



Online Banking

Customer Information

PRIVACY & SECURITY FOR YOUR NETTELLER ACCOUNT

Protect Your NetTeller Online Banking Account Information

While Farmers Bank & Trust works to protect your banking privacy, you will also play an important role in protecting your accounts. There are a number of steps you can take to ensure that your NetTeller Online Account information is protected:

- **Don't reveal your User ID or PIN to anyone else.**

Your User ID and PIN are designed to protect your banking information, but they will only work if you keep them to yourself.

- **Change your NetTeller Banking PINs frequently.**

Don't walk away from your computer if you are in the middle of a NetTeller Banking session. Once you have finished your NetTeller Banking session, sign off before visiting other Internet sites. As additional security, we suggest that you change your password regularly.

NetTeller is Private & Secure

Farmers Bank & Trust is committed to making your NetTeller Online Banking experience safe and secure. We have taken many measures to ensure your privacy, including:

- **Information Encoding**

We use the latest encoding technology to ensure that your private information cannot be intercepted. Encryption is a way to rewrite something in code, which can be decoded later with the right "key". When you request information about your accounts, the request is sent encrypted to Farmers Bank & Trust. We decode your request and send the requested information back to you in an encrypted format. When you receive the information, it is decoded so that you can read it.

- **Personally Selected Account Names**

Farmers Bank & Trust does not display your account numbers over the Internet. Instead, we ask you to choose an alias name for each of your accounts. You can personalize each account with its own unique name by choosing the "management" option on your account listing page.

- **Individual ID & PIN Information**

In order to access Farmers Bank & Trust NetTeller Online Banking, you must enter a unique User ID and PIN.

- **PIN Security System**

To keep unauthorized individuals from accessing your account by guessing your PIN, we have instituted a PIN security system. If your PIN is entered incorrectly three consecutive times, the user is "locked out" of the system. If you have forgotten your password and have accidentally locked yourself out of your NetTeller Online Banking account, please contact Customer Service at (870) 235-7000.

- **Additional Security Measures**

In addition to the above safeguards, we have sophisticated firewalls and an authentication process to ensure that only authorized individuals are allowed to enter our system.

If you notice any suspicious or unusual activity related to any of your accounts, contact Customer Service immediately at **(870) 235-7000**.

PRIVACY DISCLOSURE

A Principle of Ours Since 1906

As has always been our belief and understanding, the privacy of your financial information is an absolute requirement in earning your trust, confidence, and loyalty. That is why safeguarding your financial privacy and the confidentiality of your financial activity with us has been and always will be one of our most important and valued principles. Recent federal legislation now requires that all banks adhere to this principle. We at Farmers Bank & Trust have believed in and followed this principle since 1906.

How We Use and Protect Customer Information

As technology evolves and the financial services industry becomes more integrated, it is more important than ever that we assure our customers that their information is safe with us. For this reason, Farmers Bank & Trust has adopted a strong privacy policy to ensure that any private financial information that you share with us is protected and held in confidence. Our privacy policy is the working principle for all Farmers Bank & Trust's employees in the collection, use, retention, and security of individual customer information.

- Farmers Bank & Trust is committed to protecting your privacy at all times.
- Farmers Bank & Trust does not share customer information with outside companies for purposes of selling their products and services to you.
- Farmers Bank & Trust is committed to bringing you the services you expect to be able to obtain from a full-service financial institution. If we do not offer a financial service, such as some investment products, we may establish a joint marketing program with an outside company to offer that service to you. These programs include confidentiality agreements to protect customer information.
- Farmers Bank & Trust maintains security standards and procedures designed to protect customer information.
- Farmers Bank & Trust continually strives to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

At Farmers Bank & Trust, our mission is to meet the desires of our customers. As financial service professionals entrusted with sensitive financial information, we respect the privacy of our customers and are committed to treating customer information responsibly. Our employees are trained about the importance of maintaining the confidentiality of customer information and about our privacy policy. Employees who violate our privacy policy will be subject to disciplinary measures up to and including termination. Our Customer Information Privacy Principles serve as standards for all Farmers Bank & Trust employees. Customer information is at the heart of our ability to provide superior service to you.

We do not reveal specific information about your accounts or other personally identifiable data to parties outside Farmers Bank and Trust companies for their independent use unless:

- You request or authorize it.
- The information is provided to help complete a transaction initiated by you.
- The information is provided to a reputable credit bureau or similar information-reporting agency.
- The disclosure other wise is lawfully permitted or required.

We do not provide account or personal information to non-Farmers Bank and Trust companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies. When the Bank conducts business with third parties, it requires its vendors and suppliers to maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them.

If you have any questions about how Farmers Bank and Trust protects your confidential information or about inaccuracies in your account information, please call your local branch or e-mail us at fbtmag@arkansas.net. Farmers Bank and Trust appreciates the trust its customers have placed in our bank. We will continue serving customers in a responsible, professional and confidential manner. That is our pledge to you.

COMMON QUESTIONS ABOUT INTERNET BANKING

1. What is NetTeller Online Banking?

NetTeller Online Banking allows our customers a secure and convenient access to their accounts using the Internet anytime of the day, any day of the year. Some of the functions available with NetTeller Online Banking are:

- Access and print information on all accounts including loans.
- Review and print transactions and statements.
- Confirm deposits, withdrawals and checks cleared.
- Receive Email Alerts on your account.
- Receive Electronic Statements.
- Transfer funds between accounts and make loan payments.
- Download transactions to the leading financial management programs.
- Automatic Bill Paying.

2. What do I need to access NetTeller Online Banking?

You will need:

- A connection to the Internet.
- A Web Browser
Because we use the latest encoding technology to ensure that your private information cannot be intercepted, you will need the latest version of Netscape Navigator or Microsoft Explorer. You may contact either of these vendors for a free current copy of their browser. NetTeller Online Banking works on any operating system that supports the browser listed above including, but not limited to, Windows 3.1, Windows 95, Windows NT and Macintosh.
- You also need accounts with our banks and an assigned user ID and PIN.

3. Do I have to register to use NetTeller Online Banking?

Yes, a one-time application is required to sign up for NetTeller Online Banking. Once this form has been completed with account information, we will issue a Bank ID number and a PIN (personal identification number). Upon your first visit to the NetTeller Online Banking site you will be asked to select a PIN of your choice and that PIN will be used whenever you access NetTeller Online Banking.

4. What happens the first time I logon to NetTeller?

The first time you logon, you will be prompted to change your personal identification number (PIN) to one of your choice. Your new PIN must be 6-8 alpha numeric characters in length.

5. My NetTeller ID is a twelve-digit number. Do I have to put that number in each time I logon?

No. You must use the twelve-digit number the first time you logon. After that you may create an "alias" for yourself. To do this, select "Change Personal ID (Alias)" from the "Management" menu (found under the Home Bank Menu).

6. How do I use NetTeller Online Banking?

After you enter your Bank ID and PIN number on the first screen of NetTeller Online Banking, you will be shown a list of your accounts and the balance in each. If you want more detail, or want to carry out a transaction, just select the function from the pull down menu for the account you are interested in and press the "submit" button. Any additional pages will have actions buttons on them that lead you through your transaction. (For more detailed information, please visit the NetTeller Online Banking Demo)

7. What if not all my accounts appear on my account list?

You must be a sole or joint owner on an account to have it added to your profile. If an account falls in this category and is not shown on your listing, simply call the bank to have it added.

8. How current is the information about my accounts?

Account transactions and balances are real-time and will change during the day as you carry out Internet transactions. There may be delays from time to time because of processing or system issues, which we cannot control.

9. **What happens if I open a new account after I am already signed up for NetTeller Online Banking?**

Any account can be added to your NetTeller Online Banking Account as long as you are a sole or joint owner of the account to be added to your profile. Your New Accounts Representative should have added your new account at the time of opening. If you find that the account does not appear on your NetTeller account listing, stop by one of our locations or call us and upon proper identification, we will add the account to your NetTeller service. Your new account will be available within two business days.

10. **Can I change my User ID and PIN?**

Yes, you can change your User ID and PIN as often as you want. Simply click on "Account Management" and follow the simple instructions. The User ID cannot begin with a number but may include a number. The PIN can be any six (6) characters, alpha or numeric.

11. **What if I enter the wrong User ID or PIN?**

For security purposes, three consecutive invalid sign-on attempts will "lock you out" of the system. If you are locked-out, simply contact Customer Service at (870) 235-7000 and we will reset your User ID and PIN.

12. **What if I forget my PIN?**

We do not have access to your PIN once it has been changed. However, we can reset your PIN back to your initial PIN and you can then reset your own preferred PIN. Just call (870) 235-7000 and with proper verification, your ID or a temporary PIN will be given to you.

13. **What can I do to protect my account and personal information while I'm banking online?**

- **Memorize your password**
Your NetTeller ID and PIN verifies you when you begin an online banking session with Farmers Bank and Trust.
 - Do **NOT** use the save password option on your computer
 - Do **NOT** write down your password or reveal it to anyone.
- **Change your password regularly**
It's important to periodically change your password.
- **Remember to sign-off**
You may not always be at your own computer when you bank online. Therefore, it's important to log-off when you're finished banking or leave the room for a few minutes while in an open banking session. For your protection, NetTeller automatically logs you off after 10 minutes of inactivity.

14. **What type of security do you offer?**

Our Internet Banking system uses many lines of defense to protect your account information. From authentication, SSL, exclusive encryption software, high-end firewalls, and automatic sign-off, you're information is always safe – it's like having a bank vault online.

15. **What is encryption and how does it work?**

Encryption turns meaningful words and phrases into coded language. Everything that you do during your Internet Banking session becomes a string of unrecognizable numbers before entering the Internet. Your account information will read as gibberish to everyone but you and our financial institution. Your Internet Banking sessions will all be encrypted.

16. **What is 128-bit encryption?**

A 128-bit encryption means there are 2^{128} possible keys that could fit into the lock that holds your account information, but only one that works for each Internet Banking sessions.

17. **What does SSL mean?**

SSL stands for "Secure Socket Layer." SSL technology allows users to establish sessions with secure Internet sites – meaning they have minimal risk of external violation. Our use of SSL keeps your account information and you secure once inside our Internet Banking site.

18. **What types of security measures are taken to prevent sensitive information from being intercepted online?**

From the moment account information leaves your computer to the time it enters the Internet Banking system we take numerous steps to ensure your information is secure in cyberspace. We make sure only authorized people with secure browsers can access our system.

- You must enter your password, and we must verify it before you are allowed to access your accounts.
- Only browsers supporting the SSL security system can be used to log on to our system.

Once online, we make sure only you can view any information about your accounts.

- SSL uses a digital signature to make sure that no one can send you false information; your browser will only accept information from the Internet Banking system.
- SSL also uses the highest level of encryption supported by your browser to encrypt all information before it is sent. This ensures that only the browser that logged on can read any information the system supplies.

19. **What can I do to protect my account information while I'm online?**

We take numerous steps to keep your account information secure. However, you must take precautions as well.

- Choose a good password – Your online password, along with your access ID, authenticate you when you begin an Internet Banking session. You should carefully select a password that is hard to guess.
- Keep your password safe – Even the best password is worthless if it's written on a note attached to something. Memorize your password and never tell it to anyone. We do not need your password to help you, so we will never ask for it.
- Change your password regularly
- Remember to sign-off properly – You may not always be at your own computer when you bank online. Therefore, it's important to sign off when your finished banking.

20. **How do I know if my session is encrypted?**

You can determine if you are in a secure session by looking for the following icons in the status bar of your respective browser:

Browser	Secure	Unsecure
Netscape Navigator 1.1X or later*		
Netscape Communicator 4.0*		
Microsoft Internet Explorer (any version)*		No icon

**Different web browsers display these icons in different areas of their windows. All browsers offer information on the level of security they provide.*

21. **What is meant by "alias" names for my accounts?**

Account Alias Names simply allow you to personalize or rename your accounts as they appear on the NetTeller Online Banking screens. You can use up to 20 characters (do not use punctuation, but spaces can be used) to identify your accounts when using the Account Alias Name feature on the Management Menu of our NetTeller Online Banking Product.

22. **I created an alias for my NetTeller ID number, but can't remember it. How do I get into the system?**

Simply use the original NetTeller ID (12 digit) number that was assigned to you when you opened your NetTeller account. Once you are logged on you can create a new alias.

23. **How many statements can I see online?**

You will be able to access and print your most recent statement. If you would like to review a longer history of transactions, up to 90 days of history using the "Previous Statement" option.

24. Can I download my account information to my financial management software?

Yes, you can download account information to Quicken, Microsoft Money or a spreadsheet program such as Excel or Lotus. The information may also be saved as text and exported to your favorite word processing software.

When downloading account information, save the information to a designated file folder on your computer, or specify the destination required for Quicken or Microsoft Money. To retrieve the saved account information, please follow the instructions on your software application (Quicken, Microsoft Money, etc).

25. The system has stopped accepting my commands and the login screen appeared.

The system may have been idle for 10 minutes or longer. For security purposes, the system is set with a default feature for a 10-minute time-out. If the system is not used for 10 minutes, the user will be inactive and will have to log in again.

26. How late in the evening can I make transfers?

The transfer cut-off time is 4:00 p.m., CST on business days for the same day posting. Business days are Monday through Friday, and do not include holidays or bank declared holidays. You can make transfers after 4:00 p.m. for posting on the next business day.

27. What if I get an error message?

If you get an error message please make a note of the message and the time. Then simply call the bank and we will make every effort to resolve the issue as soon as possible.

If you have a problem that we did not address in this section, please call and we will be glad to personally answer your question.

Bill Payment

Customer Information & Common Questions

COMMON QUESTIONS ABOUT POWER PAY BILL PAY

1. **Is there a charge for the Online Power Pay Bill Payment Service?**

Online Bill Payment is free of charge for all individual and/or personal accounts. Accounts listed under the Small Business account receive 15 FREE transactions. Each transaction over the 15 are \$0.75 each.

NOTE: Separate service charges may be assessed against your checking account.

2. **Whom can I pay through Online Bill Payment?**

You can pay ANYONE in the United States from the next-door neighbor, to the utility company, to the bank, and even a child in college across the country.

3. **Are there any merchants that I cannot pay through the bill payment service?**

No. Any merchant that is on electronic payee database can go electronically. If a merchant is not on the list you may send the payment as a check. Make sure that you enter your merchant account number exactly the way it appears on your bill. If you choose a merchant on the electronic database that requires an address match, choose the correct remittance address listed on your bill.

4. **When and how are the payments processed?**

Payments submitted, recurring or one time, before 2:00 AM CST Monday-Friday will be processed at 2:00 AM CST. Payments submitted between 2:00 AM CST and Noon CST will be processed at 12 Noon CST. Payments received after 12:00 Noon CST on Monday-Thursday will be processed the next business day. Payments received after 12:00 Noon CST on Friday will be processed the next business day. All payments scheduled to go on a weekend will be processed on the processing day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day.

5. **When will the money be taken out of my account?**

For an ELECTRONIC PAYMENT, funds are debited the same day the payment is sent, providing it is sent by 12:00 Noon CST. Electronic payments submitted after 12:00 Noon CST are debited the next day during bill pay processing. CHECK PAYMENTS will be taken out of your account just as if you had written the check out of your checkbook.

6. **How far in advance should I set up a payment to insure it is paid on time?**

For an ELECTRONIC PAYMENT, allow 5 to 7 business days from when the payment is submitted. For a CHECK PAYMENT, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2 a.m. processing. If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning. Allow 5 to 7 business days for a check payment.

NOTE – Please note that we have no control over the U.S. Postal Service. You may want to set up a payment to yourself so you can see how the system works.

7. **How late in the day can I enter, edit, or delete a payment?**

You may add, edit, or delete a payment up to 2:00 AM CST on the day the payment is scheduled to be sent. If a same day payment is submitted between 2:00 AM CST and Noon CST it may be edited up until Noon CST.

8. **What happens if I have a scheduled payment that falls over a weekend or holiday?**
If a SCHEDULED payment falls on a holiday or weekend, it will be paid on the Friday BEFORE the weekend, or the last working day BEFORE the holiday.
9. **What if I do not have enough money in my account?**
CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance.

ELECTRONIC payments are verified for funds availability during processing. If the funds are available, the account that you selected for the payment will be debited and the information sent on to the electronic vendor for processing. If the funds are not available, the payment will not be processed and you will receive a message to inform you that the payment could not be sent due to insufficient funds. Each day the payment will be resubmitted for you until either you delete the payment or the funds are in the account to make the payment.
10. **Can I use Online Bill Payment if I live outside the U.S.?**
Yes, as long as you have a bank account in the United States. However, you cannot pay bills to payees located outside the United States.
11. **Can I get a copy of a cancelled check?**
Yes. You will need to contact the bank for this information.
12. **How long is history retained in the VIEW PAYMENT HISTORY section?**
Payment history for active and deleted payees is retained and viewable for 19 months.
13. **What happens if I lose or forget my ID or PIN?**
If you forget your NetTeller ID or Pin, you may call the bank and with proper verification, your ID or a temporary Pin will be given to you.
14. **Is there any minimum and maximum payment amounts?**
Electronic payments are validated against the available account balance prior to processing with a maximum limit of \$500,000.00. Check payments maximum limit is \$9,999,999.99.
15. **Can I have multiple payments to the same payee on the same day?**
At this time, there is nothing that checks for multiple payments for the same amounts going to the same vendor on the same day.
16. **Can I stop a payment?**
Only check payments can be stopped after the check is printed and mailed, payment history will show the check number for that payment. The stop payment would be added in the same manner as for a regular check written out of your checkbook.
17. **What does the "status" field indicate on the PAYMENT HISTORY PAGE?**
Processed – The payment has been processed and sent.

Rejected NSF – The payment that you have tried sending has rejected due to Non-sufficient funds. NSF payments will keep trying until one of the following happens: the funds become available; if it's a recurring payment and it expires, or if you delete the payment.

Communication Failure – There was an error due to communication problems. The payment will try again during the next processing run.

Vendor Refund – Payment rejected at the electronic vendor.
18. **How many payees may I have set up?**
There is no limit to the amount of payees you can set up through the Internet.

19. **Can I edit Payee addresses?**
You may edit the address of a CHECK payee only.
20. **How do I know if a payee is electronic or check?**
Once you have set up the payee, then you can look at the PAYEE LIST screen and you will see a field that will tell you if the payee is electronic or check.
21. **What payment frequencies are available?**
You can set up payments in any of the following frequencies:
- Weekly
 - Bi-weekly
 - Monthly
 - Semi-monthly
 - Quarterly
 - Semi-annually
 - Annually
22. **Will the memo field that I fill out when setting up a payment be passed on to the payee?**
Yes, your memo will appear on paper check bill payments. The memo field is 40 characters long. Any amount over 40 characters will be cut off. Memo field information will not appear on electronic payments.
23. **When can you edit the dollar amount on a scheduled recurring payment?**
You may edit the dollar amount the next business day **after** the scheduled payment date.
24. **Can I postdate recurring payments?**
If a monthly recurring payment is set up to be paid on the 15th and the current date is November 12th, a payment will be scheduled for the month of November and set up to occur the 15th of every month until the end date is reached. However, if the payment is set up to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.
25. **Can I postdate a single payment?**
Yes. Just set the payment date for a valid future date.
26. **What type of security do you offer?**
Our Internet Banking system uses many lines of defense to protect your account information. From authentication, SSL, exclusive encryption software, high-end firewalls, and automatic sign-off, you're information is always safe – it's like having a bank vault online.
27. **What is encryption and how does it work?**
Encryption turns meaningful words and phrases into coded language. Everything that you do during your Internet Banking session becomes a string of unrecognizable numbers before entering the Internet. Your account information will read as gibberish to everyone but you and our financial institution. Your Internet Banking sessions will all be encrypted.
28. **What is 128-bit encryption?**
A 128-bit encryption means there are 2^{128} possible keys that could fit into the lock that holds your account information, but only one that works for each Internet Banking sessions.
29. **What does SSL mean?**
SSL stands for "Secure Socket Layer." SSL technology allows users to establish sessions with secure Internet sites – meaning they have minimal risk of external violation. Our use of SSL keeps your account information and you secure once inside our Internet Banking site.

30. **What types of security measures are taken to prevent sensitive information from being intercepted online?**

From the moment account information leaves your computer to the time it enters the Internet Banking system we take numerous steps to ensure your information is secure in cyberspace. We make sure only authorized people with secure browsers can access our system.

- You must enter your password, and we must verify it before you are allowed to access your accounts.
- Only browsers supporting the SSL security system can be used to log on to our system.






Once online, we make sure only you can view any information about your accounts.

- SSL uses a digital signature to make sure that no one can send you false information; your browser will only accept information from the Internet Banking system.
- SSL also uses the highest level of encryption supported by your browser to encrypt all information before it is sent. This ensures that only the browser that logged on can read any information the system supplies.

31. **What can I do to protect my account information while I'm online?**

We take numerous steps to keep your account information secure. However, you must take precautions as well.

- Choose a good password – Your online password, along with your access ID, authenticate you when you begin an Internet Banking session. You should carefully select a password that is hard to guess.
- Keep your password safe – Even the best password is worthless if it's written on a note attached to something. Memorize your password and never tell it to anyone. We do not need your password to help you, so we will never ask for it.
- Change your password regularly

Browser	Secure	Unsecure
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**Different web browsers display these icons in different areas of their windows. All browsers offer information on the level of security they provide.*

- Remember to sign-off properly – You may not always be at your own computer when you bank online. Therefore, it's important to sign off when your finished banking.

32. **How do I know if my session is encrypted?**

You can determine if you are in a secure session by looking for the following icons in the status bar of your respective browser:

33. **How do I cancel or close my Bill Payment Account?**

Send a signed written request to the address below requesting that your Power Pay Bill Payment Account be closed.

Farmers Bank & Trust
Attention: Account Services
P.O. Box 250
Magnolia, AR 71754