Common Questions about NetTeller 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 the following:
- A connection to the Internet.
- A Web Browser
  To view a listing of supported browsers, you can click "GO" to Login NetTeller Banking. At the top of the page before you enter your NetTeller Login ID and password, there is a link to view supported browsers.
- You also need accounts with our bank and an assigned User ID and PIN.

3.   **Do I have to register to use NetTeller Online Banking?**
Yes. There is a one-time application that is required. Once this form has been completed with account information, we will issue a NetTeller Bank ID number and 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.

You may also register for NetTeller Online Banking by visiting our website www.myfbtbank.com and clicking on "Enroll" at the top of the page.

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 8-25 alpha numeric characters in length. Alpha-Numeric: Numbers and letters only are required.

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 "Options" tab located at the top of your NetTeller page. Under "Modify Login Information" you may enter a new NetTeller ID. Please note: ID's must be between 4 and 20 characters, consist of 1 or more letters, numbers are allowed. The following special characters are allowed (+ _ % @ ! $ & * ~).

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. Any additional pages will have actions buttons on them that lead you through your transaction.

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 Online Banking profile. If an account falls in this category and is not shown on your listing, simply call the bank at 855-855-3268 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 the next day.

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 the tab "Options" and follow the simple instructions. User ID's must be between 4 and 20 characters, consist of 1 or more letters, numbers are allowed. The following special characters are allowed (+ _ % @! $ & * ~). Password or PINs must be between 8 and 25 characters Alpha-Numeric. Alpha-Numeric: Numbers and letters only are required.

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 855-855-3268 and we can unlock your account and/or reset your PIN.

12. What if I forgot my PIN?
We do not have access to your PIN once it has been changed. However, we can reset your PIN and you can then reset your own preferred PIN. Just call 855-855-3268 and with proper verification, your ID or a temporary PIN will be given to you. You may also prefer to establish the password reset option. This allows users to reset their own PIN should they forget it. To establish this, when logged into your NetTeller Online Banking account, go to the tab "Options" and complete the section "Password (Alpha-Numeric) Reset Question" and "Password (Alpha-Numeric) Reset Answer". Be sure to click "Submit" at the bottom of the page to complete the process.

13. What can I do to protect my account and personal information while I'm banking online?
- Memorize your password/PIN
  You're NetTeller ID and PIN verifies you when you begin an online banking session with Farmers Bank & 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/PIN frequently
  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 is meant by "alias" names for my account?
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.

15. 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.

16. How many statements can I see online?
You will be able to access and print your last three statements.

17. 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.

To download, click "download" from the drop down box next to the account you wish to download. You can then select which account and a download range. 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.).

18. 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.

19. How late in the evening can I make transfers between accounts?

The transfer cut-off time is 6:00 p.m., CST each business day.   Business days are Monday through Friday, and do not include holidays or bank declared holidays. You can make transfers after 6:00 p.m. for posting on the next business day.

20. What if I get an error message?
If you get an error message, please call us at 1-888-208-9604 and we will make every effort to resolve the issue as soon as possible. Some errors are resolved easily by closing your Internet browser completely and try to log in once again.

If you have a problem that we did not address in this section, please call 855-855-3268 *and we will be glad to personally answer your question.*

Common Questions about Online Bill Payment

1.   Is there a charge for the Online 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 is $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 process payments 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 is 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 7 to 10 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 United States?
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 canceled check?
Yes. You can view the check image through your NetTeller Online Banking or you may contact the bank for this information.

12. How long is history retained in the "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 payment on a bill 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.

NOTE: Additional stop payment charges may apply.

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.

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: One-Time, Weekly, Bi-weekly, Monthly, Semi-Monthly, Quarterly, Semi-Annually, and 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. How do I cancel or close my Bill Payment Account?
Send a signed written request to the address below requesting that your Bill Payment account be closed.

Farmers Bank & Trust
Attention: Deposit Operations
PO Box 250
Magnolia, AR 71754