Consumer Online Banking Guide

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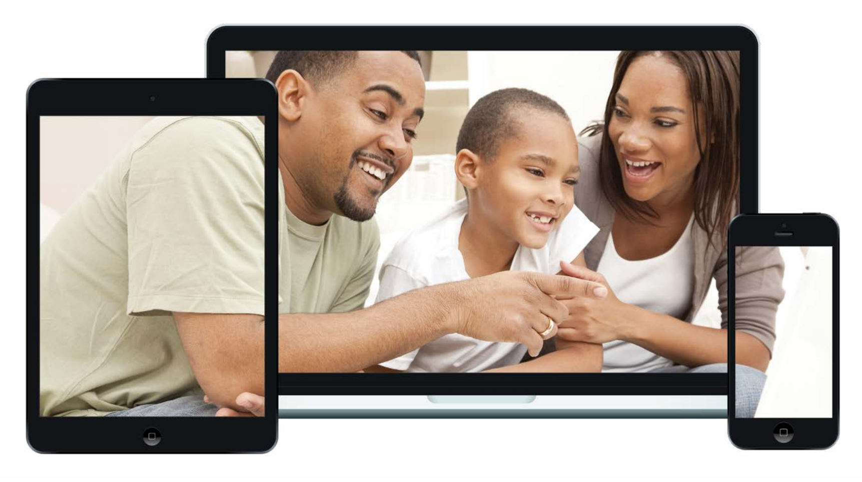
Getting Started

Welcome to Online Banking with First National Bank of Moose Lake! Whether at home or at the office using a computer, mobile phone or tablet, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 218-485-4441.



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Getting Started

User Enrollment

New User

If you're new to Online Banking with First National Bank of Moose Lake, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking from anywhere!

1. On a desktop computer, type firstmooselake.com into your browser, and click the **Personal** button. On a mobile device, download our free First National Bank of Moose Lake app from the Apple App Store or Google Play.
2. Click the "New User Registration" link.
3. Review the Online Banking Services Agreement on the Disclaimer page, and click the **Accept** button to agree to the terms and conditions.
4. Fill out the Customer Verification Form with the required information, and click the **Verify** button.
5. Create your username and click the **Continue** button.

> **Note**: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, contact us at 218-485-4441 to update your profile.

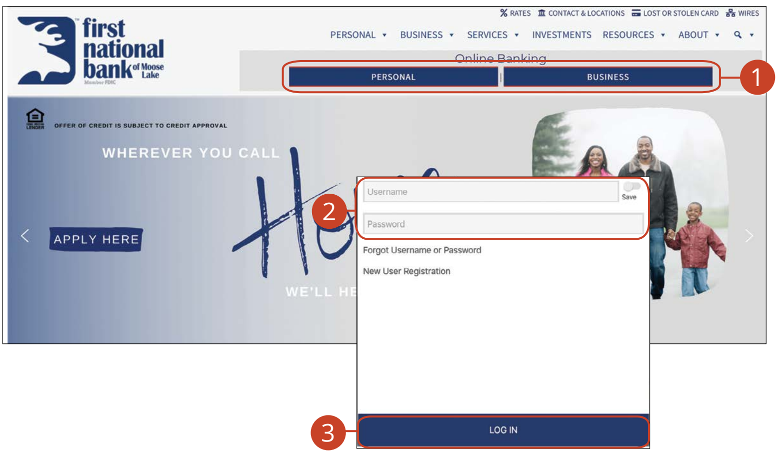
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Getting Started

Logging In After Enrollment

After your first-time enrollment, logging in is easy and only requires your login ID and password.

Desktop



1. After registering and/or creating your new password, click on the **Personal** or **Business** button.
2. Enter your Username and Password.
3. Click the **Log In** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Contact us at 218-485-4441 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Mobile

1. Enter your Username and Password.
2. Click the **Log In** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 218-485-4441 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Logging Off

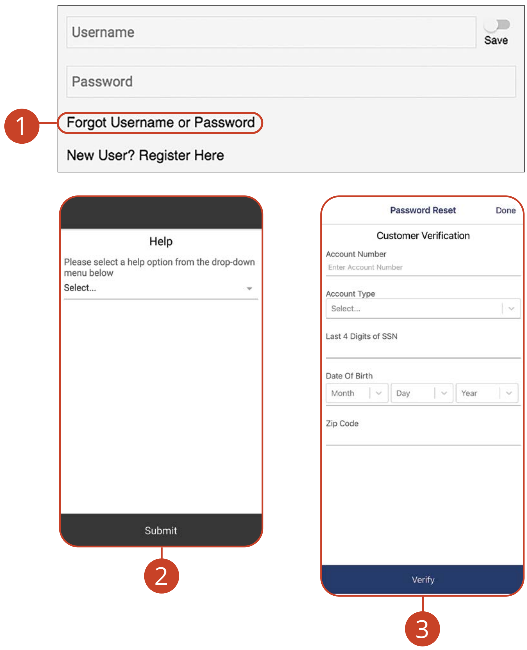
For your security, you should always log off when you finish your Online Banking session. You may also be logged out due to inactivity.

1. In the at the top right corner of the page, click the **Log Out** button.

Getting Started

Retrieve a Forgotten Username

If you happen to forget your username, you can easily retrieve it from the First National Bank of Moose Lake Home page—no need to call us!

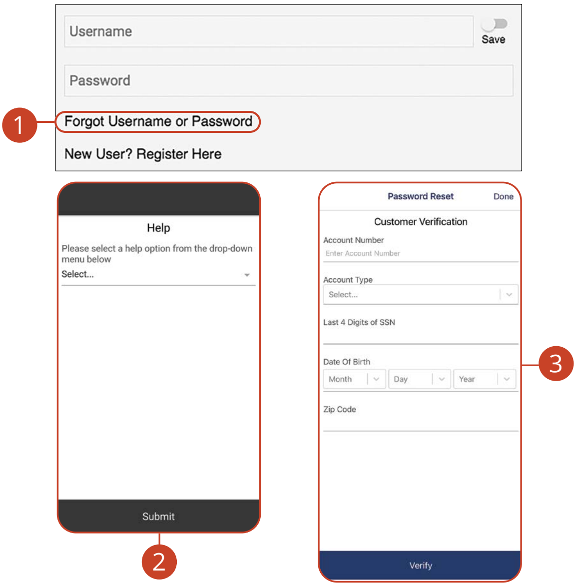


1. Click the “Forgot Password” link.
2. Select “Forgot Username” using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information, and click the **Verify** button.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the First National Bank of Moose Lake home page—no need to call us!



1. Click the “Forgot Password” link.
2. Select “Forgot or Reset Password” using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information and click the **Verify** button.
4. Create a new password based on our password requirements and click the **Submit** button when you are finished.

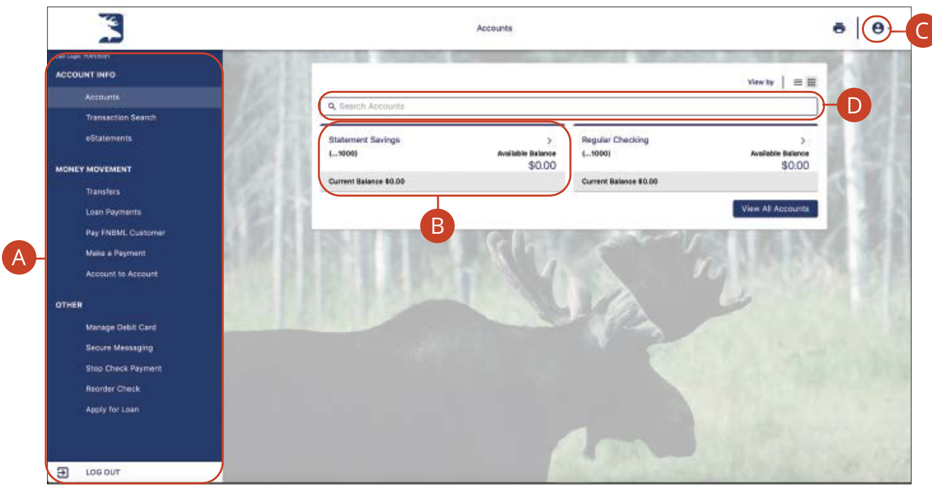
Note: If you lock yourself out with too many invalid login attempts, you can reset your password after completing the required verification steps. You will not be able to change your password if your account has been locked by First National Bank of Moose Lake. Please contact First National Bank of Moose Lake at 218-485-4441 during business hours for information about why your account was locked.

Accounts Page

Accounts Page Overview

After logging in, you are taken directly to the Accounts page. All your accounts are listed in cards above your transaction history. Here you can view account balances, summaries and more!

Desktop



A. The sidebar menu appears in every view on the left side of the screen. You can navigate to Online Banking features by clicking on the name of the feature.

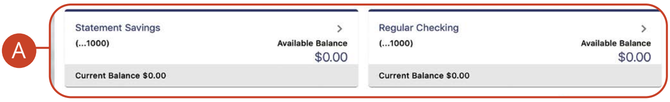
B. Your First National Bank of Moose Lake accounts are displayed in an account tile with their balances. When you click an account tile, you will be taken to a list of recent transactions.

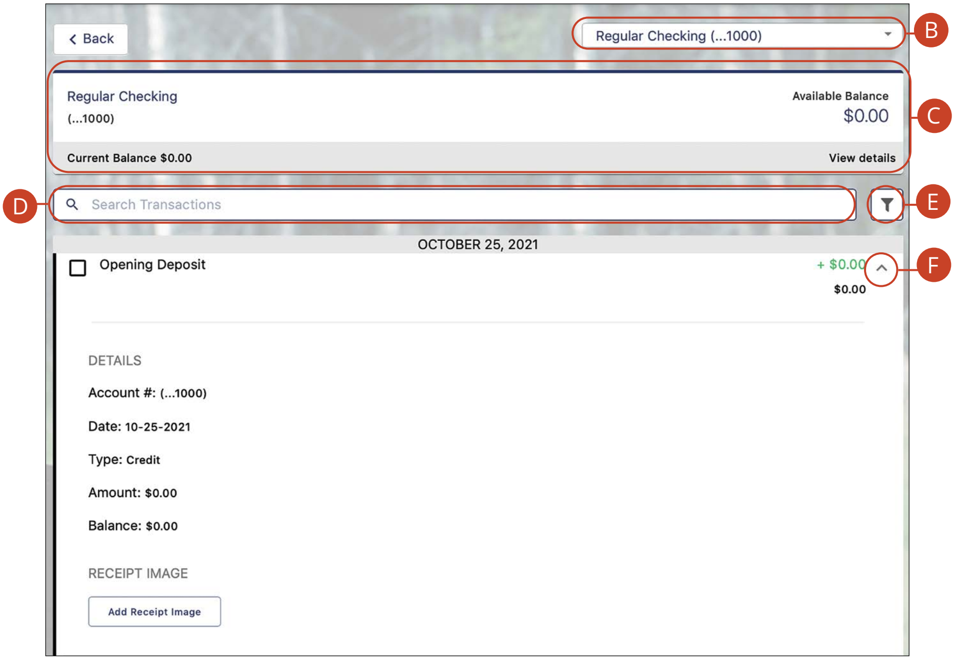
C. The icon located in the top right corner of the page allows you to access account settings, locations, contact details, social buttons, alerts and more.

D. You can use the search bar to search your accounts using keywords.

Desktop Account Details

Selecting a First National Bank of Moose Lake account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.





A. On the Home page, you can click on an account name to view the Account Details screen. Note: Select “View Details” to find your full account number.

B. Use the drop-down to view transactions for a different account.

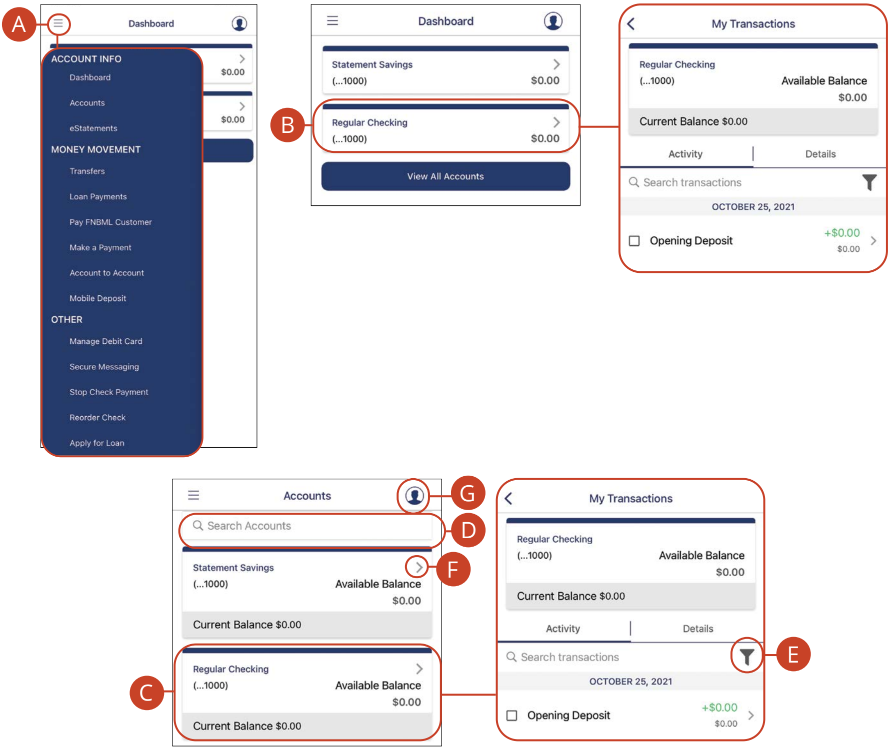
C. The current and available balances of that account are displayed at the top of the page. **Current Balance** (also known as Ledger Balance) is your beginning of day balance. The **Available Balance** is the beginning of the day balance plus or minus any of that day’s credits or debits. Click on the “View details” link for additional details.

D. Use the search bar to search transactions using keywords.

E. Transactions can be filtered by amount, date or type. Click the icon for more options.

F. You can expand or collapse the view of each transaction by clicking the icon.

Mobile



Note: The letters correspond to several available features on the Transactions page.

A. The icon displays the sidebar menu. You can navigate to Mobile Banking features by selecting the name of the feature.

B. Your First National Bank of Moose Lake accounts are displayed in an account tile with their balances. Click on an account tile to show details about an account such as balances, interest rates (if applicable), and due dates (if applicable).

C. When you click on the account tile, the transactions for that account are displayed.

D. Use the search bar to search transactions using keywords.

E. The icon allows you to filter your search.

F. You can expand or collapse the view of each transaction by clicking the icon.

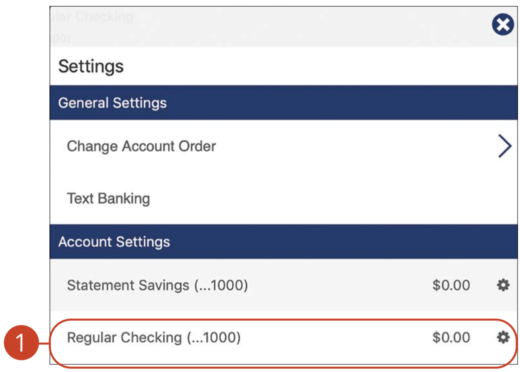
G. The icon located in the top right corner of the screen allows you to access account preferences, update your contact information, setup and manage alerts, and more.

Accounts Page

Desktop Account Preferences

Personalize your accounts and how they appear in Online Banking. Here you can change your account names and organize them however you like to suit your needs.

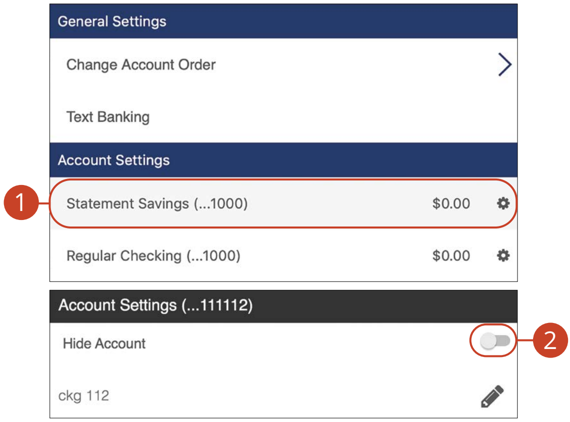
Edit Nickname



In the menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to nickname.
2. Click the icon to edit an account name.
3. Enter a new name and click the icon to save your settings.

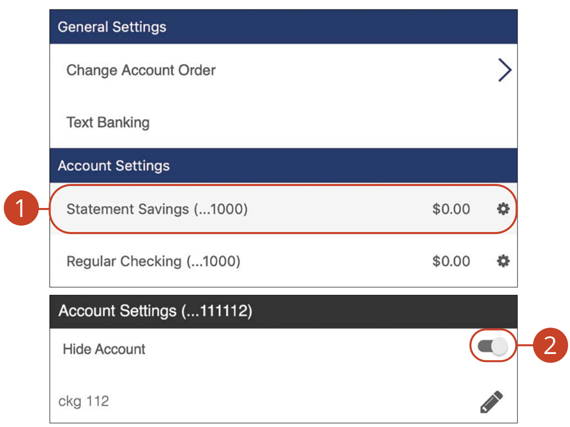
Hide Account



In the menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to hide.
2. Toggle the hide account switch to the right.

Unhide Account



In the menu at the top right corner of the page, click **Settings**.

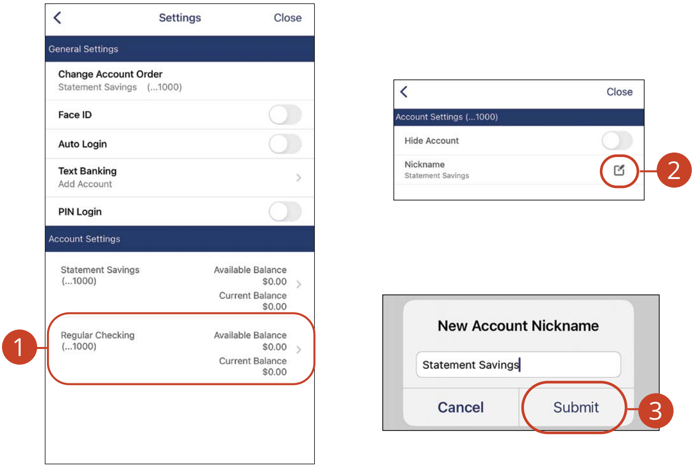
1. Under **Account Settings**, select the account you wish to unhide.
2. Toggle the hide account switch to the left.

Accounts Page

Mobile Account Preferences

Note: The screens shown are from an Android device. Your experience may be slightly different on an Apple iPhone.

Edit Nickname



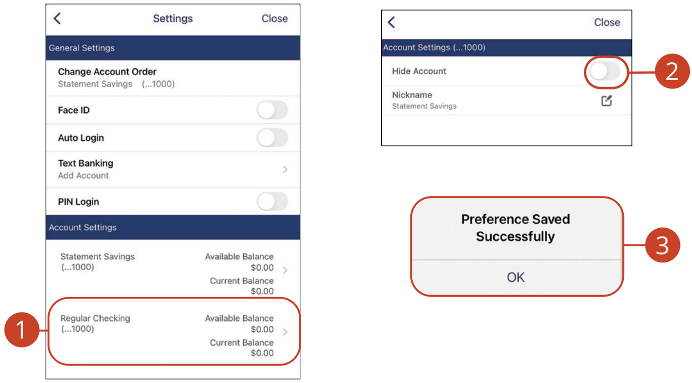
In the drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to nickname.

2. Click the icon.

3. Enter the new nickname and click the **Submit** button when you are finished.

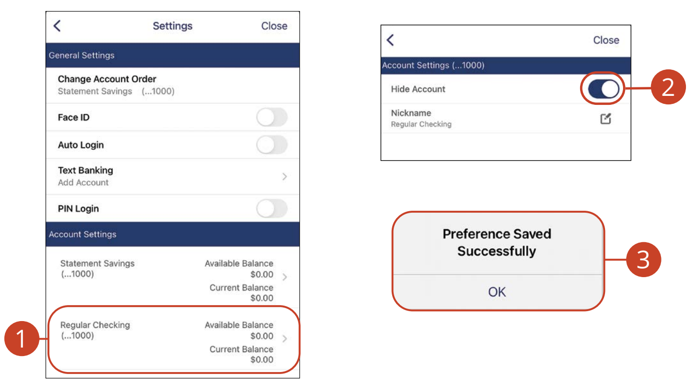
Hide Account



In the drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to hide.
2. Toggle the switch next to "Hide Account."
3. Click the **OK** button when you are finished.

Unhide Account



In the drop-down at the top right corner of the screen, click **Settings**.

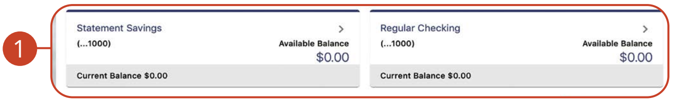
1. Click the account you would like to unhide.
2. Toggle the switch next to "Unhide Account."
3. Click the **OK** button when you are finished.

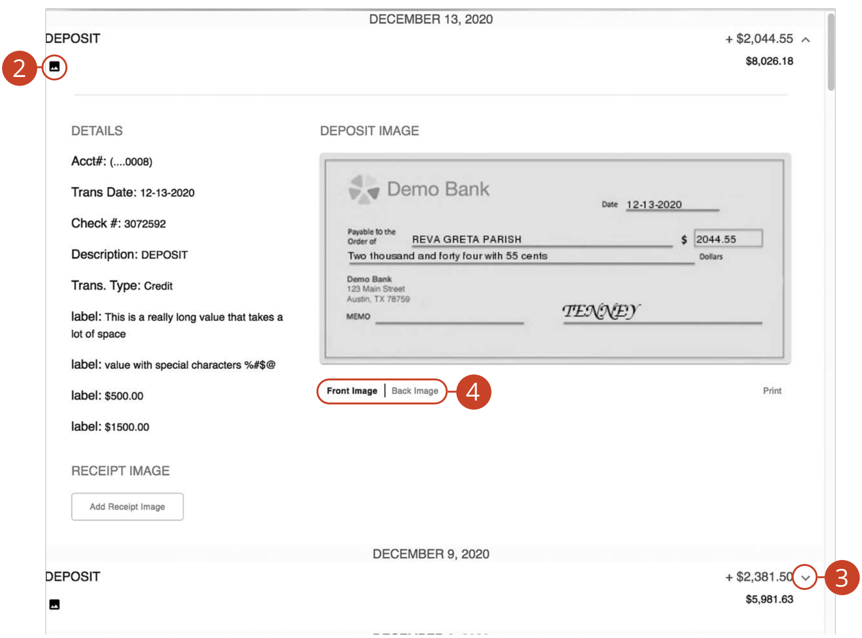
Accounts Page

Viewing a Transaction Image

Need a copy of a check that has cleared your account? You can view copies of checks through mobile banking with First National Bank of Moose Lake.

Desktop

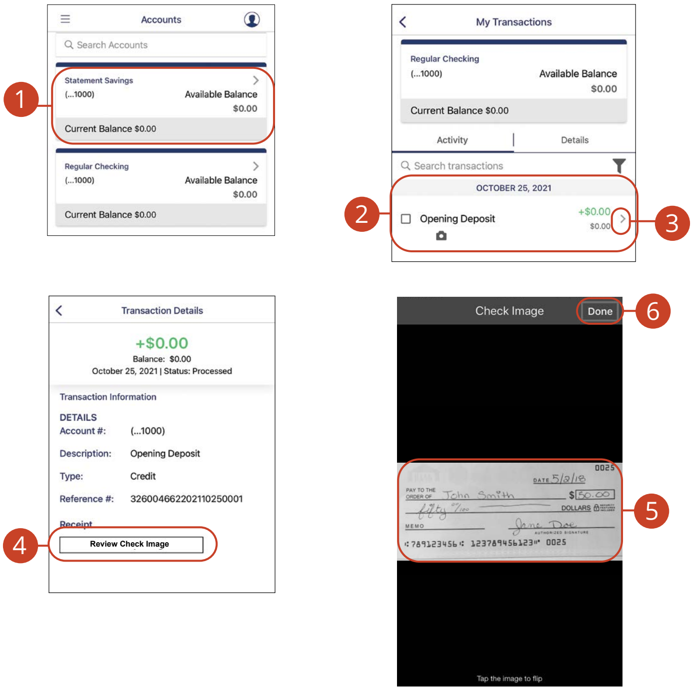




In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the icon. The icon indicates that there is a transaction image to view.
3. Click the icon to expand the transaction.
4. Click on the “Front Image or Back Image” links to view the opposite side of the check.

Mobile



In the **Sidebar Menu**, click **Accounts**.

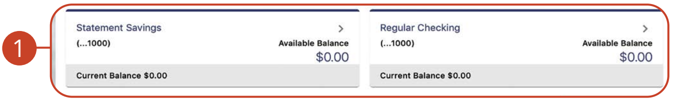
1. Click on an account.
2. Scroll through the list of transactions and look for the icon. The icon indicates that there is a transaction image to view.
3. Click the icon.
4. Click the **Review Check Image** button.
5. Click on the image to view the opposite side of the check.
6. Click the **Done** button when you are finished.

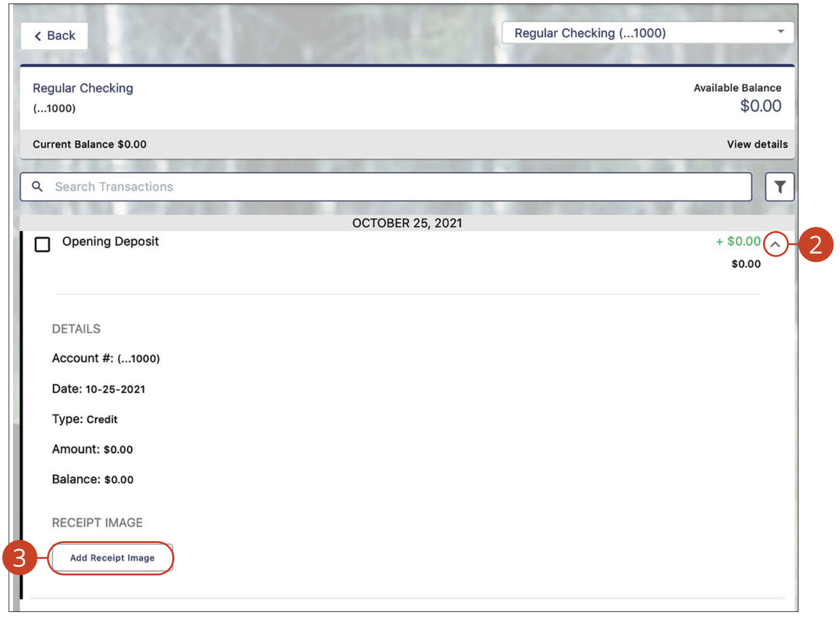
Accounts Page

Attaching an Image to a Transaction

Keep track of your expenses by attatching receipts, invoices and other images to each transaction.

Desktop

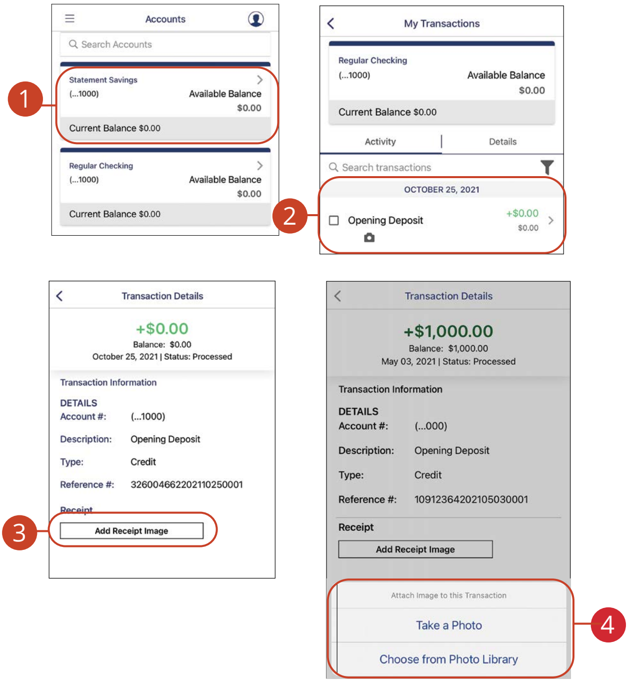




In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Click the ⌄ icon to expand the transaction.
3. Click the **Add Receipt Image** button.
4. Navigate to the image you wish to attach.

Mobile



In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Choose a transaction and click the > icon.
3. Click the **Add Receipt Image** button.
4. Navigate to the image you wish to attach.

Security

Protecting Your Information

Here at First National Bank of Moose Lake, we do all we can to protect your personal information and provide you with a reliable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unknown sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted, sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, contact us immediately at 218-485-4441.

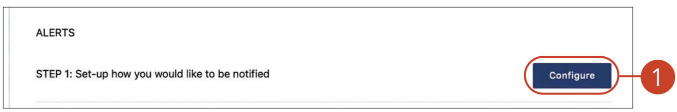
Security

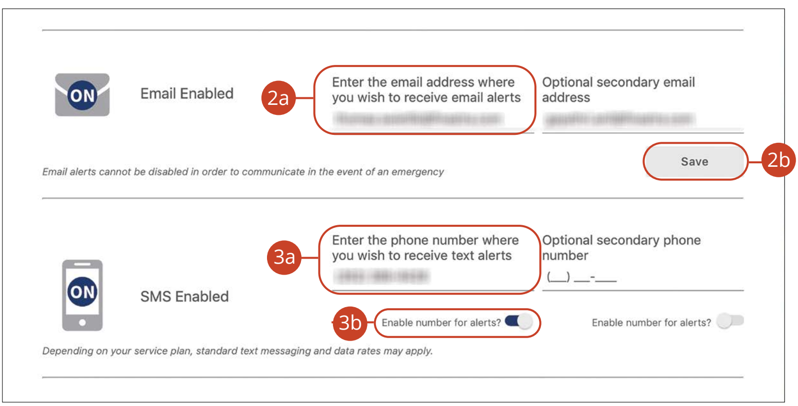
Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

Desktop Delivery Preferences

You can add additional delivery methods to notify you about your accounts wherever you are.

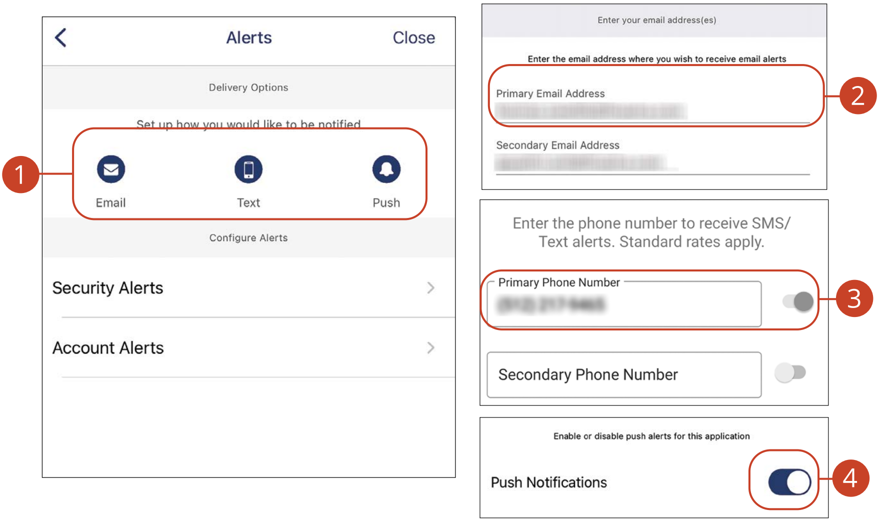




In the at the top right corner of the page, click **Alerts**.

1. Click the **Configure** button.
2. To enable email alerts:
    a. Enter your email address.
    b. Click the **Save** button.
3. To enable text alerts:
    a. Enter your phone number.
    b. Click the "Enable number for alerts?" toggle.
    c. You will be sent a validation code. Click the **OK** button once you have entered he validation code.

Mobile Delivery Preferences



In the drop-down at the top right of the page, click **Alerts**.

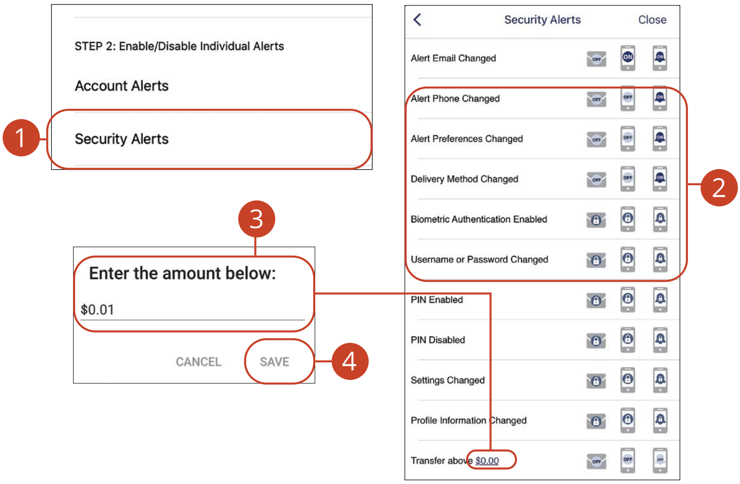
1. Click the icon to change your email alert settings. Click the icon to change your text alert settings. Click the icon to change your push alert settings.
2. For email alerts, enter your email address and click the **Save** button.
3. For text alerts, enter your phone number and click the toggle.
4. For push alerts, use the toggle to enable or disable push alerts.

Security

Editing Alerts

Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the drop-down at the top right of the page, click **Alerts**.

1. Select the **Security Alerts** button.
2. Enable and disable alerts:
   a. Click the , or icon to disable an alert.
   b. Click the , or icon to enable an alert.

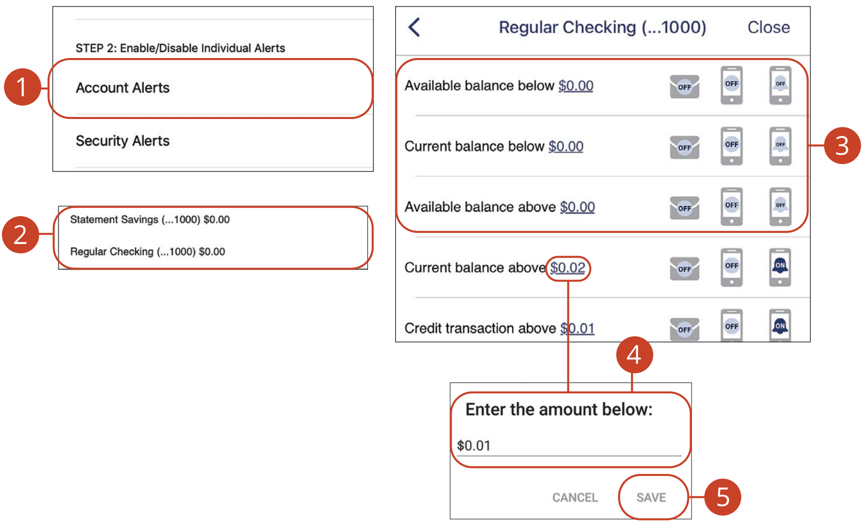
> **Note**: Some icons display the padlock and cannot be edited as those alerts are mandatory.

3. Enter a dollar amount, if required.
4. Click the **Save** button.

> **Note**: You will receive an email or SMS/Text when an alert is added or updated.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.



In the drop-down at the top right of the page, click **Alerts**.

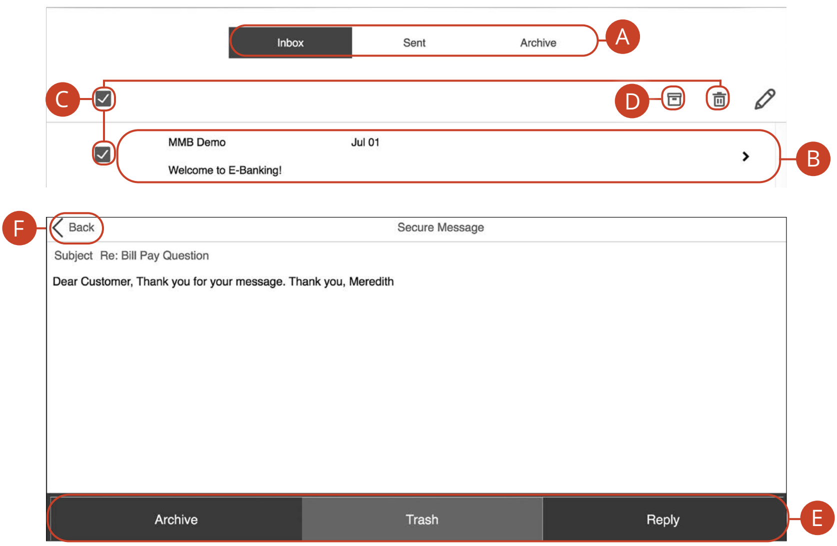
1. Select the **Account Alerts** button.
2. Use the drop-down to choose an account.
3. Enable and disable alerts:
   a. Click the , or icon to disable an alert.
   b. Click the , or icon to enable an alert.
4. Enter a dollar amount, if required.
5. Click the **Save** button.

Note: You will receive an email or SMS/Text when an alert is added or updated.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at First National Bank of Moose Lake, Secure Messages allows you to communicate directly with a First National Bank of Moose Lake customer service representative. From the Secure Messages page, you can view replies, old messages, create new conversations and attach images.



In the **Sidebar Menu**, click **Secure Messaging**.

A. Click the appropriate tab at the top to view your inbox, sent messages or archived messages.

B. Click on a message to open it in a new screen.

C. Delete multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the icon.

D. Archive multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the icon.

E. Archive an opened message by clicking the **Archive** button, delete by clicking the **Trash** button or reply by clicking the **Reply** button.

F. Return to your mailbox by clicking the “Back” link.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.

In the **Sidebar Menu**, click **Secure Messaging**.

1. Create a new message by clicking the icon.
2. Select the subject from the drop-down.
3. (Optional) Attach a file by clicking the icon.
4. Enter your message.
5. Click the **Send** button when you are finished.

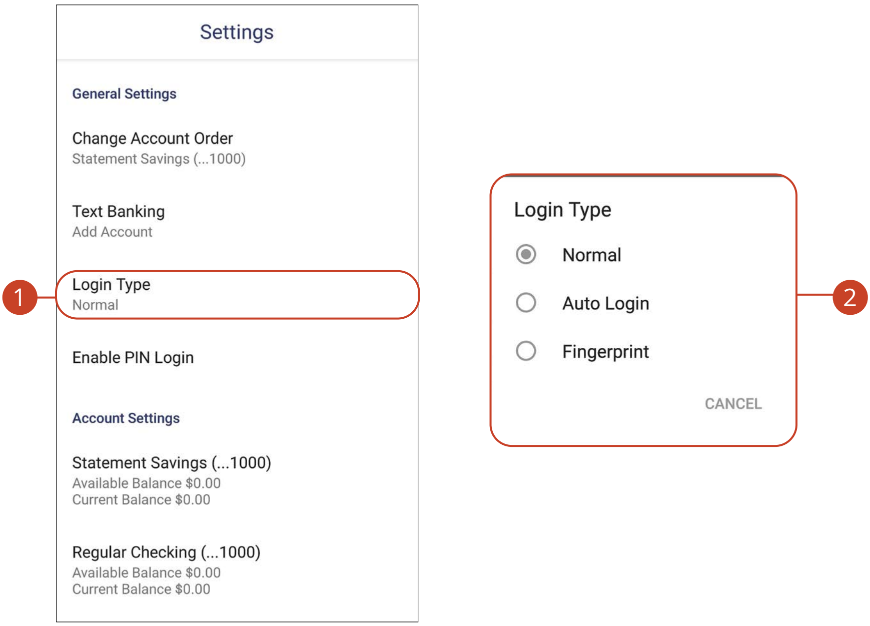
Mobile Security

Enabling Touch ID, Fingerprint Login or Face ID

Within First National Bank of Moose Lake's Mobile Banking, you have the ability to set up security preferences that are not available on a computer. These additional preferences make signing into Mobile Banking quick and easy, and add an extra layer of security to your private information while on the go. Touch ID, Fingerprint Login or Face ID may be available depending on the model of your device.

Android Devices

Fingerprint Login uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint.



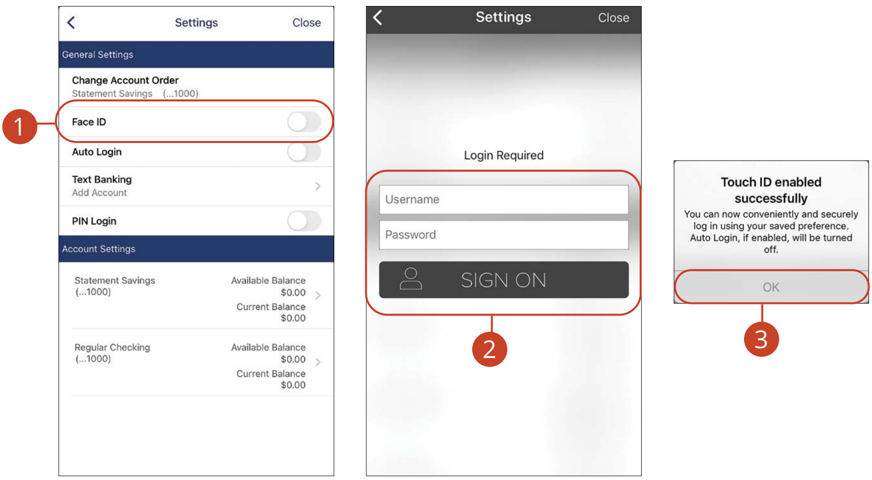
In the drop-down at the top right of the page, click **Settings**.

1. Click the **Login Type** button.
2. Choose Fingerprint or Face Recognition
   - **Normal:** Enter your username and password to log in.
   - **Auto Login:** Automatically log in to our app without needing to enter your username and password.
   - **Fingerprint:** Uses fingerprint recognition technology to unlock your device using just your fingerprint.
3. Enter your username and password, then click **Confirm**.
4. Click the **OK** button when you are finished.

Note: Fingerprint Login must first be enabled on your mobile device.

Apple Devices

Touch ID uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint. Face ID uses face recognition technology allowing you to log in to Mobile Banking using just secure face indentification.



In the drop-down at the top-right of the page, click **Settings**.

1. Toggle the **Touch ID** switch to enable Touch ID or toggle the **Face ID** switch to enable Face ID.
2. Enter your Username and Password, then click the **Sign On** button.
3. Click the **OK** button when you are finished.

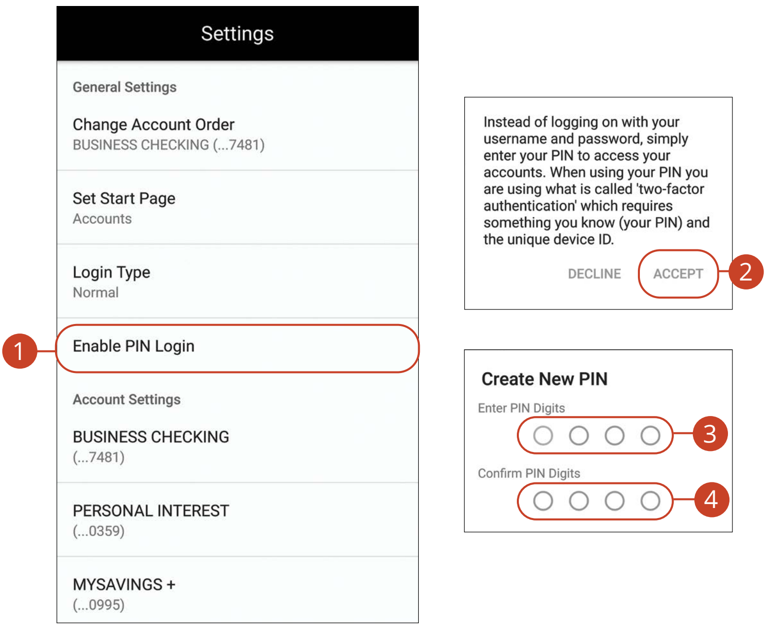
Note: Touch ID or Face ID must first be enabled on your mobile device. Your phone model will determine which identification feature is available.

Mobile Security

Enabling PIN Login

Create a unique PIN within our Mobile Banking app to quickly and easily log in to Mobile Banking on the go.

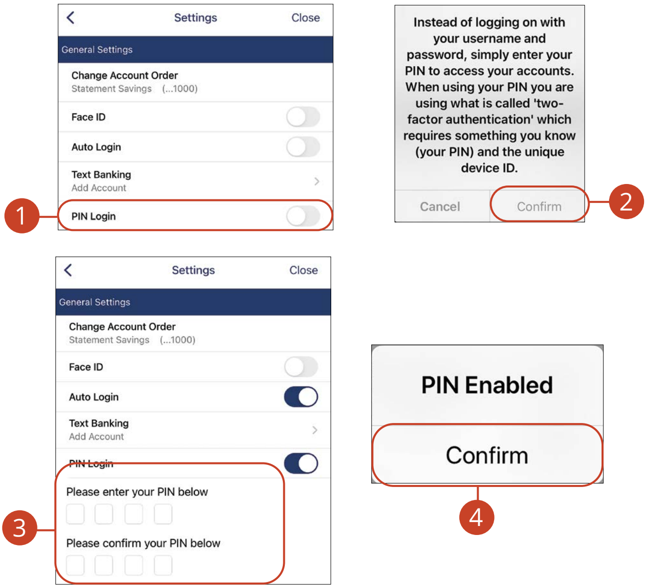
Android Devices



In the drop down at the top-right of the page, click **Settings**.

1. Click the **Enable PIN Login** button.
2. Click the **Accept** button.
3. Enter your chosen PIN number.
4. Reenter your chosen PIN number.

Apple Devices



In the drop-down at the top right of the page, click **Settings**.

1. Toggle the **PIN Login** switch to enable PIN Login.
2. Click the **Confirm** button.
3. Enter and reenter your chosen PIN number.
4. Click the **Confirm** button when you are finished.

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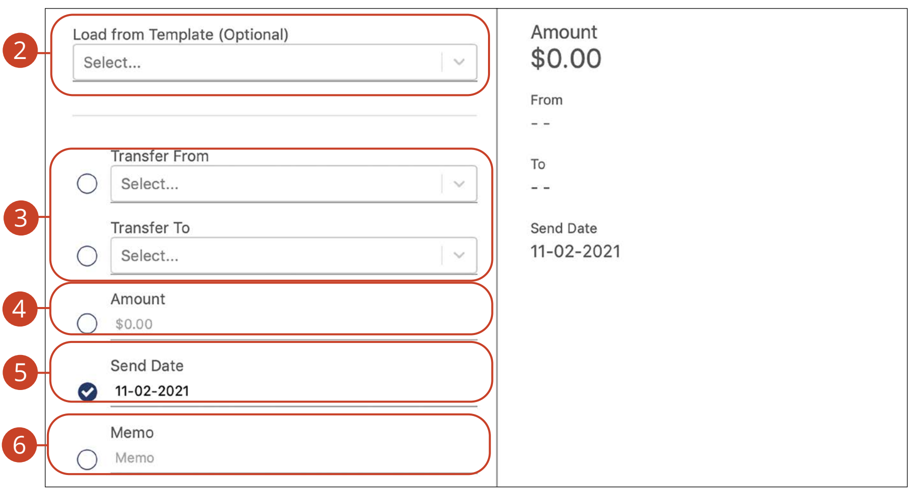
Transactions

Transfers

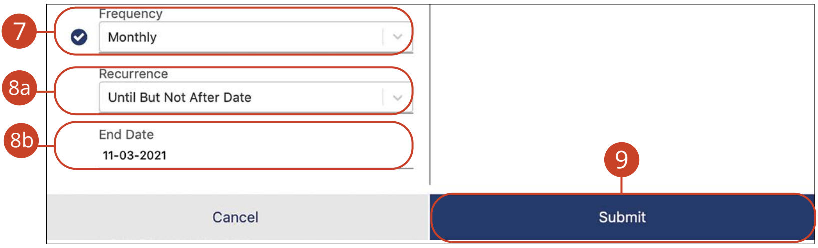
When you need to make a one-time or recurring transfer between your personal First National Bank of Moose Lake accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.



In the **Sidebar Menu**, click **Transfers**.

1. Click the **Transfer Funds** tab.
2. (Optional) Choose a template from the drop-down.
3. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
4. Enter the amount to transfer.
5. Enter the date to send the transaction.
6. (Optional) Enter a memo.

 Transactions: Transfers



7. Select a frequency using the drop-down. Frequency options include: One-time, Daily, Weekly, Every two weeks, Monthly, Every three months and Annually.

8. For a recurring transfer:

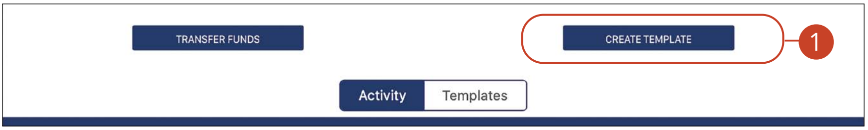
- **a.** Choose how long the transfer should occur.
  - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
  - **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
- **b.** Enter the end date when the transfer ends.

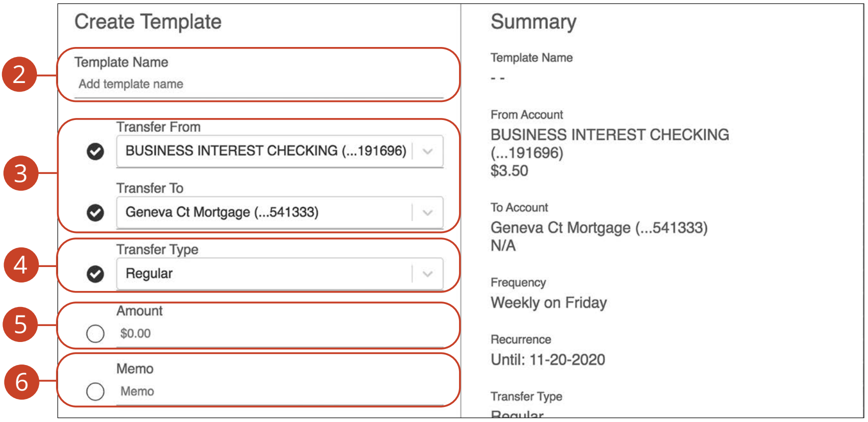
9. Click the **Submit** button when you are finished.

Transactions

Creating a Template

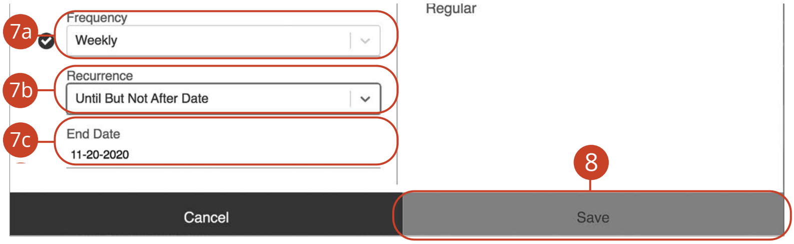
A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes.





In the **Sidebar Menu**, click **Transfers**.

1. Click the **Create Template** tab.
2. Enter a template name.
3. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
4. Use the drop-down menu to select a transfer type.
5. Enter the amount to transfer.
6. Enter a memo.



7. If you would like to set up a recurring transfer:

  a. Choose the frequency of the transfer.

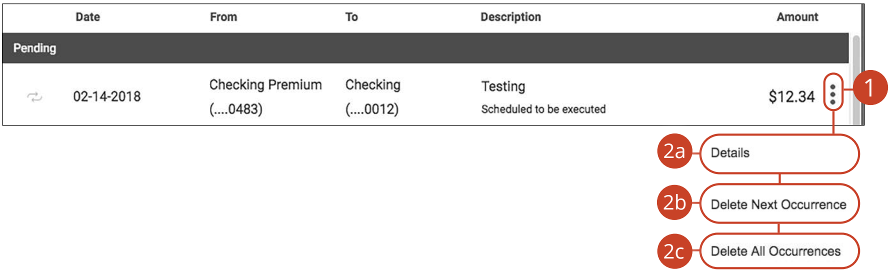
  b. Choose how long the transfer should occur.

  c. Enter an end date or total number of transfers, if necessary.

8. Click the **Save** button when you are finished.

Managing Transfers

When you need to make changes to a recurring transaction, you can view and manage all transfers through the Transfers page.



In the **Sidebar Menu**, click **Transfers**.

1. Click the ⋮ icon.
2. From the drop-down, you have a few options:
   a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
   b. Click “Delete Next Occurrence” (Desktop) or “Cancel Transfer” (Mobile) to cancel the next transfer in a series.
   c. Click “Delete All Occurrences” (Desktop) or “Cancel Entire Series” (Mobile) to cancel the entire series of transfers.

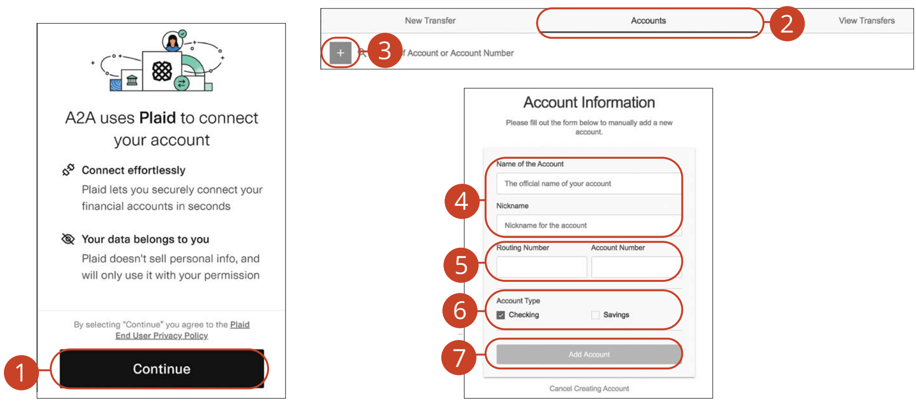
Note: Options may vary slightly on a mobile device.

Transactions

Transfer Between My Accounts

Adding an External Account

Your private accounts at other financial institutions can be linked to online banking with First National Bank of Moose Lake, so you can transfer money between two banks without ever leaving home! When you add another account, you are asked to verify your ownership of that account by confirming two small deposits First National Bank of Moose Lake makes into the external account.



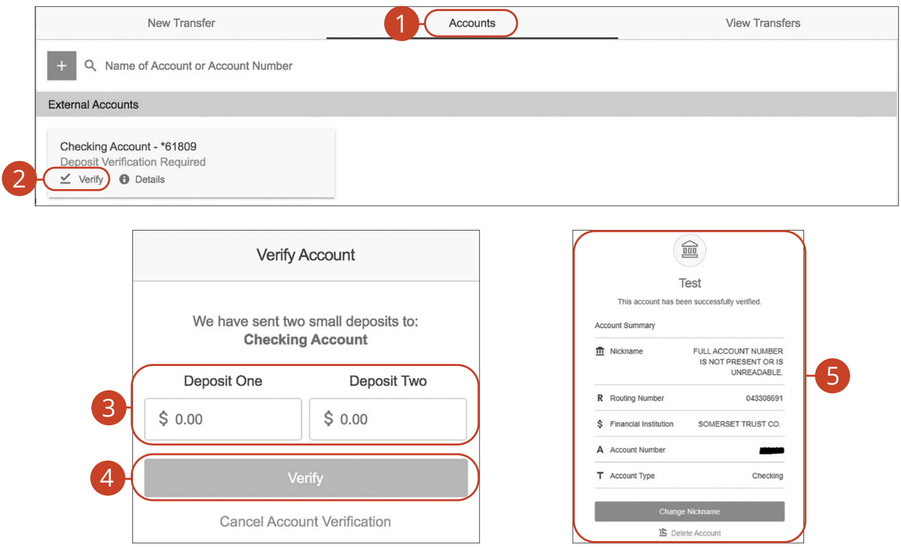
In the **Sidebar Menu**, click **Account to Account**.

1. Click **Continue** on the Plaid pop-up message.
2. Click the **Accounts** tab.
3. Click the + icon to add an account.
4. Enter a name and nickname for the account.
5. Enter the routing number and account number.
6. Choose an account type.
7. Click the **Add Account** button.

Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the **Accounts** tab to verify the account.

Verifying an External Account

As soon as First National Bank of Moose Lake makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.

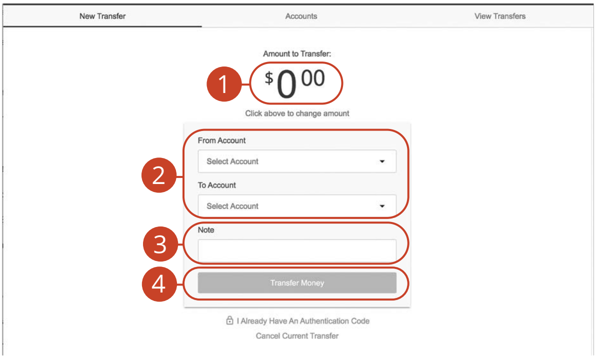


In the **Sidebar Menu**, click **Account to Account**.

1. Click the **Accounts** tab.
2. Click the "Verify" link.
3. Enter the deposit amounts.
4. Click the **Verify** button.
5. A confirmation message will appear.

Transfering Money

Easily make transfers between your accounts. These transactions go through automatically, so your money is always where you need it to be.



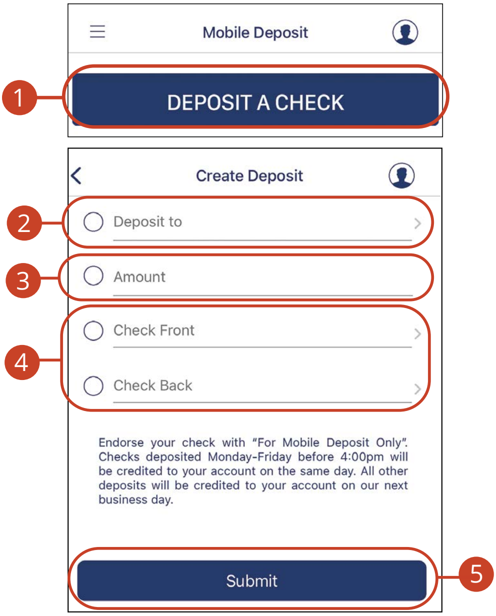
In the **Sidebar Menu**, click **Account to Account**.

1. Enter an amount.
2. Use the drop-downs to select a “From” and “To” account.
3. (Optional) Enter a note.
4. Click the **Transfer Money** button.

Transactions

Mobile Deposit

You no longer need to visit a branch to deposit a check. By using the Mobile Deposit feature, you can upload images of the front and back of a check to deposit it into your First National Bank of Moose Lake account.

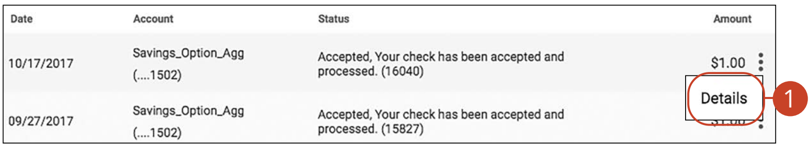


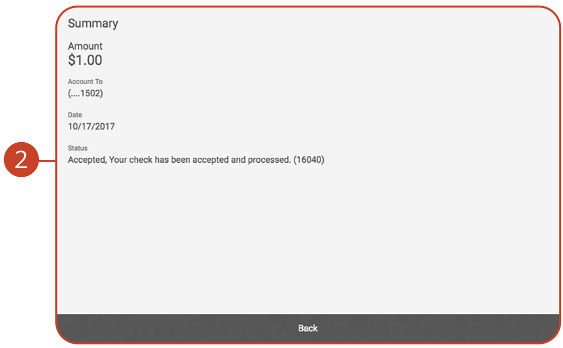
In the **Sidebar Menu**, click **Mobile Deposit**.

1. Click the **Deposit A Check** button.
2. Select an account using the “Deposit To” drop-down.
3. Enter the amount of the deposit.
4. Upload an image of the front and back of the check.
5. Click the **Submit** button when you are finished.

Viewing Check Deposit History

You can view all the checks you deposited into your First National Bank of Moose Lake account all in one convenient place. By viewing your Mobile Deposit history, you can also view the status of your deposits.





In the **Sidebar Menu**, click **Mobile Deposit**.

1. Click the icon and select “Details” (Desktop) or “View Details” (Mobile) from the drop-down.
2. View information about your deposit.

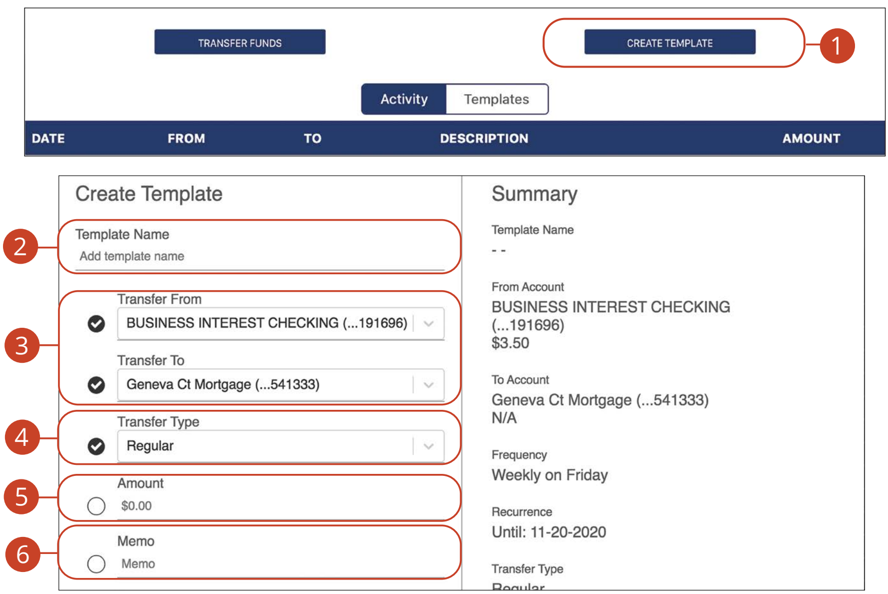
Transactions

Loan Payments & Transfers

When you need to make a one-time or recurring payment to an First National Bank of Moose Lake loan or transfer from a line of credit, you can use the Loan Payments & Transfers feature.

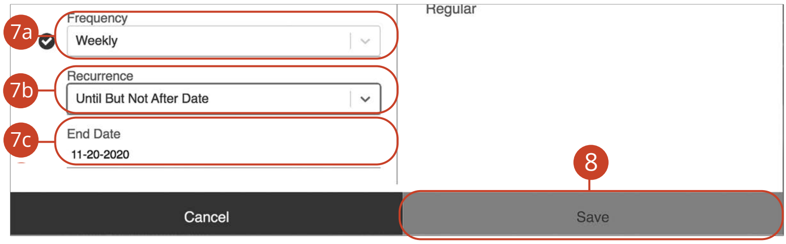
Creating a Template

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes.



In the **Sidebar Menu**, click **Loan Payments**.

1. Click the **Create Template** tab.
2. Enter a template name.
3. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
4. Use the drop-down menu to select a transfer type.
5. Enter the amount to transfer.
6. Enter a memo.



7. If you would like to set up a recurring transfer:

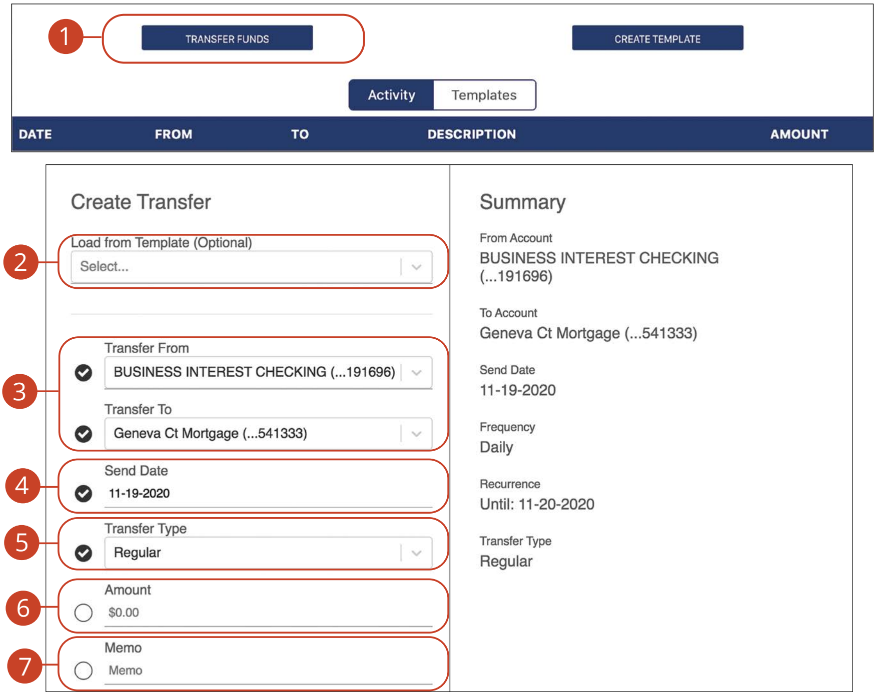
  a. Choose the frequency of the transfer.

  b. Choose how long the transfer should occur.

  c. Enter an end date or total number of transfers, if necessary.

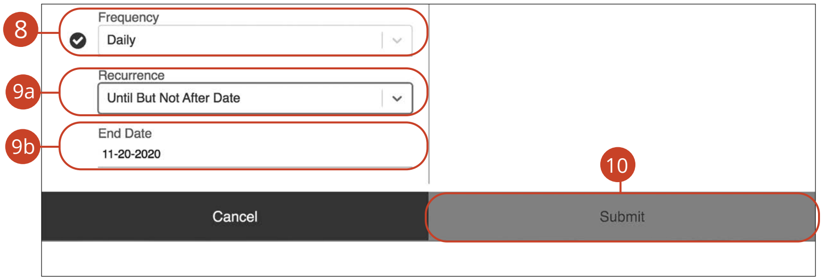
8. Click the **Save** button when you are finished.

Initiating a Transaction



In the **Sidebar Menu**, click **Loan Payments**.

1. Click the **Transfer Funds** tab.
2. (Optional) Use the drop-down to select a previously created template.
3. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
4. Enter the date to send the transaction.
5. Use the drop-down menu to select a transfer type.
6. Enter the amount to transfer.
7. Enter a memo.



8. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

9. For a recurring transfer:

a. Choose how long the transfer should occur.

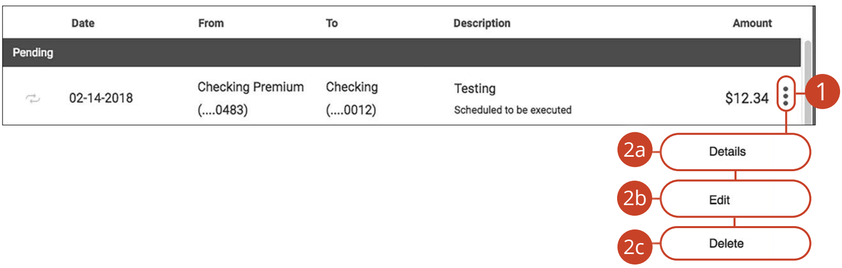
- **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
- **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.

b. Enter an end date or total number of transfers, if necessary.

10. Click the **Submit** button when you are finished.

Managing Loan Payments and Transfers

When you need to make changes to a loan transfer, you can view and manage all transfers through the Loan Transfers page.

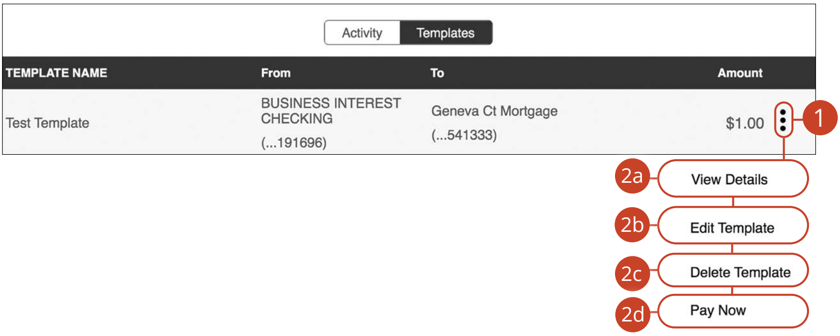


In the **Sidebar Menu**, click **Loan Payments & Transfers**.

1. Click the ⋮ icon.
2. From the drop-down menu, you have a few options:
   a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
   b. Click “Edit” to edit the transfer.
   c. Click “Delete” (Desktop) or “Cancel Transfer” (Mobile) to delete the transfer.

Editing or Deleting Templates

You can edit any of the templates on the Templates page. You can also delete an unecessary template. However, once a template is deleted, previous payments using the template do not change.



In the **Sidebar Menu**, click **Loan Payments & Transfers**.

Click the **Templates** button.

1. Click the ⋮ icon.
2. From the drop-down menu, you have a few options:
    a. Click “View Details” to view additional information about a specific template.
    b. Click “Edit Template” to edit the template.
    c. Click “Delete Template” to delete the template.
    d. Click “Pay Now” to use the template to initiate a transaction.

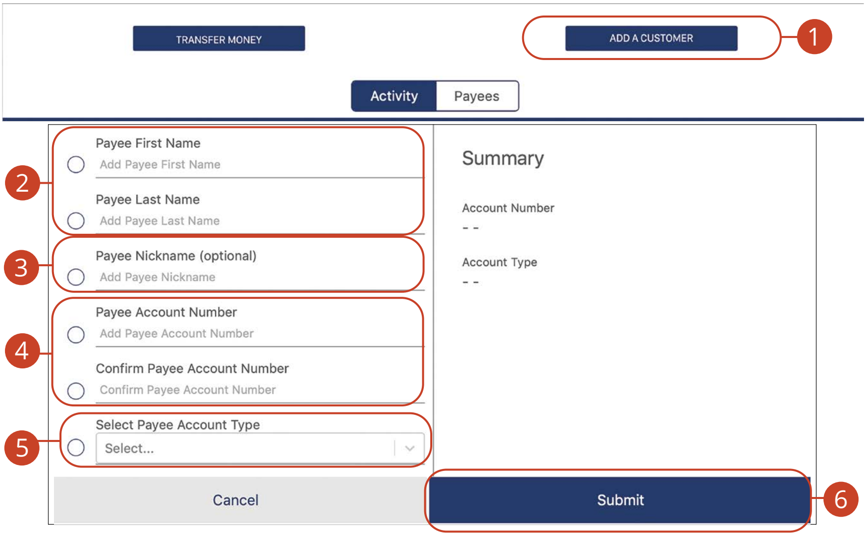
Transactions

Pay FNBML Customer

If you have a friend or relative that also banks through First National Bank of Moose Lake, Account to Account allows you to send money to them immediately. By using their account number, you can send them electronic payments.

Adding a Payee

Whether it's a one-time payment or a frequent occurrence, managing your payees lets you send money in just a few clicks. Once you send a friend money for the first time, they are added to your list of payees, making repeat payments even easier.

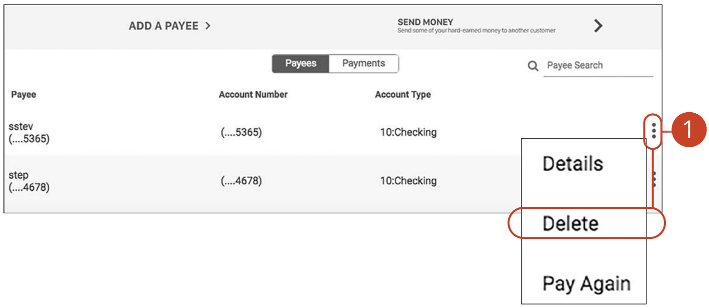


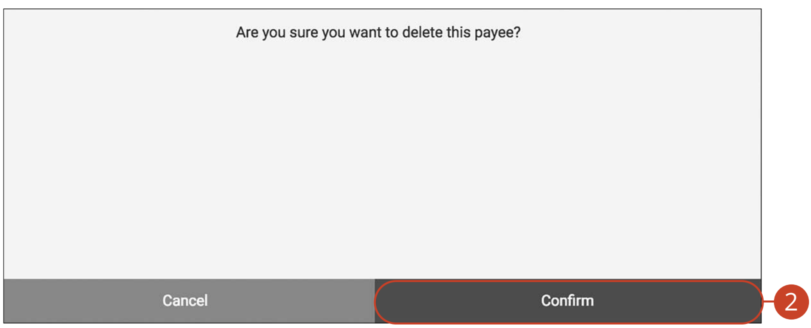
In the **Sidebar Menu**, click **Pay FNBML Customer**.

1. Click the **Add A Customer** tab.
2. Enter the Payee first and last name.
3. (Optional) Enter a Nickname.
4. Enter and confirm the account number.
5. Use the drop-down to select an account type.
6. Click the **Submit** button.
7. Click the **Confirm** button.

Deleting a Payee

If you no longer wish to send money to a payee, they can easily be removed.



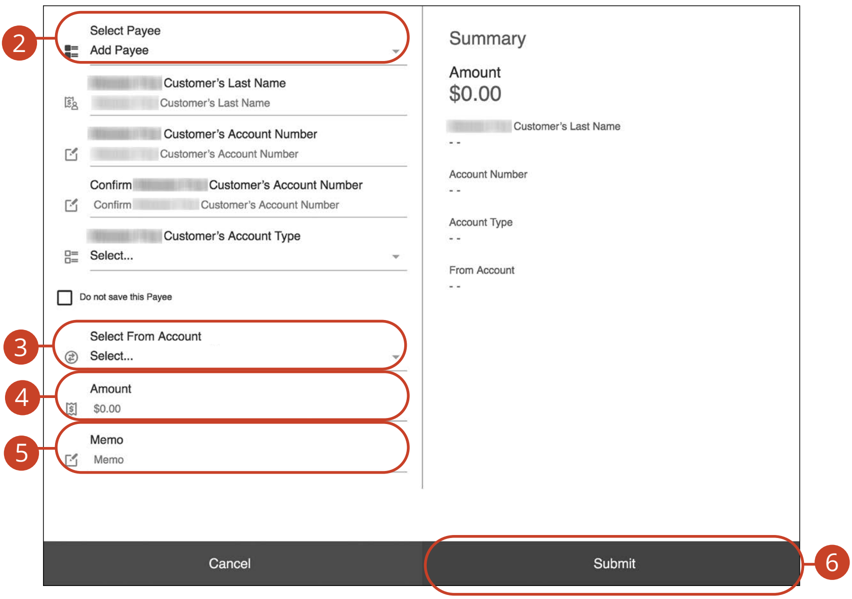


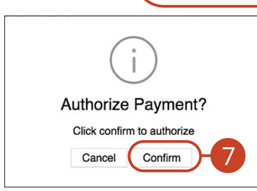
In the **Sidebar Menu**, click **Account to Account**.

1. Click the ⋮ icon and select “Delete” (Desktop) or “Delete Payee” (Mobile) from the drop-down.
2. Click the **Confirm** button when you are finished.

Sending Money

You can quickly and easily send money to your existing payees.



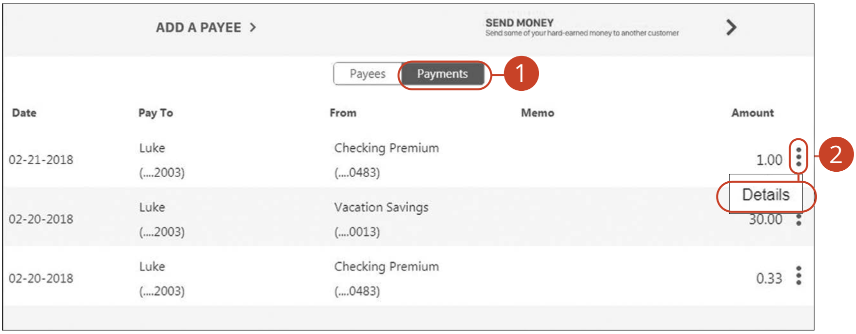


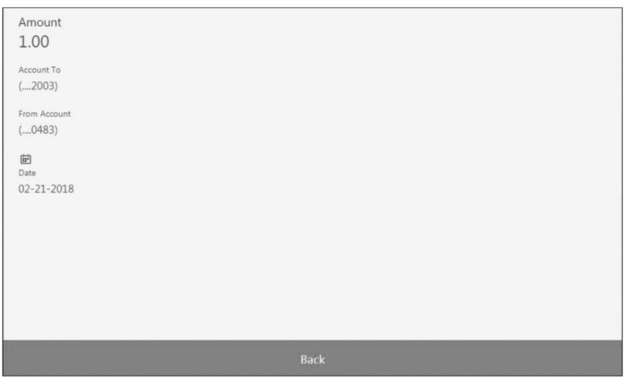
In the **Sidebar Menu**, click **Pay FNBML Customer**.

1. Click the **Transfer Money** button.
2. Use the drop-down menu to select a payee.
3. Use the drop-down menu to choose an account to send money from.
4. Enter the amount to send.
5. (Optional) Enter a memo.
6. Click the **Submit** button when you are finished.
7. Click the **Confirm** button.

Viewing Payment Details

You can view details about any transaction within the **Payments** tab.





In the **Sidebar Menu**, click **Pay FNBML Customer**.

1. Click the **Payments** tab.
2. Click the ⋮ icon and select "Details" to view additional information about a specific transfer.

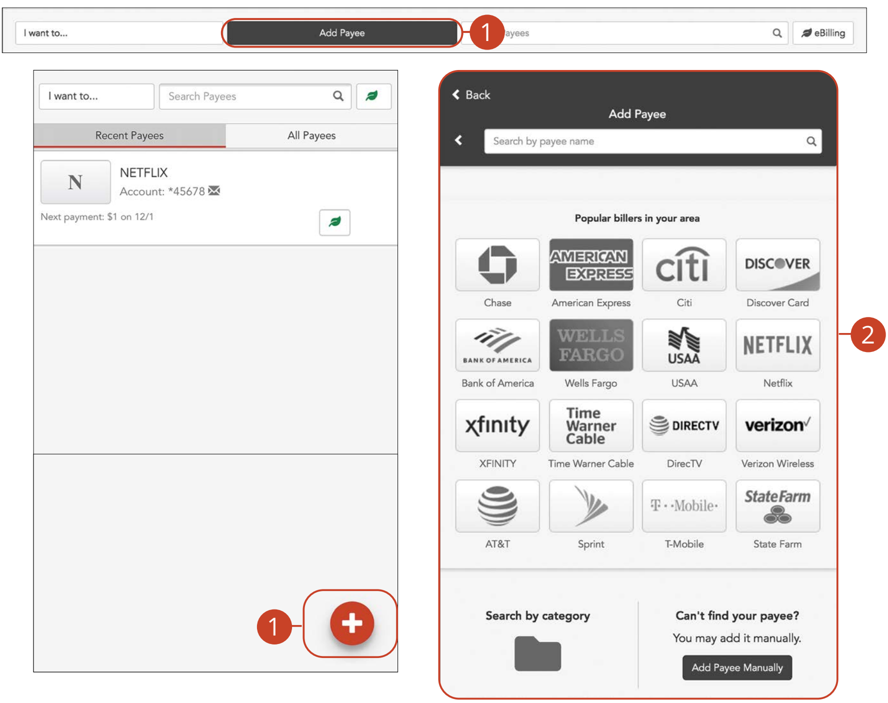
Enhanced Bill Pay

Bill Pay Overview

Make a Payment with First National Bank of Moose Lake allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments all in one place.

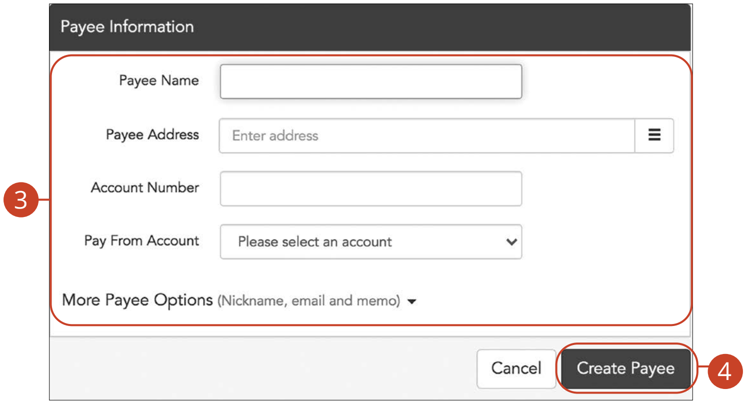
Creating a Payee

The person or company to whom you are sending funds to is known as the payee. A payee can be almost any company or person such as a department store, cable TV provider or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.



In the **Sidebar Menu**, click **Make a Payment**.

1. On a desktop computer, click the **Add Payee** button. On a mobile device, click the button and select “Add Payee.”
2. Click on one of the preloaded payees, or click the **Add Payee Manually** button to create a new payee.



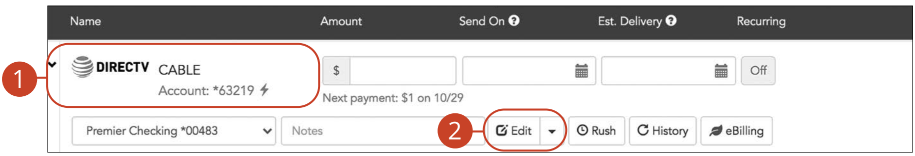
3. Enter the new payee's information and account details. (This will vary by payee.)

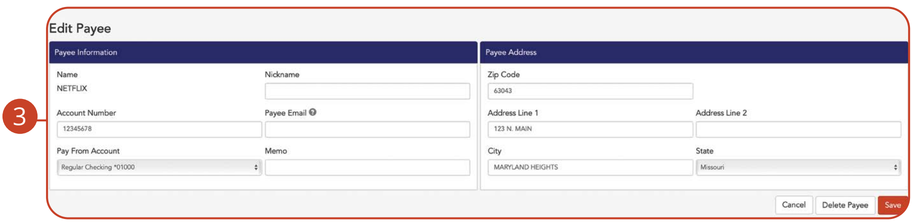
4. Click the **Create Payee** button.

Enhanced Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.





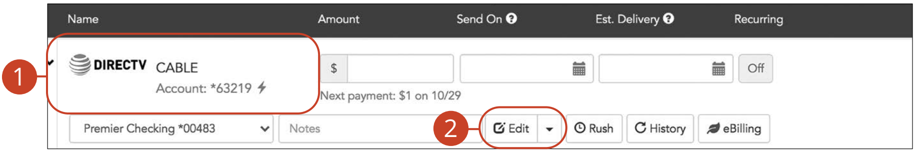
In the **Sidebar Menu**, click **Make a Payment**.

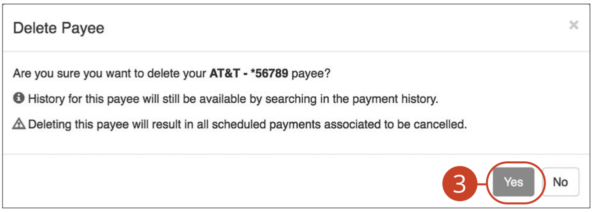
1. Click on the payee you wish to edit to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button.
3. Make your changes and click the **Save** button when you are finished.

Enhanced Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payments.





In the **Sidebar Menu**, click **Make a Payment**.

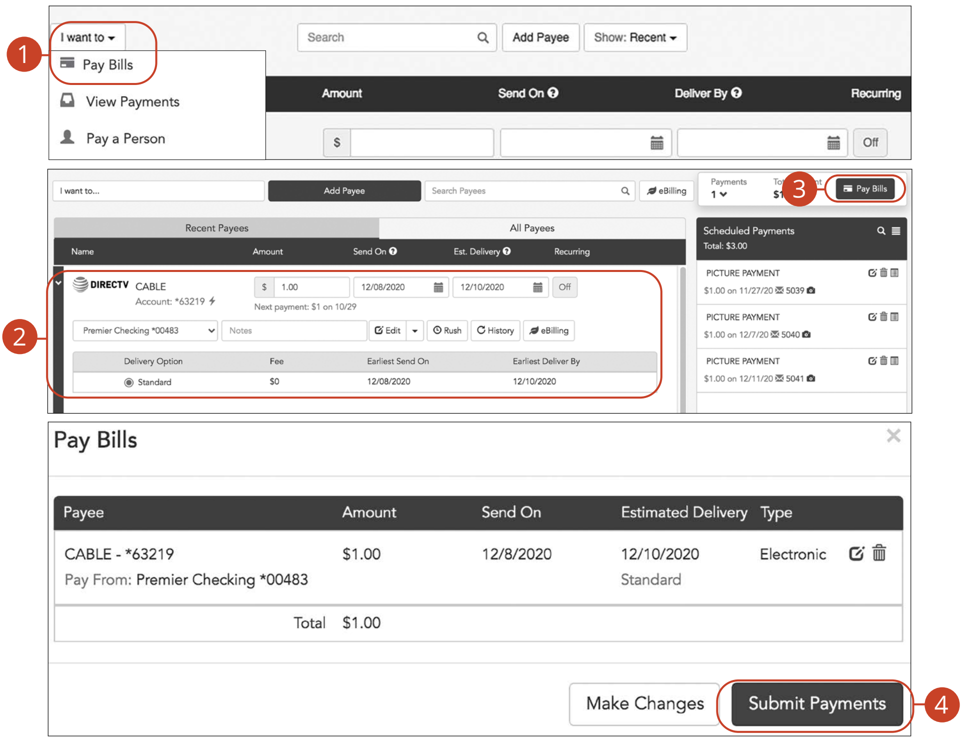
1. Click on the payee you wish to delete to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button and select “Delete Payee”.
3. Click the **Yes** button.

Enhanced Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. To pay a bill, simply find your payee and fill out the payment information beside their name.

Desktop

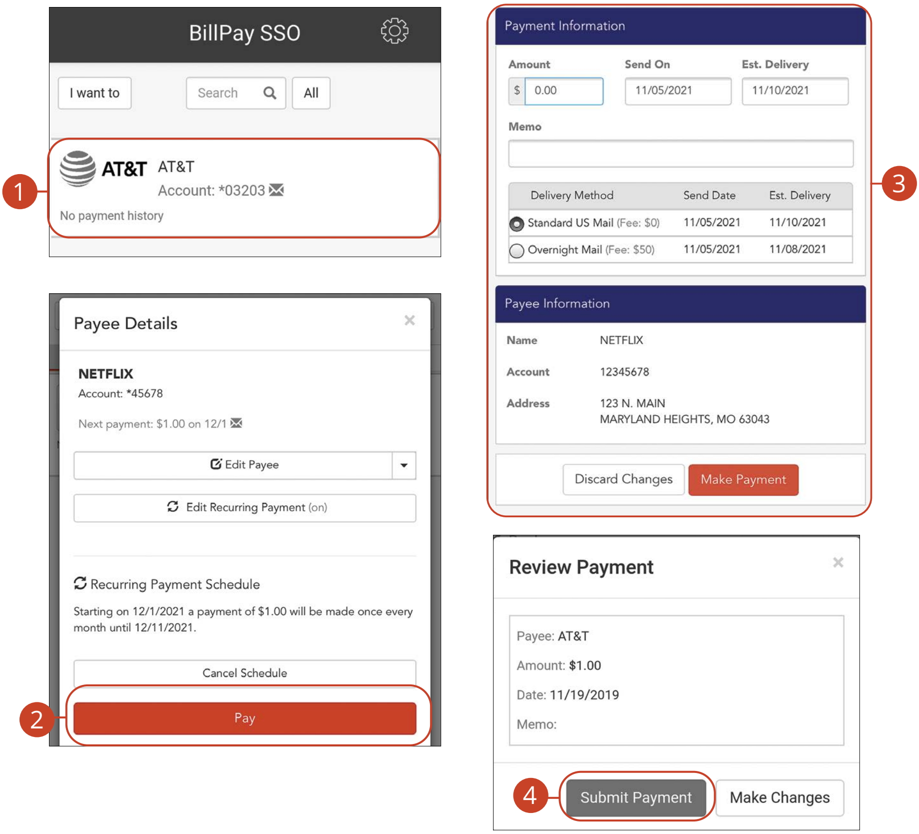


In the **Sidebar Menu**, click **Make a Payment**.

1. Select **Pay Bills** using the “I want to” drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button when you are finished.

Note: The Send On date is the day the funds will be deducted from your account. The Deliver By date is the estimated delivery date of the payment based on the Send On date.

Mobile



In the **Sidebar Menu**, click **Make a Payment**.

1. Click on the bill you would like to pay.
2. Click the **Pay** button.
3. Enter the payment information and click the **Make Payment** button.
4. Click the **Submit Payment** button when you are finished.

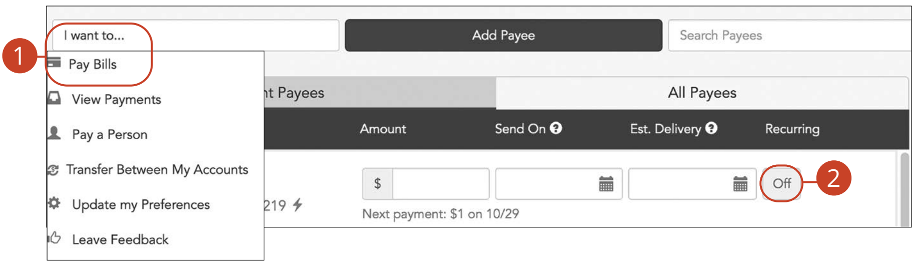
Note: The Send On date is the day the funds will be deducted from your account. The estimated Delivery Date is the estimated delivery date of the payment based on the Send On date.

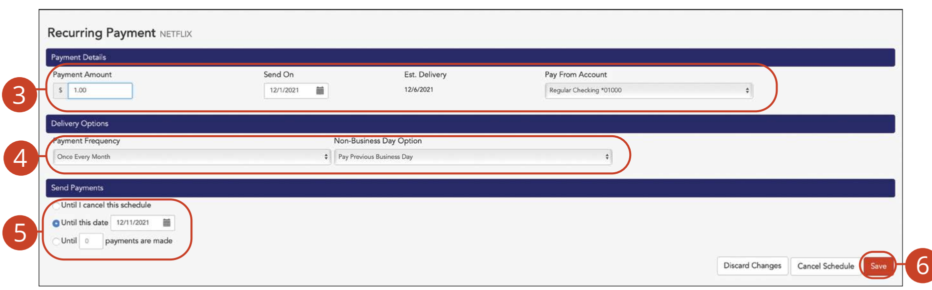
Enhanced Bill Pay

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Desktop

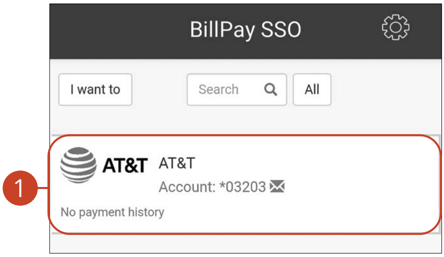


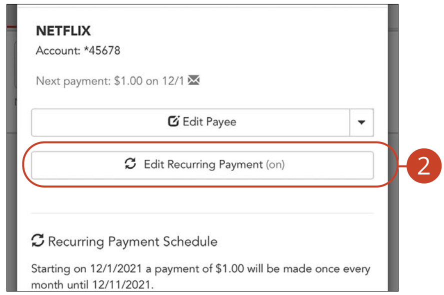


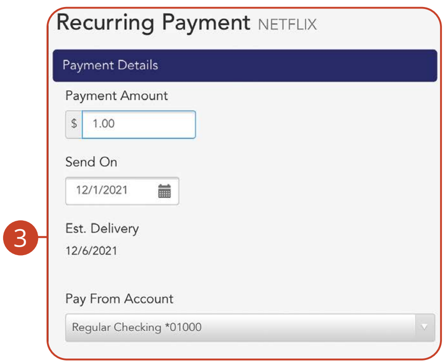
In the **Sidebar Menu**, click **Make a Payment**.

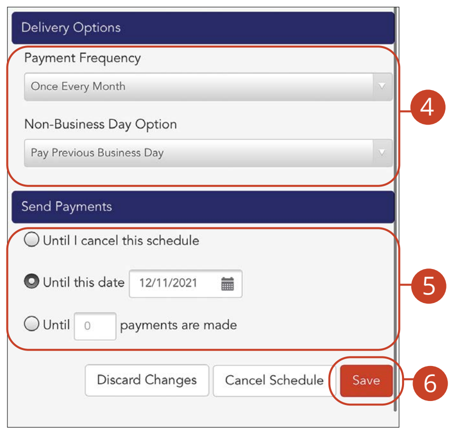
1. Select **Pay Bills** using the “I want to” drop-down.
2. Click the **Recurring Payment** from “Off” to “On” button.
3. Enter the payment amount, first payment date and select a pay from account.
4. Enter the payment frequency and the non-business day option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

Mobile









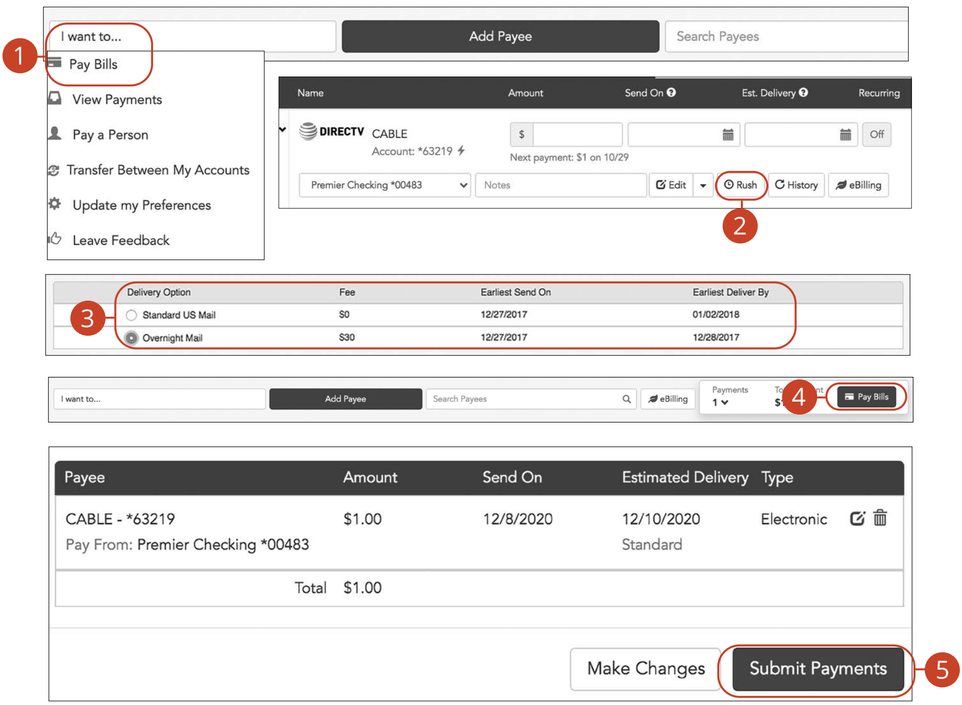
In the **Sidebar Menu**, click **Make a Payment**.

1. Click on the bill you would like to pay.
2. Click the **Edit Recurring Payment** button.
3. Enter the payment amount, send on date and pay from account.
4. Enter the Payment Frequency and the Non-Business Day Option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

Enhanced Bill Pay

Rush Delivery

A Rush Delivery option is available if you need a payment to process faster than the standard rate. A standard fee may occur.



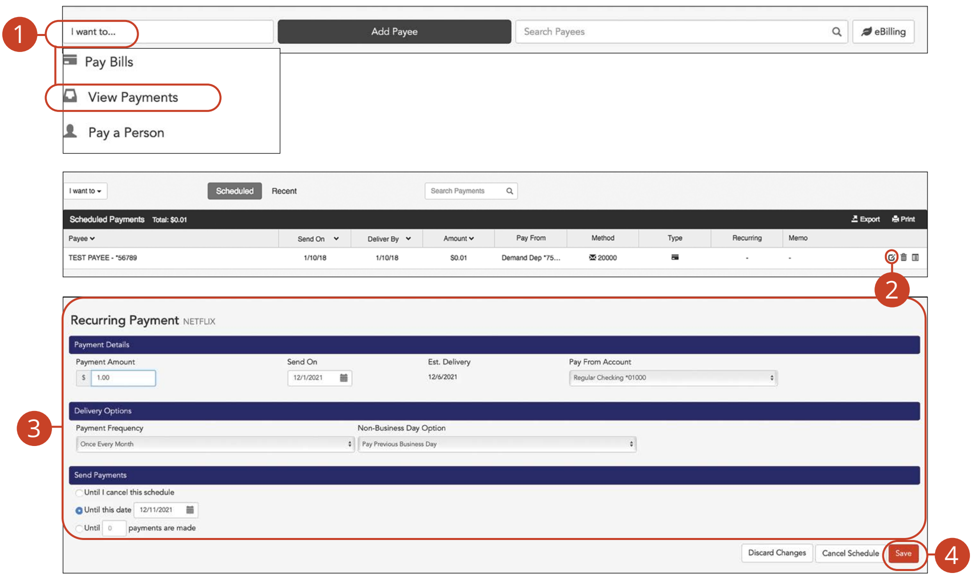
In the **Sidebar Menu**, click **Make a Payment**.

1. Select **Pay Bills** using the “I want to” drop-down.
2. Click the **Rush** button.
3. Select a delivery option.
4. Click the **Pay Bills** button.
5. Click the **Submit Payments** button when you are finished.

Enhanced Bill Pay

Editing a Payment

You can edit a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



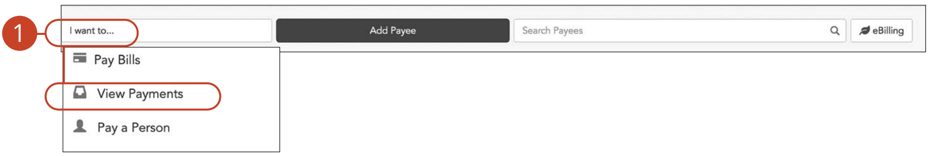
In the **Sidebar Menu**, click **Make a Payment**.

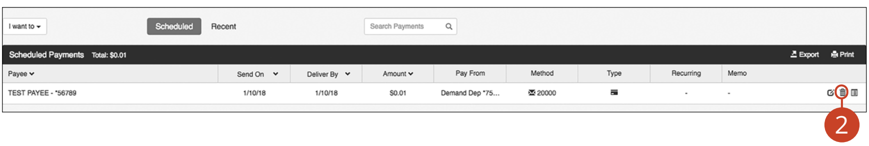
1. Select **View Payments** using the "I want to" drop-down.
2. Click the icon.
3. Edit the payment information.
4. Click the **Save** button when you are finished.

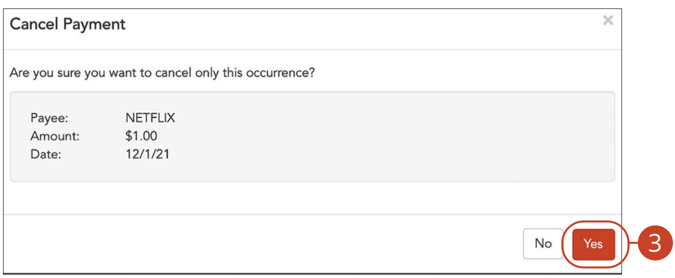
Enhanced Bill Pay

Deleting a Payment

You can delete a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.







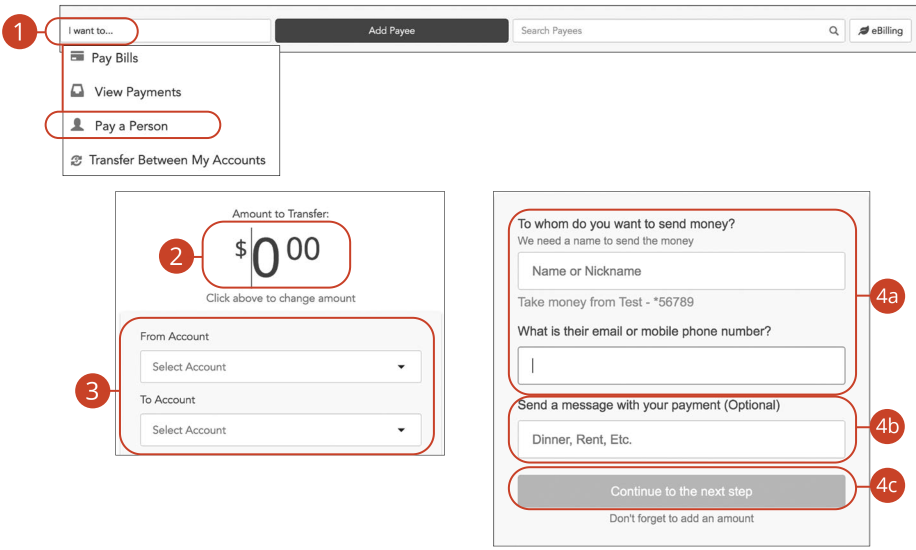
In the **Sidebar Menu**, click **Make a Payment**.

1. Select **View Payments** using the "I want to" drop-down.
2. Click the icon.
3. Click the **Yes** button when you are finished.

Enhanced Bill Pay

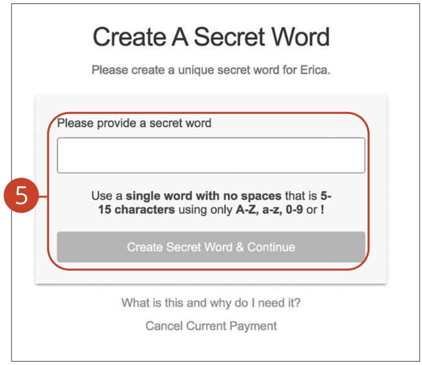
Pay a Person

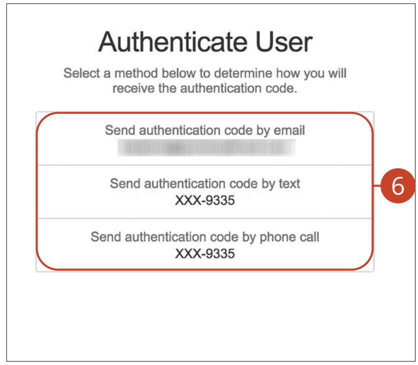
Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that makes sending and receiving money as easy as emailing and texting.

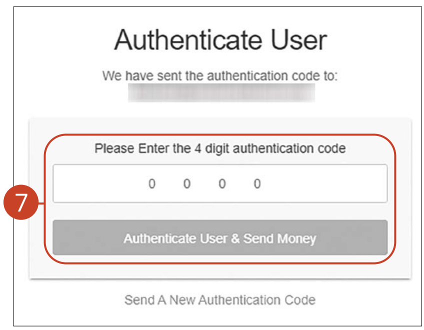


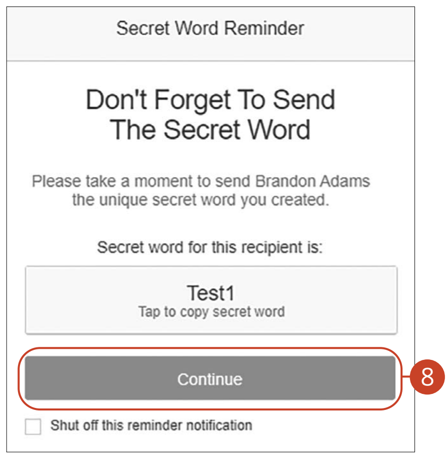
In the **Sidebar Menu**, click **Make a Payment**.

1. Select **Pay a Person** using the “I want to” drop-down.
2. Enter the amount to send.
3. Select the from and to accounts using the drop-downs.
4. Create a recipient:
    a. Enter the recipient’s name, email address or mobile phone number.
    b. (Optional) Enter a message to send with your payment.
    c. Click the **Continue to the next step** button.









5. Create a secret word and click the **Create Secret Word & Continue** button.
6. Select an authentication code delivery method.
7. Enter the four digit authentication code and click the **Authenticate User & Send Money** button.
8. Copy the secret word and send it to the recipient. Click the **Continue** button when you are finished. A summary screen will appear.

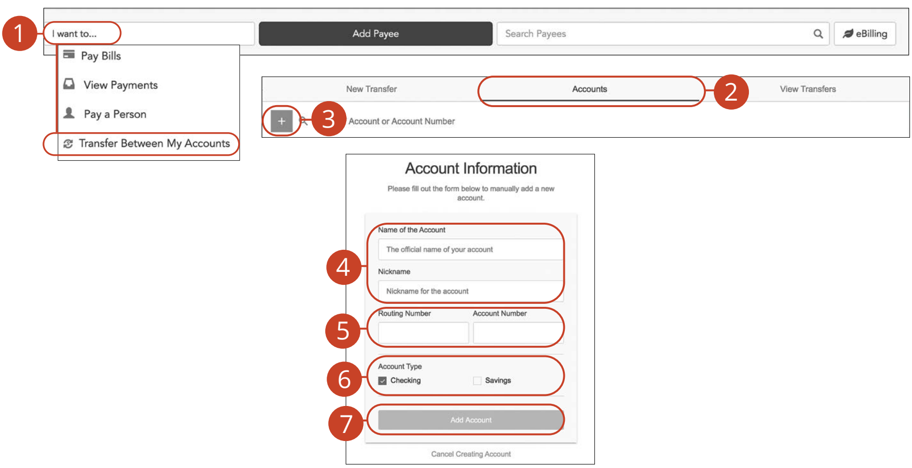
Note: The secret word is a unique word that you create for each recipient. They then will use that secret word to collect the money that you send them. Secret words are not case sensitive.

Enhanced Bill Pay

Transfer Between My Accounts

Adding an External Account

Your private accounts at other financial institutions can be linked to online banking with First National Bank of Moose Lake, so you can transfer money between two banks without ever leaving home! When you add another account, you are asked to verify your ownership of that account by confirming two small deposits First National Bank of Moose Lake makes into the external account.



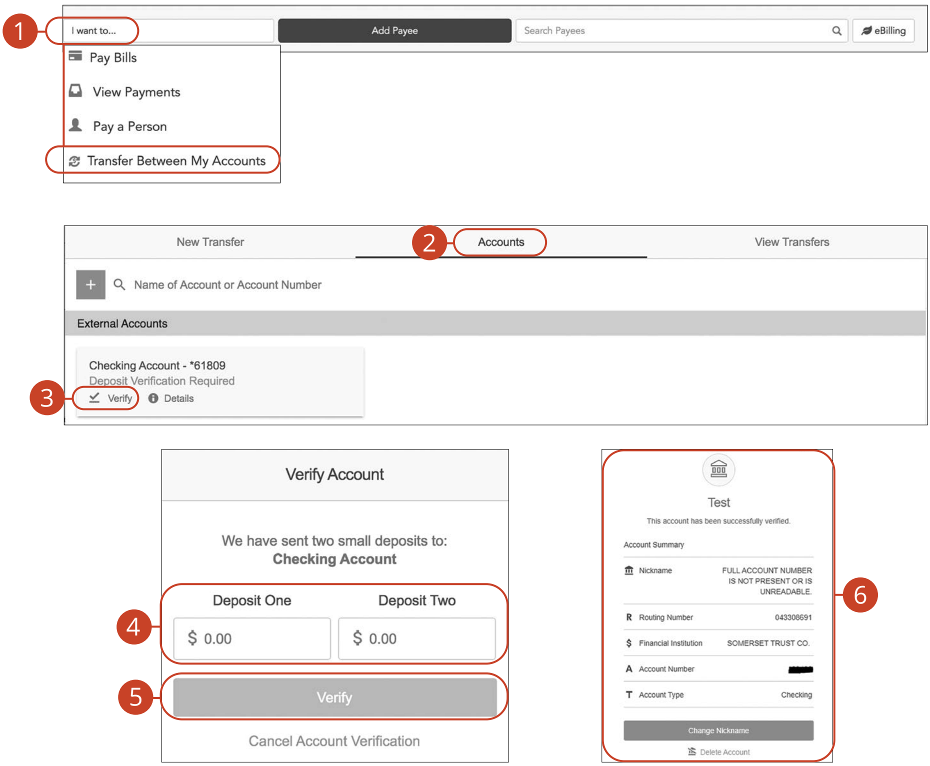
In the **Sidebar Menu**, click **Make a Payment**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the + icon to add an account.
4. Enter a name and nickname for the account.
5. Enter the routing number and account number.
6. Choose an account type.
7. Click the **Add Account** button.

Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the **Accounts** tab to verify the account.

Verifying an External Account

As soon as First National Bank of Moose Lake makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.

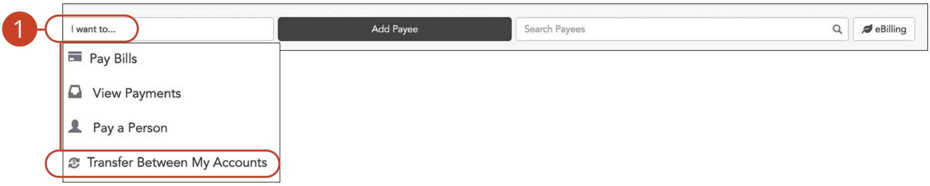


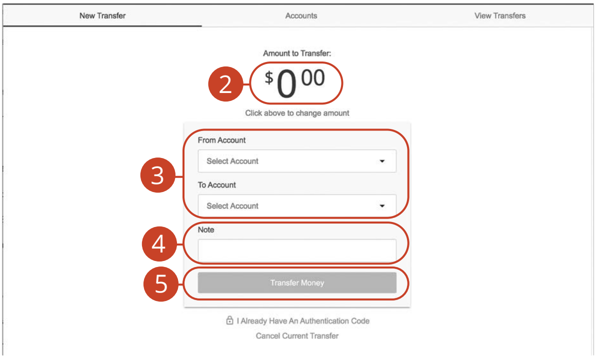
In the **Sidebar Menu**, click **Make a Payment**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the "Verify" link.
4. Enter the deposit amounts.
5. Click the **Verify** button.
6. A confirmation message will appear.

Transfering Money

Easily make transfers between your accounts. These transactions go through automatically, so your money is always where you need it to be.





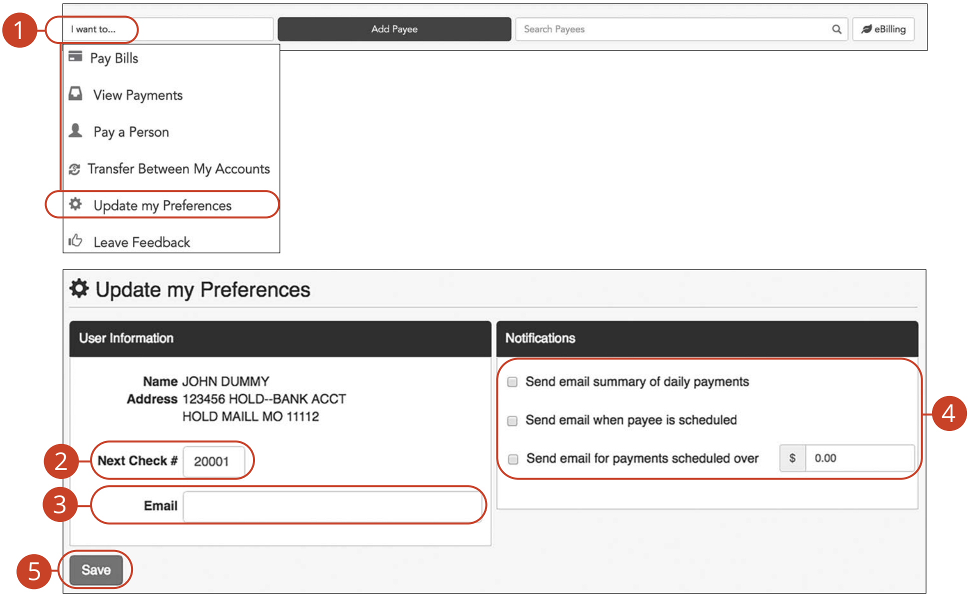
In the **Sidebar Menu**, click **Make a Payment**.

1. Select **Transfer Between My Accounts** using the “I want to” drop-down.
2. Enter an amount.
3. Use the drop-downs to select a “From” and “To” account.
4. (Optional) Enter a note.
5. Click the **Transfer Money** button.

Enhanced Bill Pay

Updating Preferences

Control what information is sent to you and how you receive it. You can update your next check number, email address and notification preferences.



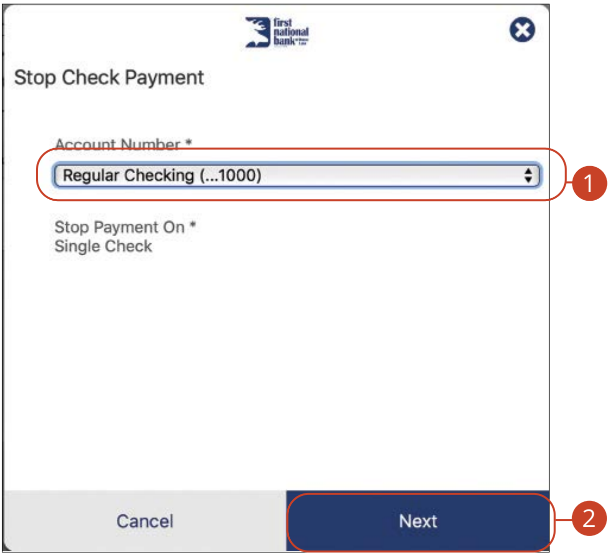
In the **Sidebar Menu**, click **Make a Payment**.

1. Select **Update my Preferences** using the “I want to” drop-down.
2. Update your next check number.
3. Update your email address.
4. Update your notification preferences.
5. Click the **Save** button when you are finished.

Services

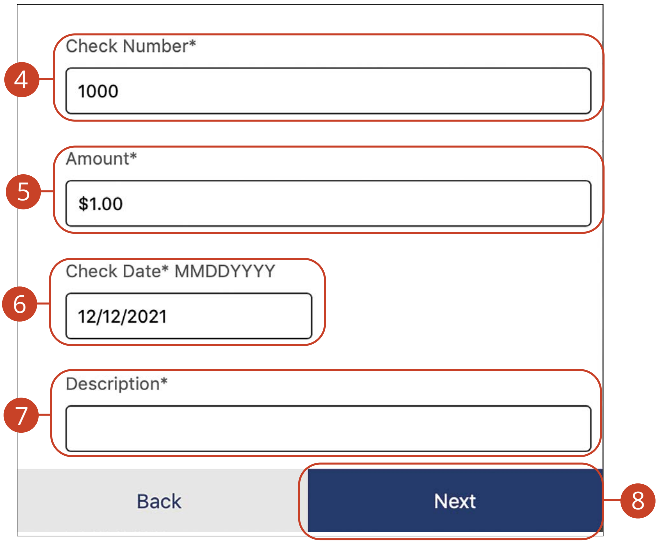
Stop Payment Request

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please contact us during our business hours at 218-485-4441.



In the **Sidebar Menu**, click **Stop Check Payment**.

1. Select an account using the "Account Number" drop-down.
2. Click the **Next** button.



3. Enter the check number.

4. Enter an amount.

5. Enter the check date.

6. Enter a Description.

7. Click the **Submit** button when you are finished.

Note: You will be notified on the confirmation screen if there is a fee assessed for stopping a payment.

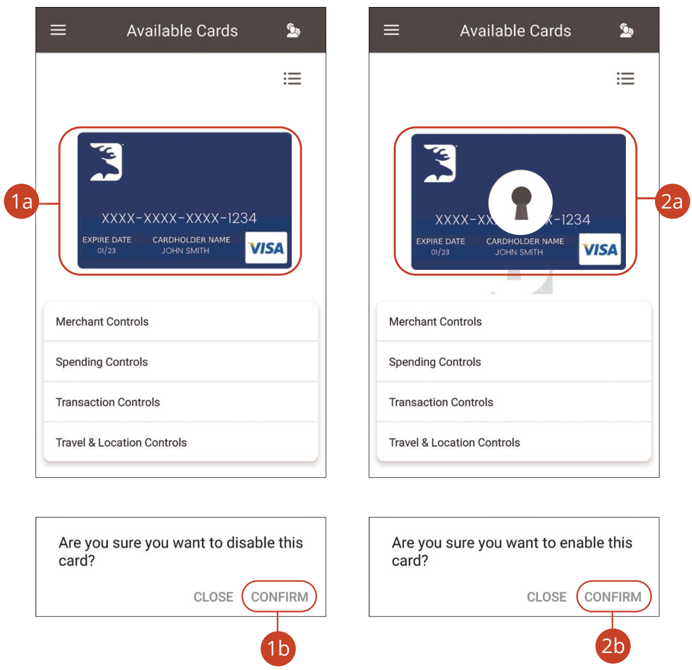
Services

Mobile Manage Cards

Our card management feature helps you control your cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.



In the **Sidebar Menu**, click **Manage My Debit Card**.

1. To disable a card:
    a. Click on the card you would like to disable.
    b. Click the **Confirm** button.
2. To enable a card:
    a. Click on the card you would like to enable.
    b. Click the **Confirm** button.

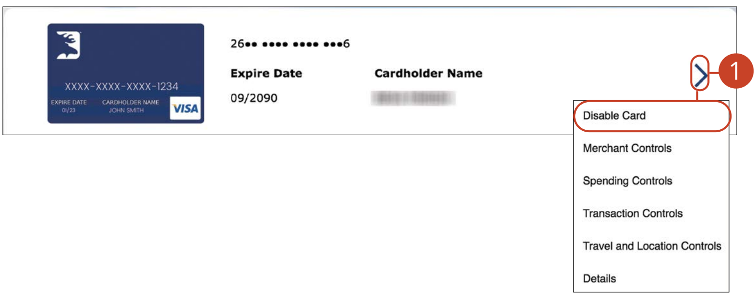
Services

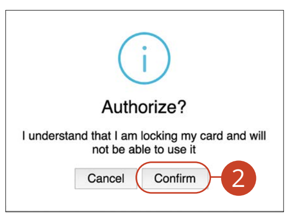
Desktop Manage Cards

Our card management feature helps you control your cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.





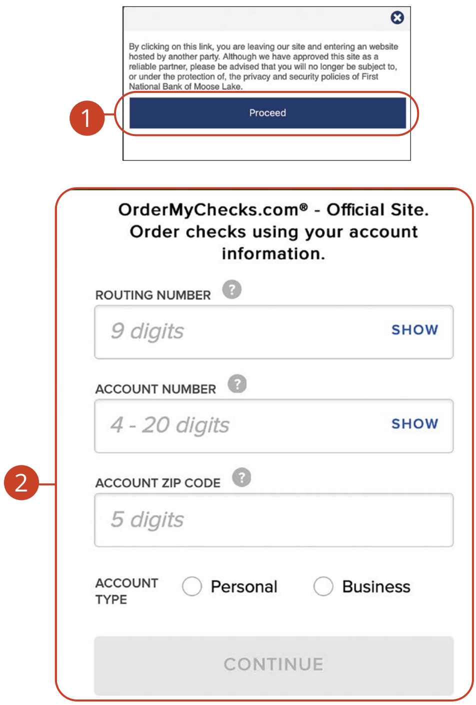
In the **Sidebar Menu**, click **Manage My Debit Cards**.

1. Click the > icon and select either “Disable Card” or “Enable Card” from the drop-down.
2. Click the **Confirm** button.

Services

Reordering Checks

If you've previously ordered checks through First National Bank of Moose Lake, you can conveniently reorder checks online at any time through our trusted vendor's website.



In the **Sidebar Menu**, click **Reorder Check**.

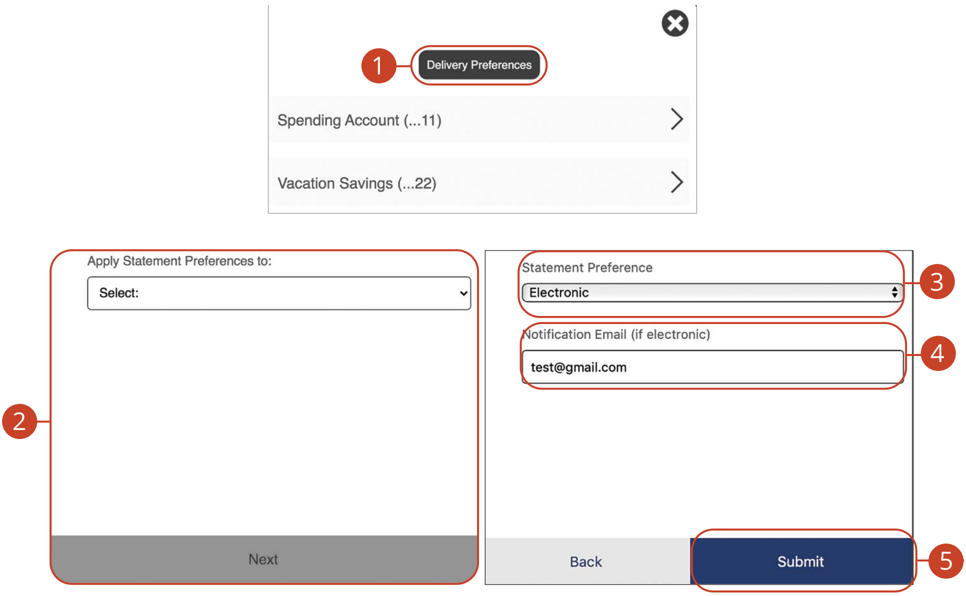
1. Click the **Proceed** button.
2. Complete your order on our vendor's website.

Note: If you notice that you are missing checks, please contact us at 218-485-4441 right away, so that we can take precautions to safeguard against identity theft and fraud.

Services

Statement Delivery

You can change how you receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while eStatements are sent via email in a PDF form.



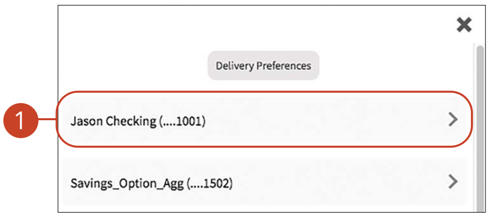
In the **Sidebar Menu**, click e**Statements**.

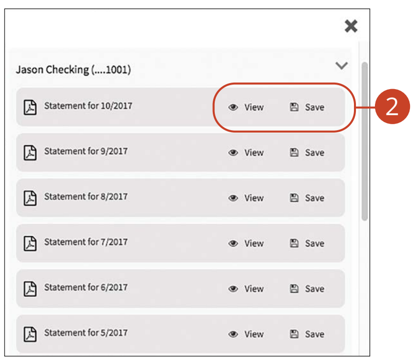
1. Click the **Delivery Preferences** button.
2. Select an account to apply statement preferences to and click the **Next** button.
3. Choose a Statement Preverence in drop-down.
4. Add or change your email address.
5. Click the **Submit** button when you are finished.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.





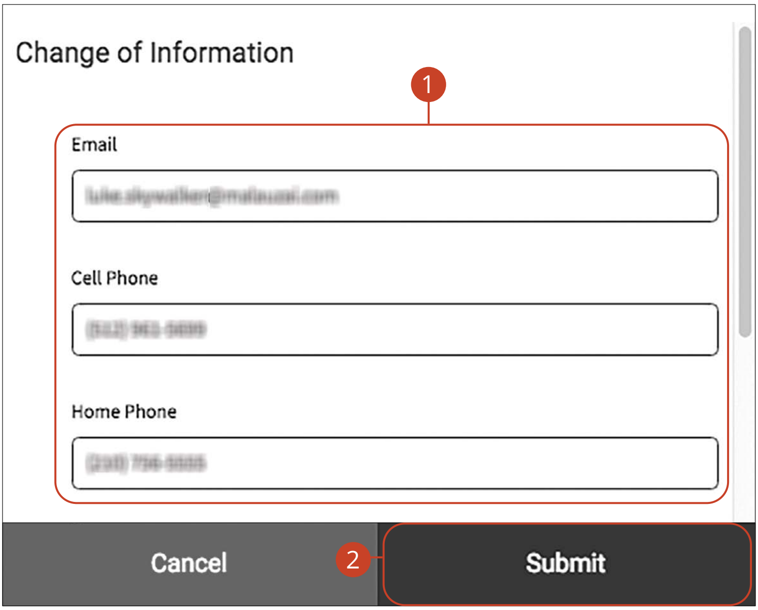
In the **Sidebar Menu**, click **eStatements**.

1. Select an account.
2. Click either the **View** or **Save** button to view or save the statement.

Settings

Profile

It is important to maintain current contact information on your account. You can do this by updating your profile.



In the drop-down at the top-right corner of the page, click **Profile**.

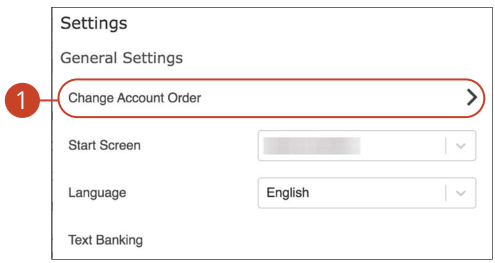
1. Update your contact information in the provided fields.
2. Click the **Submit** button when you are finished making changes.

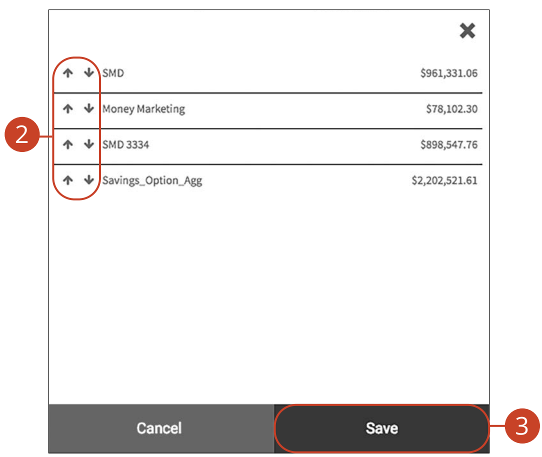
Settings

Settings

Changing Account Order

The Home page and your accounts should appear in a way that is fitting for you. The order in which your accounts appear on the Home page can be changed in Settings to suit your needs and preferences.





In the drop-down at the top right corner of the page, click **Settings**.

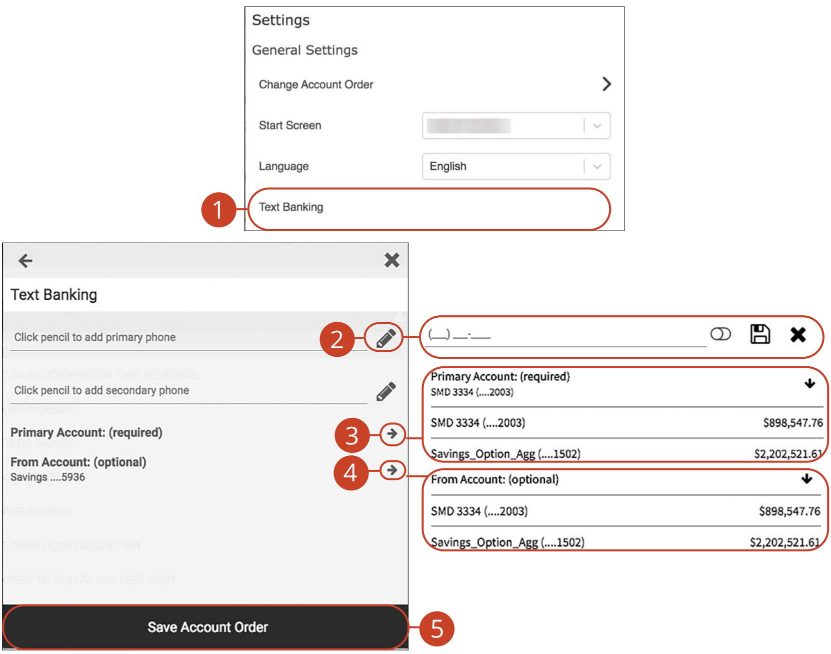
1. Click the **Change Account Order** button.
2. Select the up or down arrows to change the order of your accounts.
3. Click the **Save** button when you are finished.

Settings

Text Enrollment

Text Banking allows you to manage your accounts while on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

Desktop

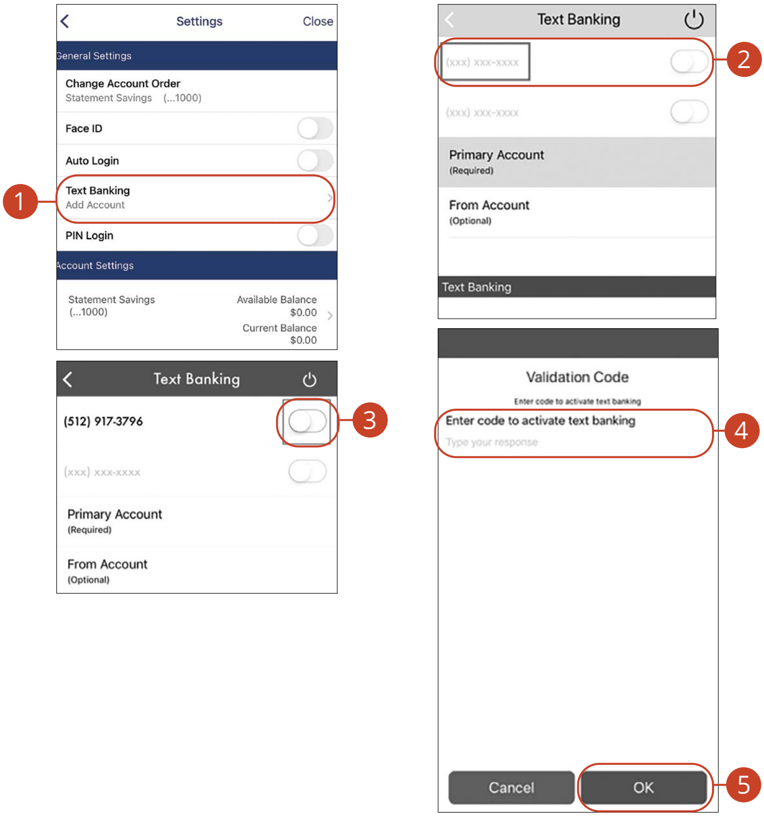


In the drop-down at the top-right corner of the page, click **Settings**.

1. Click the **Text Banking** button.
2. Click the icon to enter your SMS text number, then click the icon to save your number.
3. Click the ➔ icon to select a primary account to enroll in Text Banking.
4. (Optional) To receive transfer alerts, click the ➔ icon to select a From Account.
5. Click the **Save Account Order** button when you are finished.

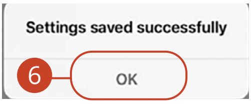
Note: Once you sign up for Text Banking, you will receive a text confirmation.

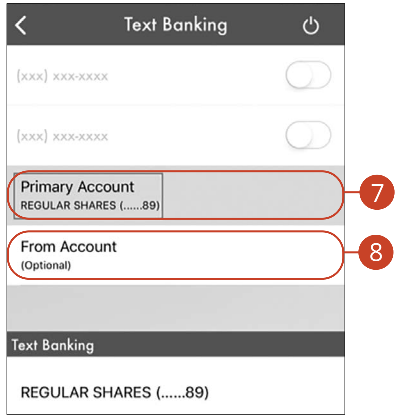
Mobile



In the drop-down at the top right corner of the screen, click **Settings**.

1. Click the **Text Banking** button.
2. Enter the phone number you want Text Banking Alerts to be sent to.
3. Toggle the switch next to the phone number to enable Text Banking.
4. Enter the validation code that was texted to you.
5. Click the **OK** button.





6. Click the **OK** button.

7. Select a Primary account from the drop-down.

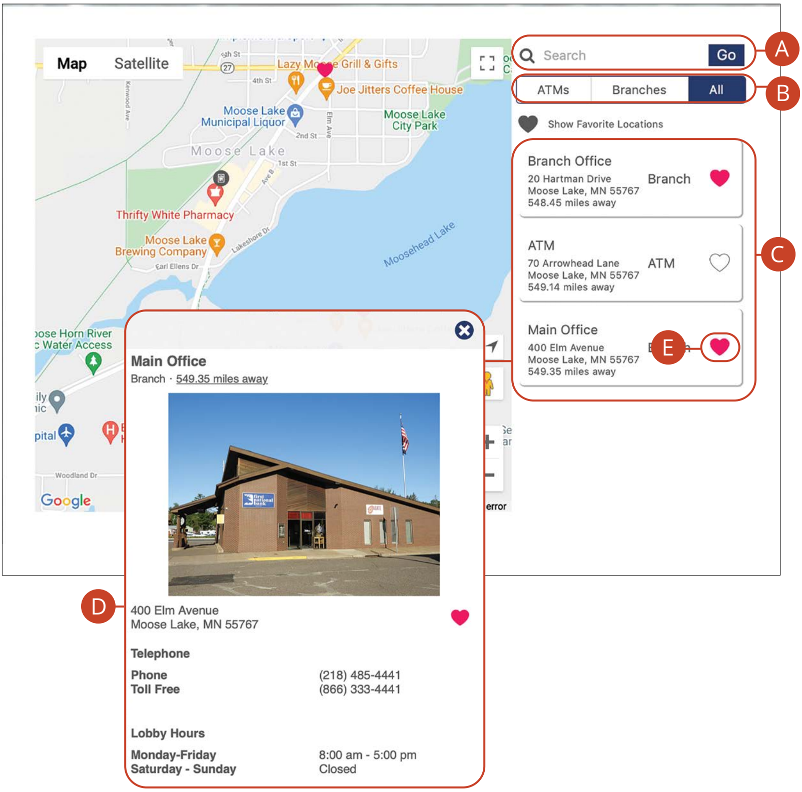
8. (Optional) To receive transfer alerts, select a From Account from the drop-down.

Commands for Text Banking	
BAL	Request account balance
HIST	Request account history
TRANS	Transfer funds between accounts
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Locations (Desktop)

Branches and ATMs

If you need to locate a First National Bank of Moose Lake branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the drop-down at the top right corner of the page, click **Locate Us** .

A. The search bar allows you to find locations within a specific location.

B. You can locate a First National Bank of Moose Lake branch or ATM by checking the appropriate box.

C. Details about branches or ATMs are displayed on he right side of the page.

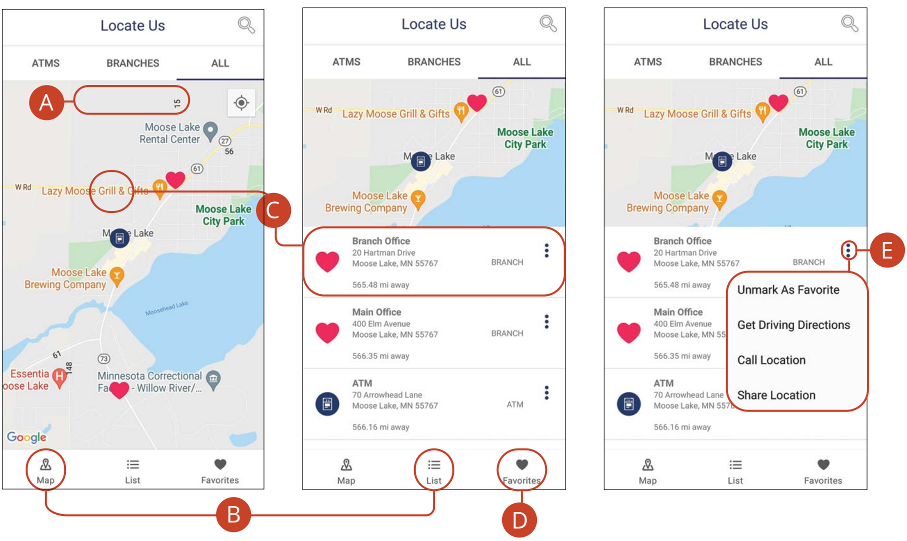
D. Click on a branch to view additional information.

E. Click the ♡ icon to save a location as a favorite.

Locations (Android)

Branches and ATMs

If you need to locate a First National Bank of Moose Lake branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the drop-down at the top right corner of the screen, click **Locate Us**.

A. The search bar allows you to find branch and ATM locations.

B. Click on the Map icon or the List icon to view the locations on a map or as a list.

C. Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.

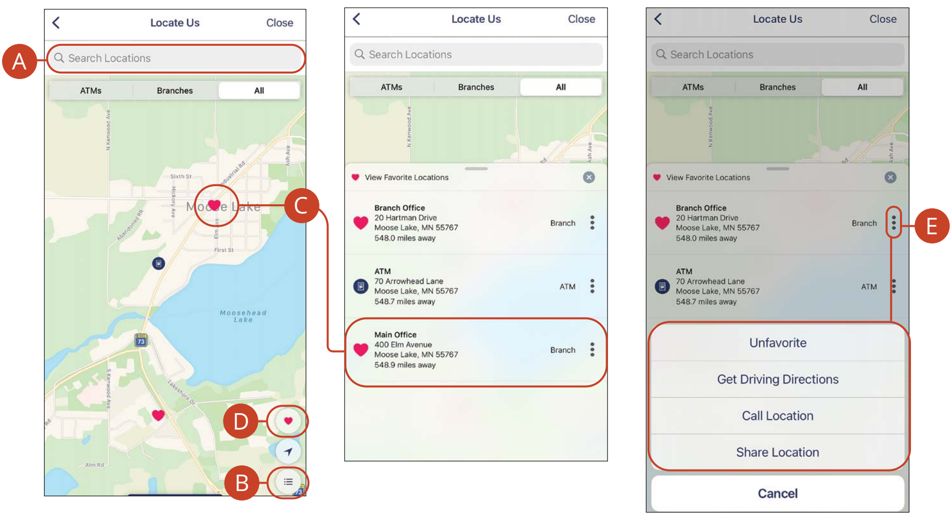
D. Click on the Favorites icon to view you favorite locations.

E. Click the ⋮ icon to view additional options, such as Unmark As Favorites, Get Driving Directions, Call Location and Share Location.

Locations (Apple)

Branches and ATMs

If you need to locate a First National Bank of Moose Lake branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the drop-down at the top right corner of the screen, click **Locate Us**.

A. The search bar allows you to find branch and ATM locations.

B. Click on the icon to view the locations as a list.

C. Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.

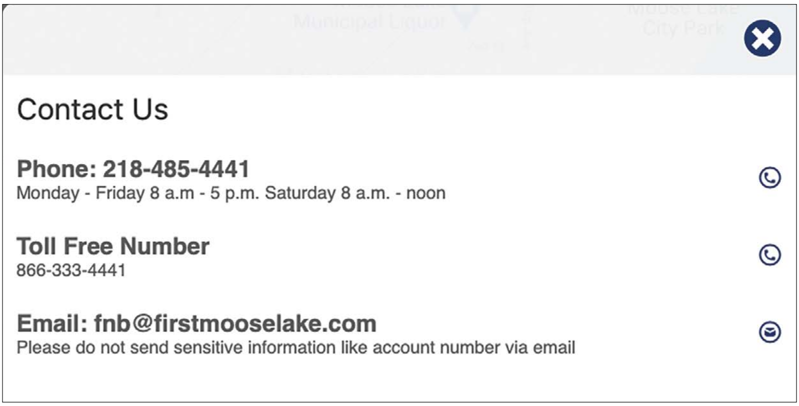
D. Click on the icon to view you favorite locations.

E. Click the icon to view additional options, such as Favorite, Get Driving Directions, Call Location and Share Location.

Contact Us

Important Phone Numbers

You can contact <<Name>> about a lost or stolen card, or about any other issue you may have. Our important phone numbers are listed on our Contact Us page.



In the drop-down at the top right corner of the page, click **Contact Us**.

first national bank of Moose Lake

Member FDIC

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218-485-4441

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www.firstmooselake.com