmbank.com)).

### **Requesting Paper Copies**

You can print a paper copy of an eStatement or Document. You may request a paper copy be mailed to you by contacting us at (800) 645-4199 during \*regular business hours. The fee for a mailed paper copy of your eStatement is \$5.00 per statement. 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.

### **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.

**\*Regular Business Hours:** Monday-Thursday 8:30 a.m. to 4:00 p.m. CST; Friday 8:30 a.m. to 5:30 p.m. CST (excluding federal holidays)



## Personal Electronic Banking Solutions

To maximize your understanding of F&M Personal Online Banking, we invite you view our Personal Online Banking demo provided on our Online Education Center web page ([www.myfmbank.com/Online-Education-Center](http://www.myfmbank.com/Online-Education-Center))

Personal Online Banking New User information: You will receive 2 emails from FOnline@myfmbank containing your Online Security Data. One email will provide your Username (AccessID) and the second your Temporary Password. If you have not received both emails within 2 business days, please check your junk or alternate email address folder. If not found or you need assistance logging on, please call us at: 931-645-2400 or 1-800-645-4199 during regular business hours. Monday-Thursday 8:30 a.m. to 4:00 p.m. CST; Friday 8:30 a.m. to 5:30 p.m. CST (excluding federal holidays)

### F&M Online Banking First Time - Login Steps

1. Open our F&M Bank Website - [www.myfmbank.com](http://www.myfmbank.com) (see the red Login section at the bottom of the screen).
2. *Login to my* -- Select Personal Account.
3. Enter your Username (AccessID).
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.
    - i. We recommend you 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.

### eStatements

A monthly notice is emailed when your eStatement is ready to view online. A rolling 24 months of account statements are made available to view, print and/or download for your records.

To view your statement, login to your F&M Personal Online Banking account then follow these easy steps:

1. Click the Accounts button, then click the Documents button.
2. Using the Document Search function; search for the statement you want to view and/or download.
  - a. Account – Select the deposit account number.
  - b. Document Type – Select "DDA Statements"
  - c. Date Range – First day of the month (TO) the current date or the last day of the month.
3. Select the Statement Link to view and/or download your statement.

### Personal Online Bill Payment

F&M Personal Online Bill Payment is an easy and secure method for paying your bills online. 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 / Mobile Deposit

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.

### Mobile Wallet

You can use Apple Pay™, Google Pay™, or Samsung Pay™ with your F&M Visa Debit Card to pay quickly and conveniently at checkout in stores, online and for in-app purchases. Simply choose your preferred mobile wallet and get started today. For more information, watch our Digital Wallets Video located on our Online Education Center web page ([www.myfmbank.com/Online-Education-Center](http://www.myfmbank.com/Online-Education-Center))

If you have questions, or need assistance, you may speak with one of our F&M Customer Service Representatives at 931-645-2400 or 800-645-4199 (toll free) during regular business hours. We appreciate your account and the opportunity to provide our F&M Personal Online Banking solution.

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