



# **Consumer Online Banking Guide**

Published by Murphy & Company, Inc.  
13610 Barrett Office Drive, Suite 206  
St. Louis, MO 63021  
[www.mcompany.com](http://www.mcompany.com)

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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](https://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.

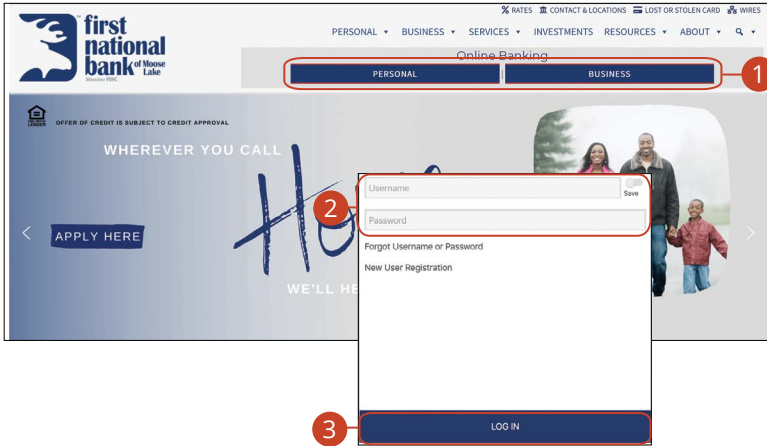
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

# 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!

The first screenshot shows a login form with fields for Username and Password, a Save button, and a link for 'Forgot Username or Password' circled in red. Below the link is a 'New User? Register Here' link. A red circle with the number 1 points to the 'Forgot Username or Password' link.

The second screenshot shows a 'Help' screen with a drop-down menu for 'Select...' and a 'Submit' button at the bottom. A red circle with the number 2 points to the 'Submit' button.

The third screenshot shows a 'Password Reset' screen with a 'Done' button at the top right and a 'Verify' button at the bottom. A red circle with the number 3 points to the 'Verify' button.

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.



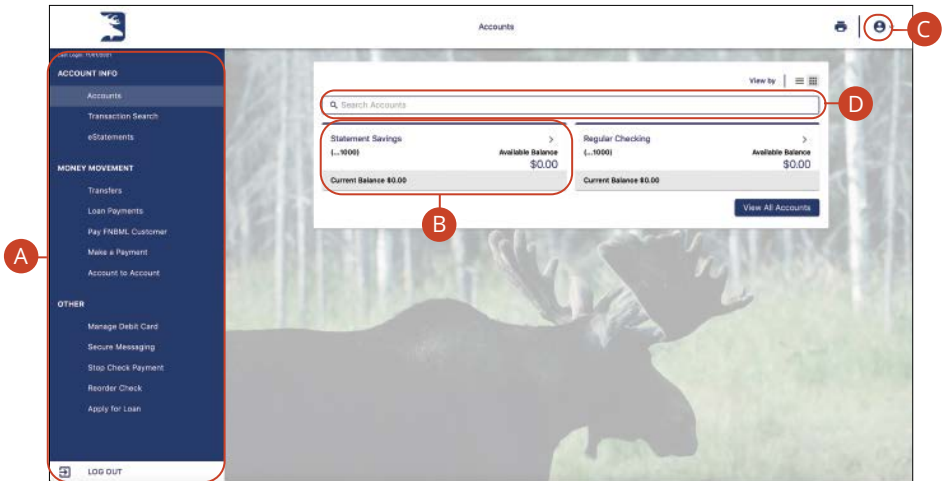
**Note:** If you lock yourself out with too many invalid login attempts, you can reset your password after completing the required verification steps. You will not be able to change your password if your account has been locked by First National Bank of Moose Lake. Please contact First National Bank 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!

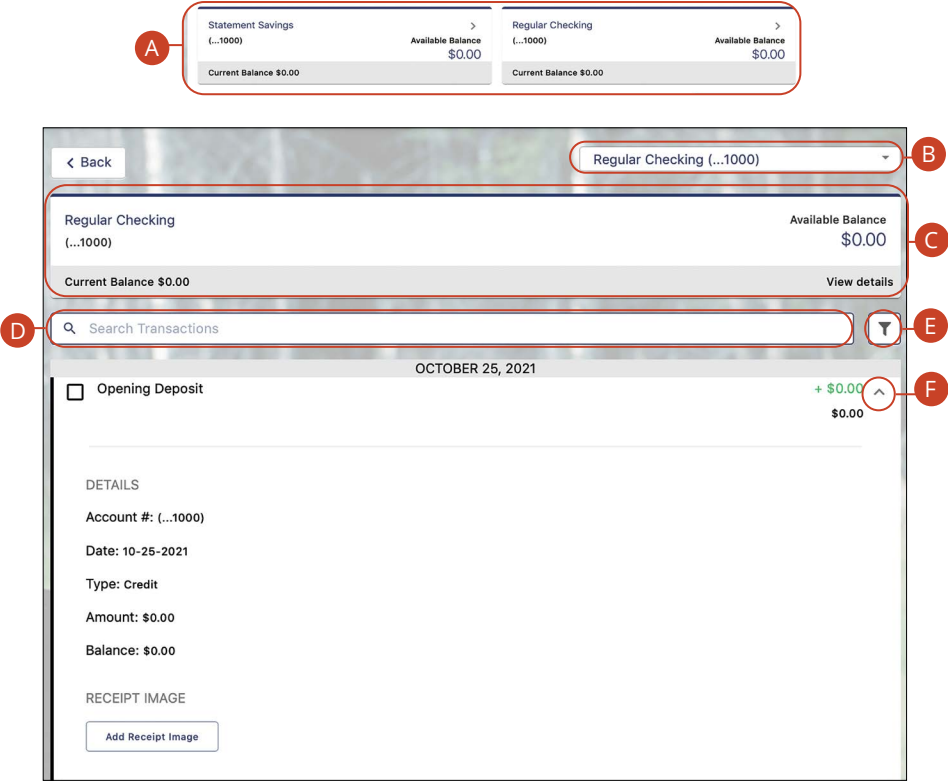
### Desktop





- 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.

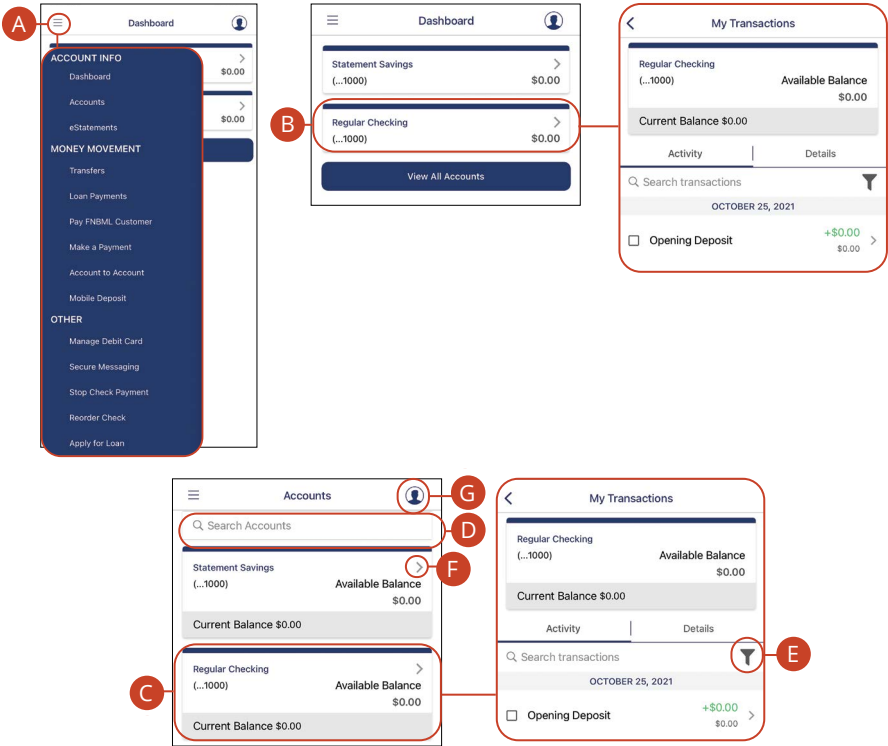
### Desktop Account Details

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.

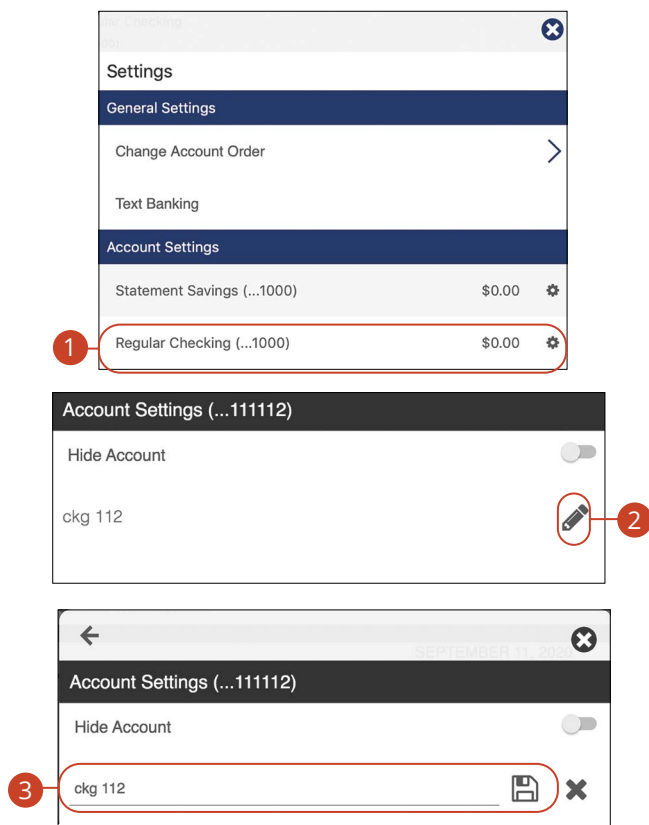



# Accounts Page



## 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.

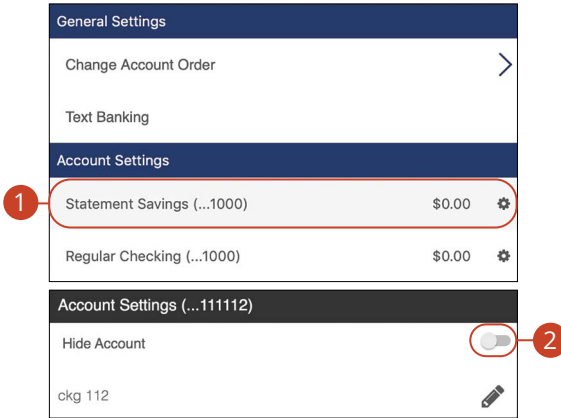
### Edit Nickname




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.

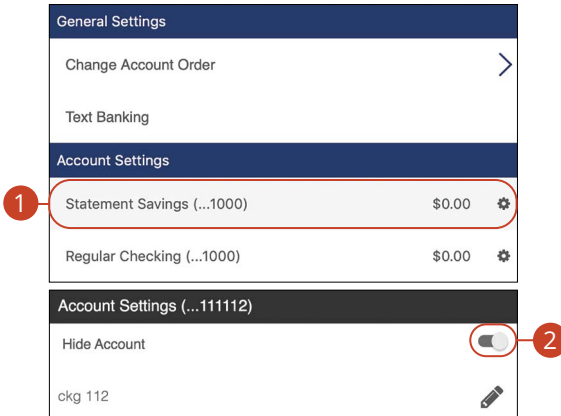
## Hide Account




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.

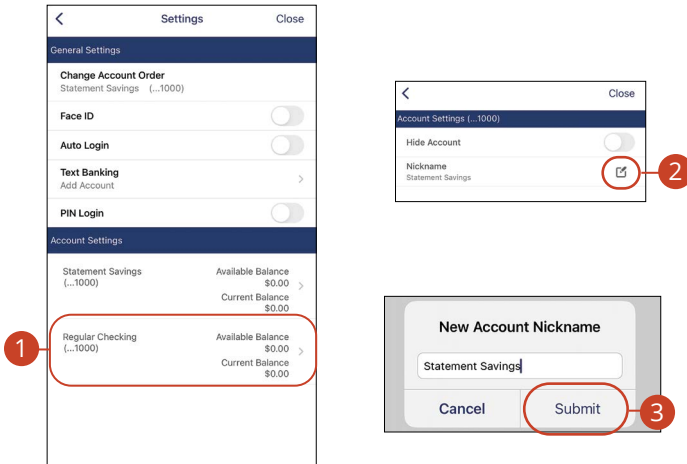
# Accounts Page


## Mobile Account Preferences




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

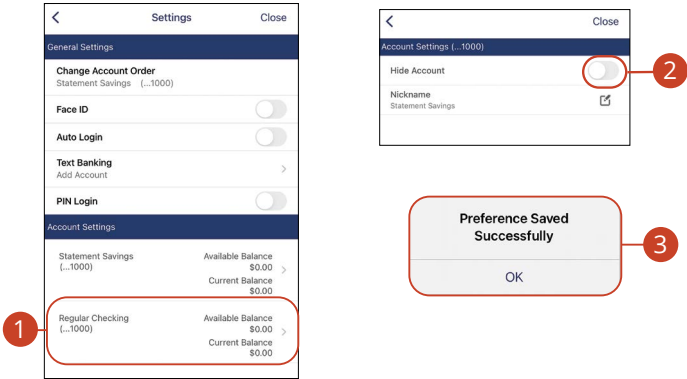
### Edit Nickname



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.

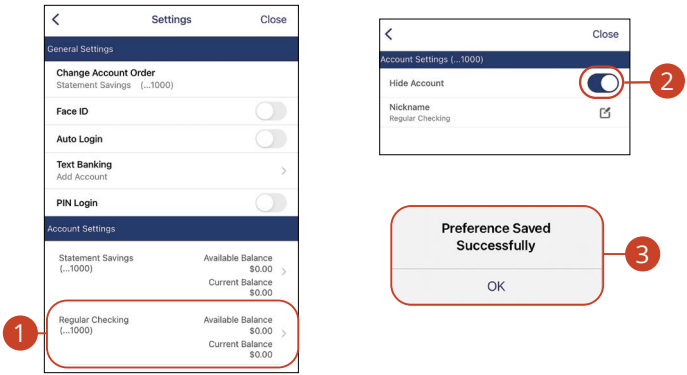
Hide Account



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.

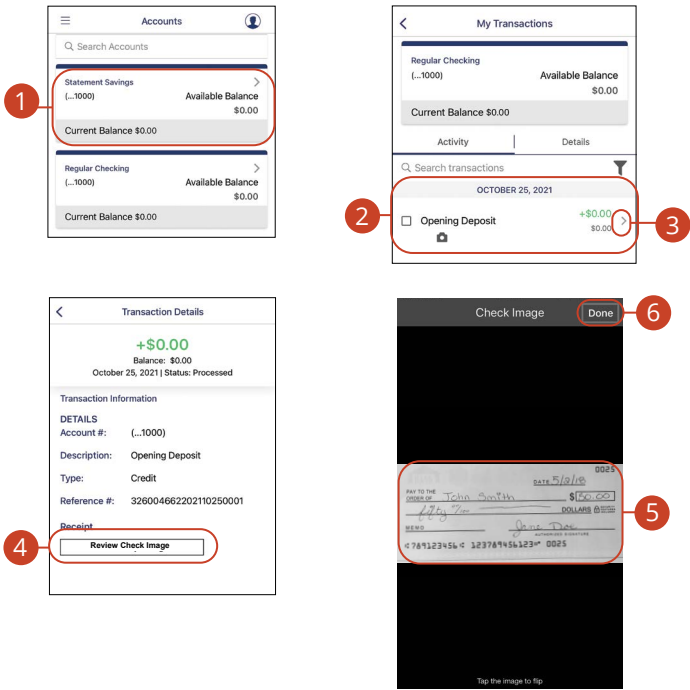
### Desktop

The screenshot displays the mobile banking interface on a desktop. At the top, a red box labeled '1' highlights the account balance section, which includes 'Statement Savings' and 'Regular Checking' with their respective available and current balances. Below this, a transaction for 'DEPOSIT' on 'DECEMBER 13, 2020' is shown, with a red box labeled '2' highlighting the deposit icon. The transaction details on the left include 'Acct#: (...0008)', 'Trans Date: 12-13-2020', 'Check #: 3072592', 'Description: DEPOSIT', 'Trans. Type: Credit', and a long label. The 'DEPOSIT IMAGE' section on the right shows a check from 'Demo Bank' dated '12-13-2020' payable to 'REVA GRETA PARISH' for '\$ 2044.55'. A red box labeled '4' highlights the 'Front Image' and 'Back Image' links below the check image. At the bottom, another transaction for 'DEPOSIT' on 'DECEMBER 9, 2020' is shown, with a red box labeled '3' highlighting the expand icon next to the transaction amount.




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 .
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 attaching receipts, invoices and other images to each transaction.

### Desktop

The screenshot shows the Accounts Page interface. At the top, there are two account cards: 'Statement Savings (...1000)' and 'Regular Checking (...1000)'. Both show an 'Available Balance' of \$0.00 and a 'Current Balance' of \$0.00. A red circle with the number '1' highlights the 'Regular Checking (...1000)' card.

Below the account cards, the 'Regular Checking (...1000)' account is selected. The page shows the 'Current Balance \$0.00' and a 'View details' link. A search bar labeled 'Search Transactions' is present. Below the search bar, a transaction list is shown for 'OCTOBER 25, 2021'. The first transaction is 'Opening Deposit' with a status of '+ \$0.00' and a balance of '\$0.00'. A red circle with the number '2' highlights the '+ \$0.00' status.

Below the transaction list, there is a 'DETAILS' section for the 'Opening Deposit' transaction. It shows the following information:
 

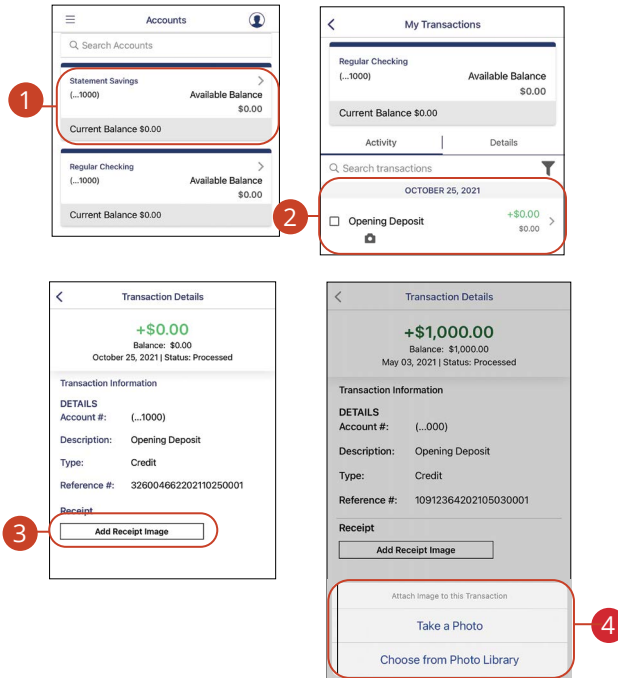
- Account #: (...1000)
- Date: 10-25-2021
- Type: Credit
- Amount: \$0.00
- Balance: \$0.00

At the bottom of the details section, there is a 'RECEIPT IMAGE' section with an 'Add Receipt Image' button. A red circle with the number '3' highlights this button.

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.

ALERTS

STEP 1: Set-up how you would like to be notified

**Configure** 1

---

**Email Enabled** 2a

Enter the email address where you wish to receive email alerts

Optional secondary email address

**Save** 2b

*Email alerts cannot be disabled in order to communicate in the event of an emergency*

---

**SMS Enabled** 3a

Enter the phone number where you wish to receive text alerts

Optional secondary phone number

3b Enable number for alerts? ☒

Enable number for alerts? ☐


*Depending on your service plan, standard text messaging and data rates may apply.*




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 the validation code.

## Mobile Delivery Preferences

The image shows the 'Alerts' settings screen. At the top, there is a back arrow, the title 'Alerts', and a 'Close' button. Below this is the 'Delivery Options' section, which contains three icons: Email, Text, and Push. A red circle with the number 1 highlights these icons. Below the delivery options is the 'Configure Alerts' section, which contains two sections: 'Security Alerts' and 'Account Alerts', each with a right arrow. To the right of the main screen, there are three input fields: 'Primary Email Address', 'Secondary Email Address', 'Primary Phone Number', and 'Secondary Phone Number'. A red circle with the number 2 highlights the 'Primary Email Address' field. A red circle with the number 3 highlights the 'Primary Phone Number' field and its toggle. A red circle with the number 4 highlights the 'Push Notifications' toggle.

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

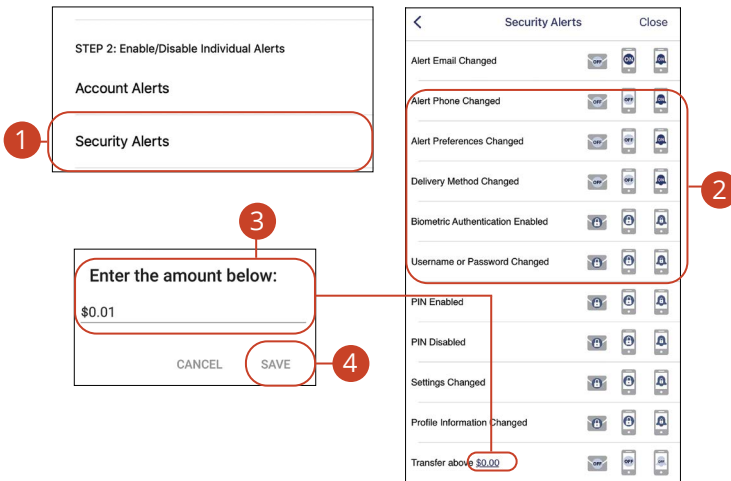
1. Click the  icon to change your email alert settings. Click the  icon to change your text alert settings. Click the  icon to change your push alert settings.
2. For email alerts, enter your email address and click the **Save** button.
3. For text alerts, enter your phone number and click the toggle.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

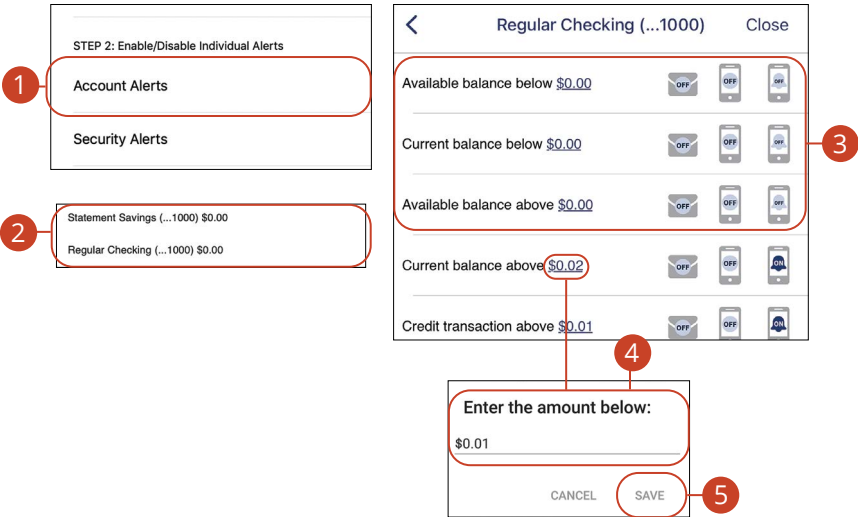
3. Enter a dollar amount, if required.
4. Click the **Save** button.



**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.

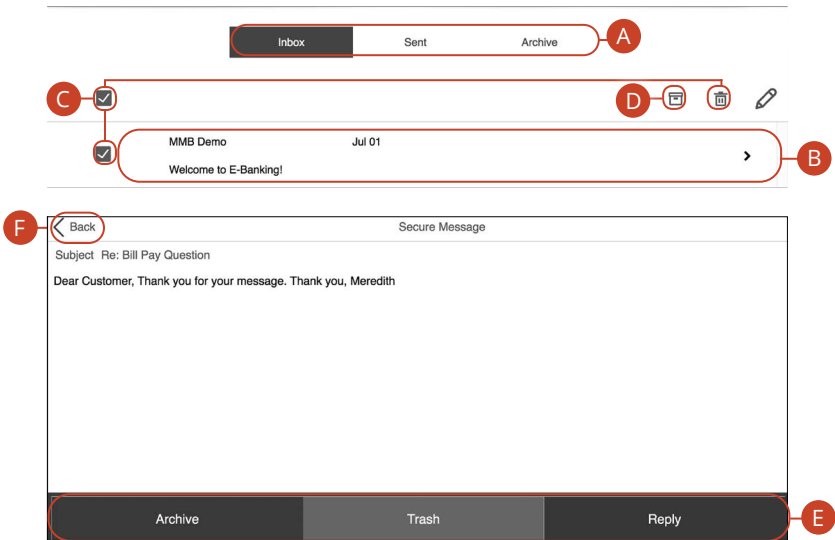


**Note:** You will receive an email or SMS/Text when an alert is added or updated.



# 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.



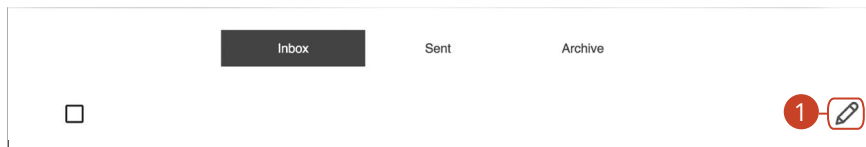
In the **Sidebar Menu**, click **Secure Messaging**.

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

# Mobile Security

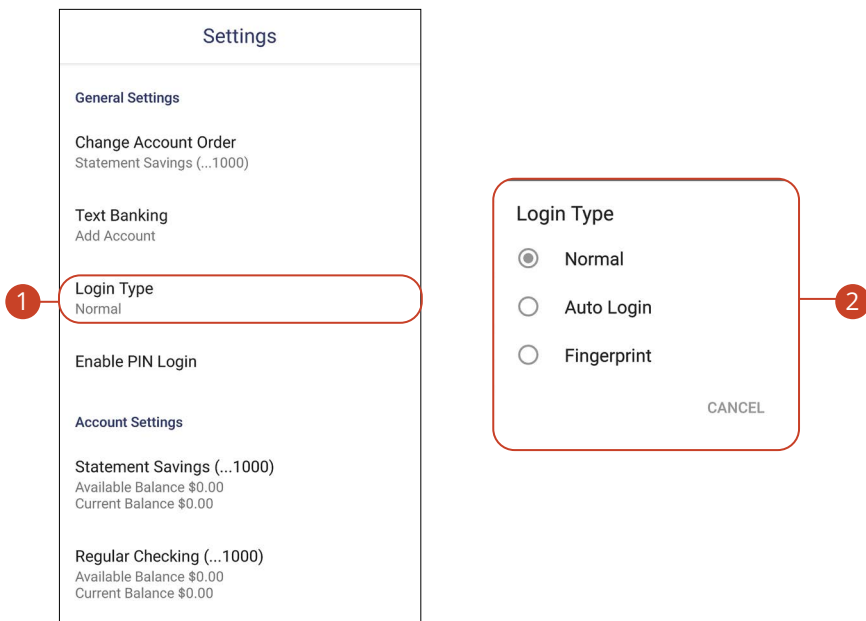
## Enabling Touch ID, Fingerprint Login or Face ID


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**.

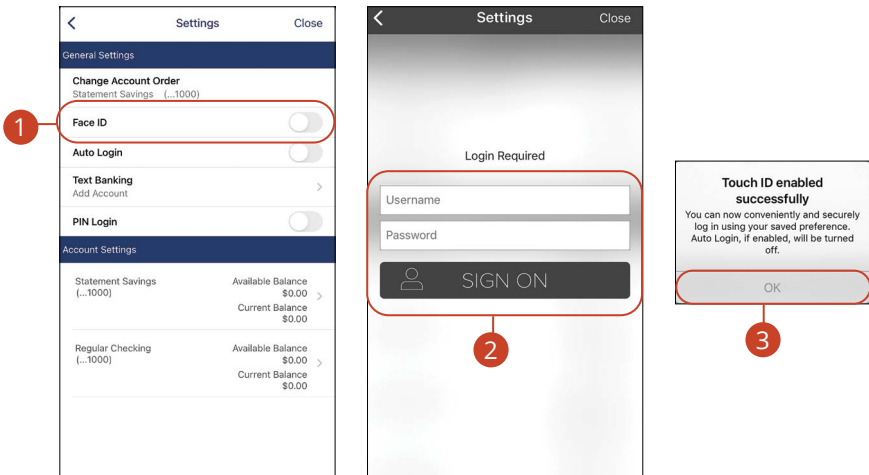
1. Click the **Login Type** button.
2. Choose Fingerprint or Face Recognition
  - **Normal:** Enter your username and password to log in.
  - **Auto Login:** Automatically log in to our app without needing to enter your username and password.
  - **Fingerprint:** Uses fingerprint recognition technology 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 identification.



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.



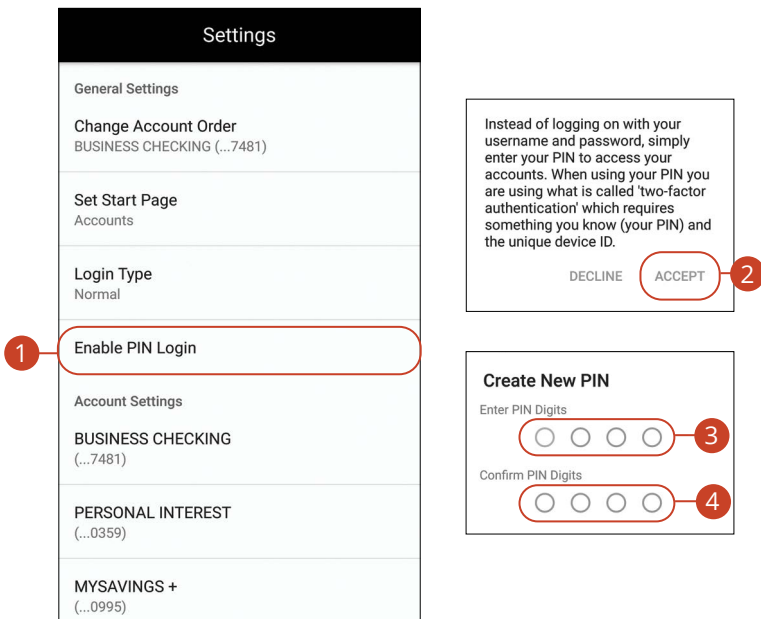
**Note:** Touch ID or Face ID must first be enabled on your mobile device. Your phone model will determine which identification feature is available.


# 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.

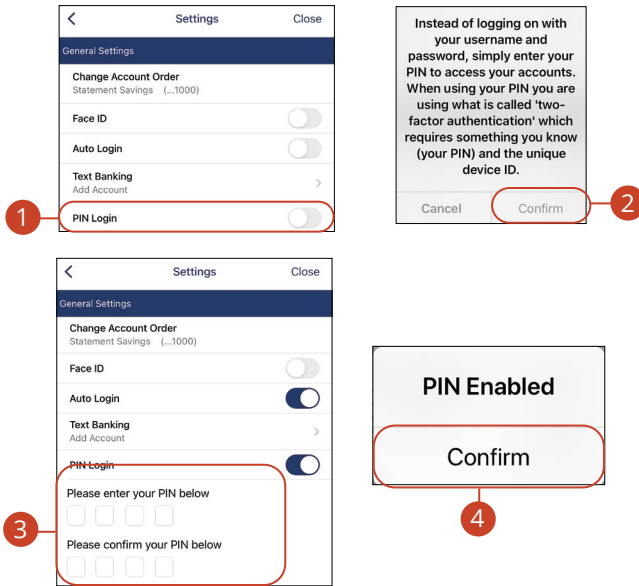
### Android Devices




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.

# 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.

The screenshot shows the 'Transfers' interface. At the top, there is a 'TRANSFER FUNDS' button (callout 1) and a 'CREATE TEMPLATE' button. Below these are tabs for 'Activity' and 'Templates'. The main form area is divided into two columns. The left column contains: a 'Load from Template (Optional)' dropdown (callout 2), 'Transfer From' and 'Transfer To' dropdowns with radio buttons (callout 3), an 'Amount' field with a radio button (callout 4), a 'Send Date' field with a calendar icon (callout 5), and a 'Memo' field with a radio button (callout 6). The right column displays the 'Amount' as '\$0.00', 'From' and 'To' as '--', and 'Send Date' as '11-02-2021'.

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.

The image shows a web form for setting up a recurring transfer. It is divided into two columns. The left column contains three input fields: 'Frequency' with a dropdown menu showing 'Monthly' and a checkmark icon, 'Recurrence' with a dropdown menu showing 'Until But Not After Date', and 'End Date' with a text input showing '11-03-2021'. The right column is empty. At the bottom, there are two buttons: 'Cancel' on the left and 'Submit' on the right. Red circles with numbers 7, 8a, 8b, and 9 point to the 'Frequency' dropdown, the 'Recurrence' dropdown, the 'End Date' text box, and the 'Submit' button, respectively.

<p>7 Frequency Monthly</p> <p>8a Recurrence Until But Not After Date</p> <p>8b End Date 11-03-2021</p> <p>Cancel</p>	<p>9 Submit</p>
--	-----------------

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.

TRANSFER FUNDS

CREATE TEMPLATE

Activity Templates

2

Template Name

Add template name

3

Transfer From

☒ BUSINESS INTEREST CHECKING (...191696) ▾

4

Transfer To

☒ Geneva Ct Mortgage (...541333) ▾

5

Transfer Type

☒ Regular ▾

6

Amount

☐ \$0.00

Memo

☐ Memo

Summary

Template Name

--

From Account

BUSINESS INTEREST CHECKING (...191696)

\$3.50

To Account

Geneva Ct Mortgage (...541333)

N/A

Frequency

Weekly on Friday

Recurrence

Until: 11-20-2020

Transfer Type

Regular

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.


The image shows a web form for setting up a recurring transfer. On the left, there are three input fields, each circled in red and labeled with a red circle containing a number: 7a, 7b, and 7c. Field 7a is labeled 'Frequency' and has a dropdown menu with 'Weekly' selected. Field 7b is labeled 'Recurrence' and has a dropdown menu with 'Until But Not After Date' selected. Field 7c is labeled 'End Date' and has the date '11-20-2020' entered. To the right of these fields, the word 'Regular' is displayed. At the bottom of the form, there are two buttons: 'Cancel' on the left and 'Save' on the right. The 'Save' button is circled in red and labeled with a red circle containing the number 8.

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.

	Date	From	To	Description	Amount	
Pending						
	02-14-2018	Checking Premium (....0483)	Checking (....0012)	Testing Scheduled to be executed	\$12.34	<div><div>1</div><div>⋮</div><div>2a Details</div><div>2b Delete Next Occurrence</div><div>2c Delete All Occurrences</div></div>

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.

The diagram illustrates the steps to add an external account. On the left, a Plaid pop-up message (1) asks to connect the account, with a 'Continue' button. On the right, the 'New Transfer' screen (2) shows the 'Accounts' tab. A '+' icon (3) is used to add a new account. The 'Account Information' form (4) requires the account name, nickname, routing number, and account number (5). The account type is selected (6), either 'Checking' or 'Savings'. Finally, the 'Add Account' button (7) is clicked to complete the process.

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.

The image shows a sequence of five steps for verifying an external account:

- Step 1:** The user is in the 'Accounts' tab of the online banking interface. The 'New Transfer' and 'View Transfers' links are visible at the top.
- Step 2:** Under the 'External Accounts' section, the user selects the 'Verify' link for the 'Checking Account - \*61809'.
- Step 3:** The 'Verify Account' screen displays the message: 'We have sent two small deposits to: Checking Account'. It shows two input fields for 'Deposit One' and 'Deposit Two', both containing '\$ 0.00'.
- Step 4:** The user clicks the 'Verify' button at the bottom of the verification screen.
- Step 5:** A confirmation screen titled 'Test' appears, stating 'This account has been successfully verified.' It provides an 'Account Summary' with details: Nickname (FULL ACCOUNT NUMBER IS NOT PRESENT OR IS UNREADABLE), R Routing Number (043309591), \$ Financial Institution (SOMERSET TRUST CO.), A Account Number (REDACTED), and T Account Type (Checking). At the bottom are links for 'Change Nickname' and 'Delete 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.

## Transferring Money

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

The screenshot shows the 'New Transfer' form with the following elements and numbered steps:

- 1**: Amount to Transfer: \$0.00 (with a link 'Click above to change amount')
- 2**: From Account (Select Account dropdown) and To Account (Select Account dropdown)
- 3**: Note (text input field)
- 4**: Transfer Money (button)

At the bottom, there is a link: [I Already Have An Authentication Code](#) and a link: [Cancel Current Transfer](#).

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.

The screenshot shows the Mobile Deposit app interface. At the top, there is a header bar with a hamburger menu icon, the text "Mobile Deposit", and a user profile icon. Below the header, there is a large blue button labeled "DEPOSIT A CHECK" with a red circle and the number "1" next to it. Below this button, there is a "Create Deposit" screen. This screen has a back arrow, the title "Create Deposit", and a user profile icon. It contains four input fields, each with a radio button and a red circle with a number: "Deposit to" (2), "Amount" (3), "Check Front" (4), and "Check Back" (4). Below these fields is a text block: "Endorse your check with 'For Mobile Deposit Only'. Checks deposited Monday-Friday before 4:00pm will be credited to your account on the same day. All other deposits will be credited to your account on our next business day." At the bottom of the screen is a large blue button labeled "Submit" with a red circle and the number "5" next to it.

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.

Date	Account	Status	Amount
10/17/2017	Savings_Option_Agg (....1502)	Accepted, Your check has been accepted and processed. (16040)	\$1.00
09/27/2017	Savings_Option_Agg (....1502)	Accepted, Your check has been accepted and processed. (15827)	\$1.00

Details

Summary

Amount  
\$1.00


Account To  
(....1502)

Date  
10/17/2017

Status  
Accepted, Your check has been accepted and processed. (16040)

Back

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.

DATE	FROM	TO	DESCRIPTION	AMOUNT
<div> <div>TRANSFER FUNDS</div> <div>CREATE TEMPLATE</div> </div> <div>Activity Templates</div>				
<div> <div>Template Name</div> <div>Add template name</div> </div>			<div>Summary</div> <div> <div>Template Name</div> <div>--</div> </div>	
<div> <div>Transfer From</div> <div> <input checked="" type="checkbox"/> BUSINESS INTEREST CHECKING (...191696)         </div> </div>			<div> <div>From Account</div> <div>BUSINESS INTEREST CHECKING (...191696)</div> </div>	
<div> <div>Transfer To</div> <div> <input checked="" type="checkbox"/> Geneva Ct Mortgage (...541333)         </div> </div>			<div> <div>To Account</div> <div>Geneva Ct Mortgage (...541333)</div> </div>	
<div> <div>Transfer Type</div> <div> <input checked="" type="checkbox"/> Regular         </div> </div>			<div> <div>Frequency</div> <div>Weekly on Friday</div> </div>	
<div> <div>Amount</div> <div> <input type="radio"/> \$0.00         </div> </div>			<div> <div>Recurrence</div> <div>Until: 11-20-2020</div> </div>	
<div> <div>Memo</div> <div> <input type="radio"/> Memo         </div> </div>			<div> <div>Transfer Type</div> <div>Regular</div> </div>	

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.

The image shows a web form for setting up a recurring transfer. On the left, three dropdown menus are stacked vertically, each with a red circle and a letter next to it: '7a' for Frequency (set to 'Weekly'), '7b' for Recurrence (set to 'Until But Not After Date'), and '7c' for End Date (set to '11-20-2020'). To the right of these is the word 'Regular'. At the bottom, there are two buttons: a dark grey 'Cancel' button on the left and a light grey 'Save' button on the right. A red circle with the number '8' is positioned above the 'Save' button.

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

1

TRANSFER FUNDS

CREATE TEMPLATE

Activity

Templates

DATE	FROM	TO	DESCRIPTION	AMOUNT
------	------	----	-------------	--------

2

Load from Template (Optional)

Select... | v

3

Transfer From

☒ BUSINESS INTEREST CHECKING (...191696) | v

3

Transfer To

☒ Geneva Ct Mortgage (...541333) | v

4

Send Date

☒ 11-19-2020

5

Transfer Type

☒ Regular | v

6

Amount

☐ \$0.00

7

Memo

☐ Memo

Summary

From Account  
BUSINESS INTEREST CHECKING  
(...191696)

To Account  
Geneva Ct Mortgage (...541333)

Send Date  
11-19-2020

Frequency  
Daily

Recurrence  
Until: 11-20-2020

Transfer Type  
Regular

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.


The image shows a web form for setting up a recurring payment. It consists of a table with two columns. The first column contains three input fields: 'Frequency' with a checkmark icon and 'Daily' selected, 'Recurrence' with 'Until But Not After Date' selected, and 'End Date' with '11-20-2020' entered. The second column is empty. Below the table are two buttons: 'Cancel' on the left and 'Submit' on the right. Red circles with numbers 8, 9a, 9b, and 10 point to the Frequency, Recurrence, End Date, and Submit buttons respectively.

8 Frequency ✓ Daily	
9a Recurrence Until But Not After Date	
9b End Date 11-20-2020	
Cancel	10 Submit

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.

Date	From	To	Description	Amount
Pending				
 02-14-2018	Checking Premium (....0483)	Checking (....0012)	Testing Scheduled to be executed	\$12.34

1

2a

Details


2b

Edit

2c

Delete

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 unnecessary template. However, once a template is deleted, previous payments using the template do not change.


Activity

Templates

TEMPLATE NAME	From	To	Amount	
Test Template	BUSINESS INTEREST CHECKING (...191696)	Geneva Ct Mortgage (...541333)	\$1.00	<div><div>1</div><div><div>2a</div>View Details</div><div><div>2b</div>Edit Template</div><div><div>2c</div>Delete Template</div><div><div>2d</div>Pay Now</div></div>

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.

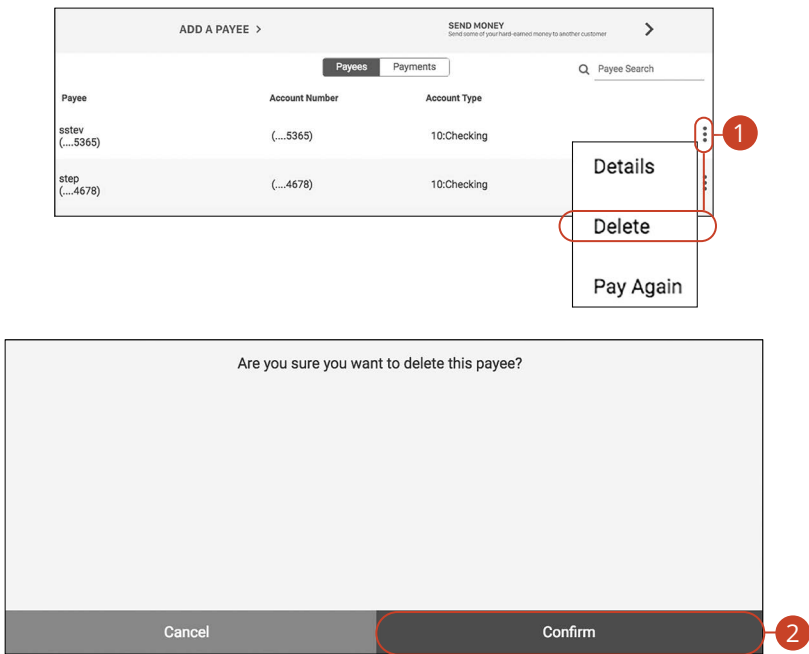
The screenshot shows a web interface for adding a payee. At the top, there are two buttons: 'TRANSFER MONEY' and 'ADD A CUSTOMER' (callout 1). Below these are tabs for 'Activity' and 'Payees'. The main form is divided into two columns. The left column contains five input fields, each with a radio button and a text input: 'Payee First Name' (callout 2), 'Payee Last Name' (callout 3), 'Payee Nickname (optional)' (callout 4), 'Payee Account Number' (callout 5), and 'Confirm Payee Account Number'. The right column has a 'Summary' section with 'Account Number' and 'Account Type' fields. At the bottom, there are 'Cancel' and 'Submit' buttons (callout 6).

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.

The screenshot shows the 'Sending Money' interface. At the top, there is a navigation bar with a 'TRANSFER MONEY' button (callout 1) and an 'ADD A CUSTOMER' button. Below this is a tabbed interface with 'Activity' and 'Payees' tabs. The main form is divided into two columns. The left column contains fields for 'Select Payee' (callout 2), 'Add Payee', 'Customer's Last Name', 'Customer's Account Number', 'Confirm Customer's Account Number', and 'Customer's Account Type'. There is also a checkbox for 'Do not save this Payee'. The right column contains a 'Summary' section with 'Amount \$0.00' and fields for 'Customer's Last Name', 'Account Number', 'Account Type', and 'From Account'. Below the form are 'Cancel' and 'Submit' buttons (callout 6). A modal dialog titled 'Authorize Payment?' is shown at the bottom, with a 'Confirm' button (callout 7) and a 'Cancel' button. The modal also includes the text 'Click confirm to authorize'.

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.

ADD A PAYEE >

SEND MONEY  
Send some of your hard-earned money to another customer

>

Payees

Payments

1

Date	Pay To	From	Memo	Amount
02-21-2018	Luke (....2003)	Checking Premium (....0483)		1.00
02-20-2018	Luke (....2003)	Vacation Savings (....0013)		30.00
02-20-2018	Luke (....2003)	Checking Premium (....0483)		0.33

2

Details

Amount  
1.00


Account To  
(....2003)

From Account  
(....0483)

Date  
02-21-2018

Back

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.



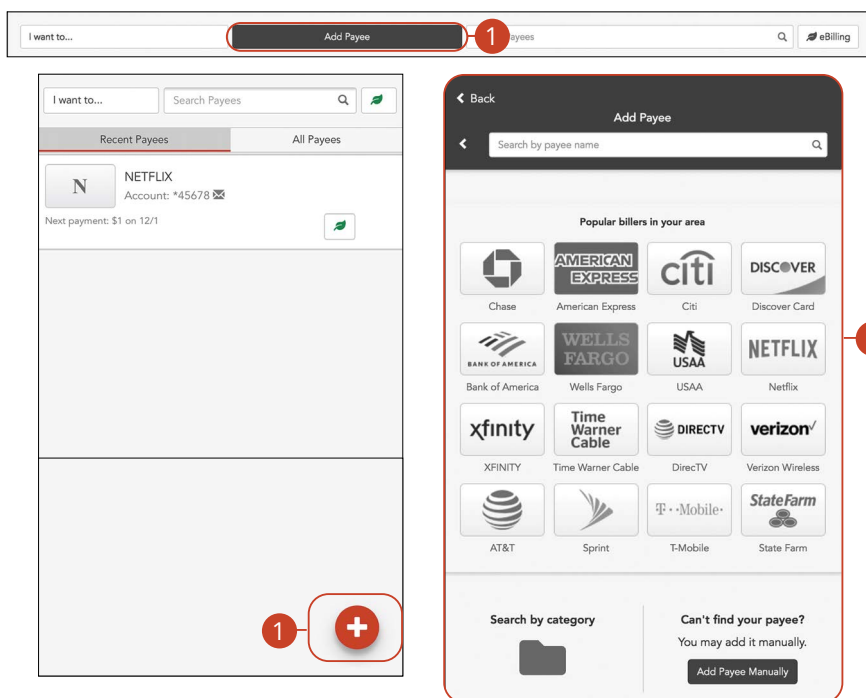
# Enhanced Bill Pay

## 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.

Payee Information

Payee Name

Payee Address

Enter address

Account Number

Pay From Account

Please select an account

More Payee Options (Nickname, email and memo)

Cancel

Create 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.

1

Name	Amount	Send On	Est. Delivery	Recurring
<div><div>✓</div><div><div>DIRECTV CABLE</div><div>Account: *63219 ⚡</div></div></div> <div>\$</div> <div></div> <div></div> <div></div> <div>Off</div>				
Next payment: \$1 on 10/29				
<div>Premier Checking *00483</div>	<div>Notes</div>	<div>2</div> <div><div>✎ Edit</div></div>	<div>🕒 Rush</div>	<div>🕒 History</div>
<div>📄 eBilling</div>				

3

Edit Payee

Payee Information

Name

NETFLIX

Nickname

Account Number

12345678

Pay From Account

Regular Checking \*01000

Payee Email

Memo

Payee Address

Zip Code

63043

Address Line 1

123 N. MAIN

Address Line 2

City

MARYLAND HEIGHTS

State

Missouri

Cancel

Delete Payee

Save

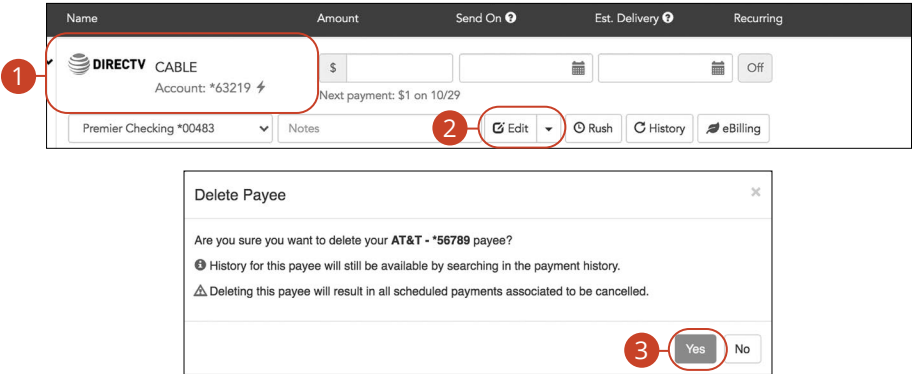
In the **Sidebar Menu**, click **Make a Payment**.

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

The screenshot shows the desktop interface for scheduling payments. It includes a sidebar menu with 'Pay Bills' highlighted, a main form for entering payment details, and a 'Pay Bills' modal window.

**1** I want to ▾

**2** Pay Bills

**3** Pay Bills

**4** Submit Payments

**Pay Bills**

Payee	Amount	Send On	Estimated Delivery	Type
CABLE - *63219	\$1.00	12/8/2020	12/10/2020	Electronic
Pay From: Premier Checking *00483			Standard	
Total		\$1.00		

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

1

BillPay SSO

I want to

Search

All

AT&T

AT&T

Account: \*03203

No payment history

2

Payee Details

NETFLIX

Account: \*45678

Next payment: \$1.00 on 12/1

Edit Payee

Edit Recurring Payment (on)

Recurring Payment Schedule

Starting on 12/1/2021 a payment of \$1.00 will be made once every month until 12/11/2021.

Cancel Schedule

Pay

3

Payment Information

Amount

Send On

Est. Delivery

\$ 0.00

11/05/2021

11/10/2021

Memo

Delivery Method

Send Date

Est. Delivery

Standard US Mail (Fee: \$0)

11/05/2021

11/10/2021

Overnight Mail (Fee: \$50)

11/05/2021

11/08/2021

Payee Information

Name

NETFLIX

Account

12345678

Address

123 N. MAIN

MARYLAND HEIGHTS, MO 63043

Discard Changes

Make Payment

4

Review Payment

Payee: AT&T

Amount: \$1.00

Date: 11/19/2019

Memo:

Submit Payment

Make Changes

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: Schedule Payments

# 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

The screenshot illustrates the desktop interface for setting up a recurring payment. It is divided into two main sections: a sidebar menu and a main content area.

**Sidebar Menu:** Located on the left, it contains a dropdown menu labeled "I want to..." with the following options: "Pay Bills" (highlighted with a red circle and number 1), "View Payments", "Pay a Person", "Transfer Between My Accounts", "Update my Preferences", and "Leave Feedback".

**Main Content Area:** This area contains a table of payees and a recurring payment form.

**Payees Table:** The table has columns for "Amount", "Send On", "Est. Delivery", and "Recurring". A red circle and number 2 highlight the "Off" button in the "Recurring" column, with the text "Next payment: \$1 on 10/29" below it.

**Recurring Payment Form:** This form is titled "Recurring Payment NETFLIX" and contains several sections:
 

- Payment Details:** Includes fields for "Payment Amount" (set to \$ 1.00), "Send On" (12/1/2021), "Est. Delivery" (12/6/2021), and "Pay From Account" (Regular Checking \*101000). A red circle and number 3 highlight the "Payment Amount" field.
- Delivery Options:** Includes a "Payment Frequency" dropdown (set to "Once Every Month") and a "Non-Business Day Option" dropdown (set to "Pay Previous Business Day"). A red circle and number 4 highlight the "Payment Frequency" dropdown.
- Send Payments:** Includes a section for "Until I cancel this schedule" with a date picker (set to 12/11/2021) and a checkbox for "Until 0 payments are made". A red circle and number 5 highlight the date picker.

 At the bottom right of the form are buttons for "Discard Changes", "Cancel Schedule", and "Save" (highlighted with a red circle and number 6).

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

**BillPay SSO**

I want to Search All

**AT&T** AT&T  
Account: \*03203

No payment history

**NETFLIX**  
Account: \*45678  
Next payment: \$1.00 on 12/1

Edit Payee

Edit Recurring Payment (on)

Recurring Payment Schedule  
Starting on 12/1/2021 a payment of \$1.00 will be made once every month until 12/11/2021.

**Recurring Payment NETFLIX**

Payment Details

Payment Amount  
\$ 1.00

Send On  
12/1/2021

Est. Delivery  
12/6/2021

Pay From Account  
Regular Checking \*01000

**Delivery Options**

Payment Frequency  
Once Every Month

Non-Business Day Option  
Pay Previous Business Day

**Send Payments**

Until I cancel this schedule

Until this date 12/11/2021

Until 0 payments are made

Discard Changes Cancel Schedule Save

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.

1

I want to...

Pay Bills

View Payments

Pay a Person

Transfer Between My Accounts

Update my Preferences

Leave Feedback

Add Payee

Search Payees

Name	Amount	Send On	Est. Delivery	Recurring
<div> <div>DIRECTV CABLE</div> <div>Account: *63219</div> <div>Next payment: \$1 on 10/29</div> </div>	\$			Off
Premier Checking *00483	Notes	Edit	2	Rush History eBilling

Delivery Option	Fee	Earliest Send On	Earliest Deliver By	
3	Standard US Mail	\$0	12/27/2017	01/02/2018
Overnight Mail	\$30	12/27/2017	12/28/2017	

I want to...

Add Payee

Search Payees

Q

eBilling

Payments To 1 \$

4

Pay Bills

Payee	Amount	Send On	Estimated Delivery	Type
CABLE - *63219	\$1.00	12/8/2020	12/10/2020	Electronic
Pay From: Premier Checking *00483		Standard		
Total		\$1.00		

Make Changes

5

Submit Payments

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.

The screenshot shows the Enhanced Bill Pay interface. At the top, there is a sidebar menu with the following options: "I want to...", "Pay Bills", "View Payments", and "Pay a Person". The "I want to..." option is highlighted with a red circle and a red arrow pointing to it. Below the sidebar menu, there is a table of scheduled payments. The table has columns: "Payee", "Send On", "Delivery By", "Amount", "Pay From", "Method", "Type", "Recurring", and "Memo". The first row shows a payment to "TEST PAYEE - 56789" for \$0.01, scheduled for 1/10/18, delivered by 1/10/18, from Demand Dep 795, via 20000, and recurring. A red circle and arrow point to the "View Payments" option in the sidebar menu. Below the table, there is a form for editing a payment. The form is titled "Recurring Payment" and has sections for "Payment Details", "Delivery Options", and "Send Payments". The "Payment Details" section includes fields for "Payment Amount" (\$ 1.00), "Send On" (12/1/2021), "Est. Delivery" (12/6/2021), and "Pay From Account" (Regular Checking \*01000). The "Delivery Options" section includes a dropdown for "Payment Frequency" (Once Every Month) and a dropdown for "Non-Business Day Option" (Pay Previous Business Day). The "Send Payments" section includes a dropdown for "Until this date" (12/11/2021) and a checkbox for "payments are made". A red circle and arrow point to the "Save" button at the bottom right of the form.

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

1. Select **View Payments** using the "I want to" drop-down.
2. Click the .
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.

The screenshot illustrates the process of deleting a payment in the Enhanced Bill Pay system. It is divided into three numbered steps:

- Step 1:** The user clicks on the "I want to..." dropdown menu in the top navigation bar. The dropdown menu is open, showing options: "Pay Bills", "View Payments" (highlighted with a red circle), and "Pay a Person".
- Step 2:** The user clicks on the "View Payments" option. This leads to a table of scheduled payments. The table has columns: Payee, Send On, Deliver By, Amount, Pay From, Method, Type, Recurring, and Memo. A row is visible for "TEST PAYEE - 56789" with a scheduled date of 1/10/18 and an amount of \$0.01. A red circle highlights the "Go" button at the end of the row.
- Step 3:** A "Cancel Payment" dialog box appears. It asks, "Are you sure you want to cancel only this occurrence?". It displays the payment details: Payee: NETFLIX, Amount: \$1.00, and Date: 12/1/21. At the bottom right, there are "No" and "Yes" buttons. The "Yes" button is highlighted with a red circle.

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.

The screenshot illustrates the 'Pay a Person' workflow in the Enhanced Bill Pay interface. The interface is divided into a top navigation bar and a main content area.

**Top Navigation Bar:** Contains a search bar labeled 'I want to...' (1), a button 'Add Payee', a search field 'Search Payees', and an 'eBilling' link.

**Main Content Area:**

- Left Sidebar:** A menu with options: 'Pay Bills', 'View Payments', 'Pay a Person' (2), and 'Transfer Between My Accounts'.
- Payment Form:**
  - Amount to Transfer:** A field showing '\$0.00' (2) with a note 'Click above to change amount'.
  - From Account:** A dropdown menu labeled 'Select Account' (3).
  - To Account:** A dropdown menu labeled 'Select Account' (3).
- Recipient Information Form:**
  - To whom do you want to send money?** A section with a note 'We need a name to send the money'.
  - Name or Nickname:** A text input field (4a).
  - Take money from:** A dropdown menu showing 'Test - \*56789'.
  - What is their email or mobile phone number?:** A text input field (4a).
  - Send a message with your payment (Optional):** A text input field (4b) containing 'Dinner, Rent, Etc.'.
  - Continue to the next step:** A button (4c) with a note 'Don't forget to add an amount' below it.

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.

### Create A Secret Word

Please create a unique secret word for Erica.

Please provide a secret word

Use a **single word with no spaces** that is **5-15 characters** using only **A-Z, a-z, 0-9** or **!**

Create Secret Word & Continue

What is this and why do I need it?  
Cancel Current Payment

### Authenticate User

Select a method below to determine how you will receive the authentication code.

Send authentication code by email

Send authentication code by text  
XXX-9335

Send authentication code by phone call  
XXX-9335

### Authenticate User

We have sent the authentication code to:

Please Enter the 4 digit authentication code

0 0 0 0

Authenticate User & Send Money

Send A New Authentication Code

### Secret Word Reminder

## Don't Forget To Send The Secret Word

Please take a moment to send Brandon Adams the unique secret word you created.

Secret word for this recipient is:

Test1  
Tap to copy secret word

Continue

☐ Shut off this reminder notification

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.

The screenshot illustrates the process of adding an external account through the Enhanced Bill Pay interface. The interface is divided into three main sections: a sidebar menu, a top navigation bar, and a main content area.

- Sidebar Menu:** Located on the left, it contains a dropdown menu labeled "I want to..." (1). The dropdown options are "Pay Bills", "View Payments", "Pay a Person", and "Transfer Between My Accounts" (2).
- Top Navigation Bar:** It includes a "Add Payee" button, a search bar labeled "Search Payees", and an "eBilling" link.
- Main Content Area:**
  - The "New Transfer" section (3) features a "+" icon (4) to add an account, a search bar for "Account or Account Number", and tabs for "Accounts" (5) and "View Transfers".
  - The "Account Information" form (6) is used to manually add a new account. It includes fields for:
    - Name of the Account:** "The official name of your account" (7) and "Nickname" (8).
    - Routing Number** and **Account Number** (9).
    - Account Type:** Radio buttons for "Checking" (10) and "Savings" (11).
    - Add Account** button (12).

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.

The screenshots illustrate the steps for verifying an external account:

- Step 1:** In the "I want to..." dropdown menu, select **Transfer Between My Accounts**.
- Step 2:** Click the **Accounts** tab.
- Step 3:** Under "External Accounts", click the **Verify** link for the account.
- Step 4:** Enter the deposit amounts for **Deposit One** and **Deposit Two** (both shown as \$ 0.00).
- Step 5:** Click the **Verify** button.
- Step 6:** A confirmation message will appear: "Test. This account has been successfully verified." The account summary shows:
  - Nickname: FULL ACCOUNT NUMBER IS NOT PRESENT OR IS UNREADABLE
  - Routing Number: 043308591
  - Financial Institution: SOMERSET TRUST CO.
  - Account Number: [REDACTED]
  - Account Type: Checking

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.

## Transferring Money

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

The screenshot shows the 'Transfer Between My Accounts' process. At the top, a navigation bar includes a search bar and an 'Add Payee' button. A sidebar menu on the left is open, showing options like 'Pay Bills', 'View Payments', 'Pay a Person', and 'Transfer Between My Accounts'. The 'Transfer Between My Accounts' option is selected. The main content area is titled 'New Transfer' and contains a form. The form has a section for 'Amount to Transfer' with a value of '\$0.00'. Below this are two dropdown menus for 'From Account' and 'To Account'. A 'Note' field is also present. At the bottom of the form is a 'Transfer Money' button. Red circles with numbers 1 through 5 highlight the following elements: 1. The 'I want to...' dropdown in the sidebar. 2. The 'Amount to Transfer' field. 3. The 'From Account' dropdown. 4. The 'To Account' dropdown. 5. The 'Transfer Money' button.

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.

The screenshot shows the 'Update my Preferences' page in the Enhanced Bill Pay interface. It is divided into two main sections: 'User Information' and 'Notifications'. The 'User Information' section contains fields for 'Next Check #' (with value 20001) and 'Email'. The 'Notifications' section contains three checkboxes for email preferences: 'Send email summary of daily payments', 'Send email when payee is scheduled', and 'Send email for payments scheduled over' (with a dollar sign and value 0.00). A 'Save' button is located at the bottom left. Numbered callouts are placed as follows: 1 points to the 'I want to...' dropdown menu; 2 points to the 'Next Check #' field; 3 points to the 'Email' field; 4 points to the 'Notifications' section; and 5 points to the 'Save' button.

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.

The screenshot shows a web form titled "Stop Check Payment" with the First National Bank logo in the top right corner. The form contains the following elements:

- A red circle with the number "1" points to a drop-down menu labeled "Account Number \*" which currently displays "Regular Checking (...1000)".
- A red circle with the number "2" points to a dark blue button labeled "Next" at the bottom right of the form.
- A light gray button labeled "Cancel" is located at the bottom left of the form.
- Below the account selection, the text "Stop Payment On \*" is followed by "Single Check".

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

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

The image shows a 'Stop Payment Request' form with the following fields and callouts:

- 4**: Callout to the 'Check Number\*' field, which contains the value '1000'.
- 5**: Callout to the 'Amount\*' field, which contains the value '\$1.00'.
- 6**: Callout to the 'Check Date\* MMDDYYYY' field, which contains the value '12/12/2021'.
- 7**: Callout to the 'Description\*' field, which is currently empty.
- 8**: Callout to the 'Next' button, which is a dark blue button located at the bottom right of the form.

At the bottom of the form, there are two buttons: a light gray 'Back' button and a dark blue '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.

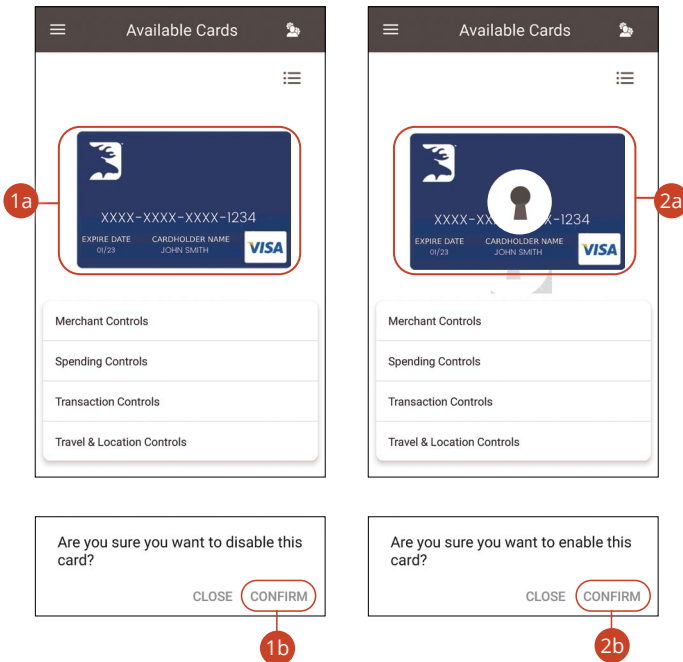
# Services

## 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.

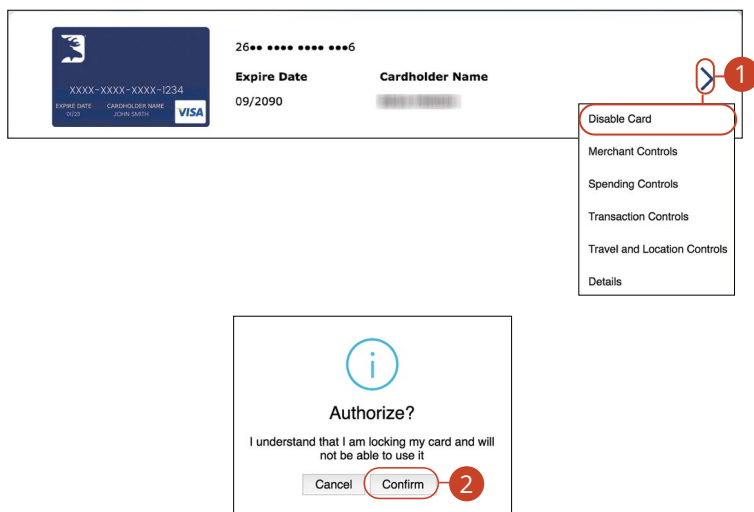
# Services

## 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.

1

By clicking on this link, you are leaving our site and entering an website hosted by another party. Although we have approved this site as a reliable partner, please be advised that you will no longer be subject to, or under the protection of, the privacy and security policies of First National Bank of Moose Lake.

Proceed

2

OrderMyChecks.com® - Official Site.  
Order checks using your account information.

ROUTING NUMBER ?

9 digits

SHOW

ACCOUNT NUMBER ?

4 - 20 digits

SHOW

ACCOUNT ZIP CODE ?

5 digits

ACCOUNT TYPE

☐ Personal ☐ Business

CONTINUE

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.

The screenshot shows a web interface for managing statement delivery preferences. At the top, a 'Delivery Preferences' button is highlighted with a red circle and the number 1. Below it, a list of accounts is shown: 'Spending Account (...11)' and 'Vacation Savings (...22)', each with a right-pointing chevron. A red circle with the number 2 is placed to the left of the 'Apply Statement Preferences to:' section. This section contains a 'Select:' dropdown menu. To the right, the 'Statement Preference' dropdown is set to 'Electronic' (highlighted with a red circle and the number 3). Below it, the 'Notification Email (if electronic)' field contains 'test@gmail.com' (highlighted with a red circle and the number 4). At the bottom, there are 'Back' and 'Submit' buttons. The 'Submit' button is highlighted with a red circle and the number 5.

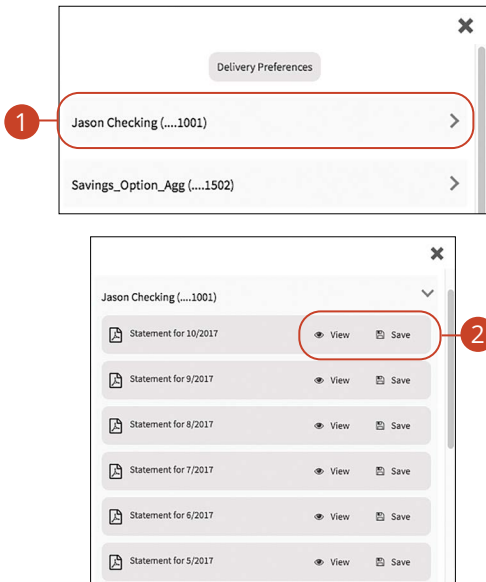
In the **Sidebar Menu**, click **eStatements**.

1. Click the **Delivery Preferences** button.
2. Select an account to apply statement preferences to and click the **Next** button.
3. Choose a Statement Preference 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.

The screenshot shows a web form titled "Change of Information". It contains three input fields: "Email" with the value "luke.silverstein@matasuri.com", "Cell Phone" with the value "(512) 943-0000", and "Home Phone" with the value "(214) 796-0000". A red circle with the number "1" points to the top-right corner of the form area. At the bottom of the form are two buttons: "Cancel" and "Submit". A red circle with the number "2" points to the "Submit" button.

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

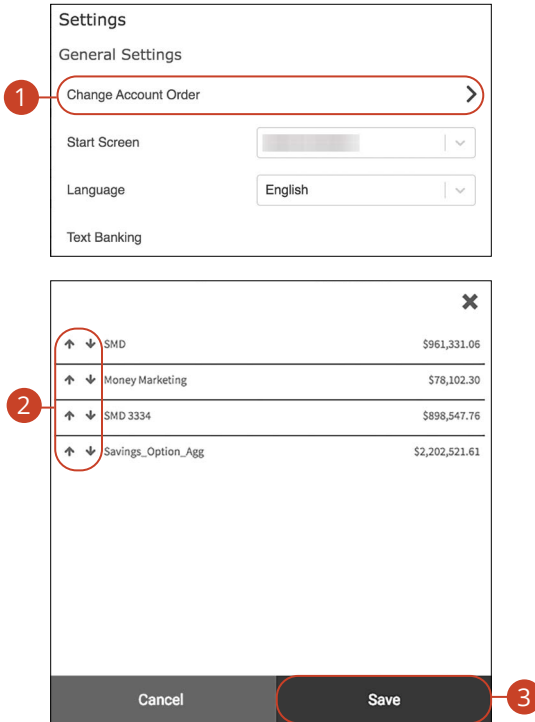
1. Update your contact information in the provided fields.
2. Click the **Submit** button when you are finished making changes.

# 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

Settings

General Settings

Change Account Order >

Start Screen [dropdown]

Language English [dropdown]

1 Text Banking

2 Text Banking

Click pencil to add primary phone

Click pencil to add secondary phone

Primary Account: (required)

From Account: (optional)

Savings ...5936

Save Account Order

3 4 5

( ) - - - - - [save icon] [close icon]

Primary Account: (required)

SMD 3334 (...2003) \$898,547.76

Savings\_Option\_Agg (...1502) \$2,202,521.61

From Account: (optional)

SMD 3334 (...2003) \$898,547.76

Savings\_Option\_Agg (...1502) \$2,202,521.61

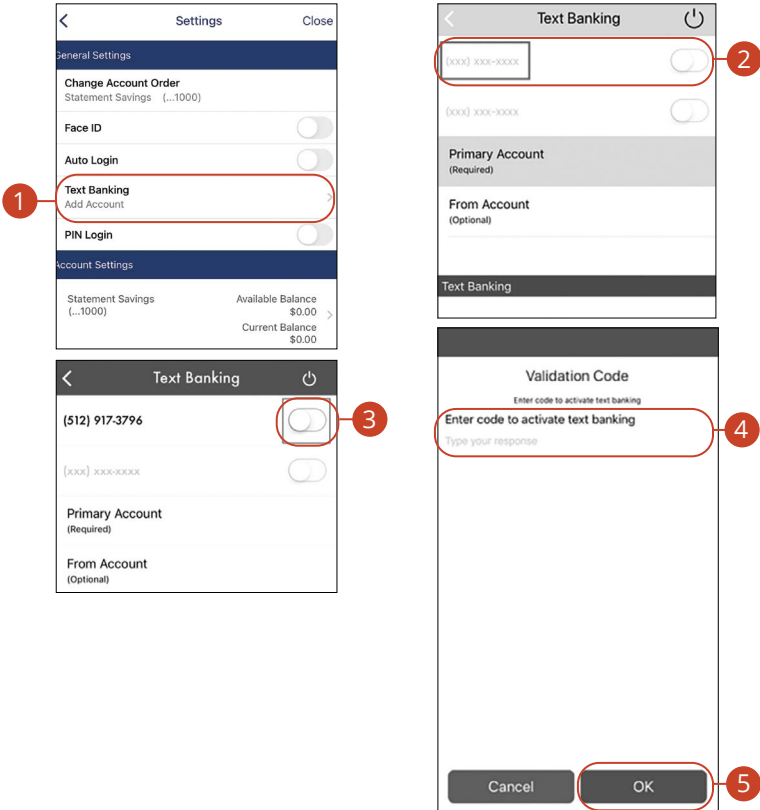
In the drop-down at the top-right corner of the page, click **Settings**.

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.



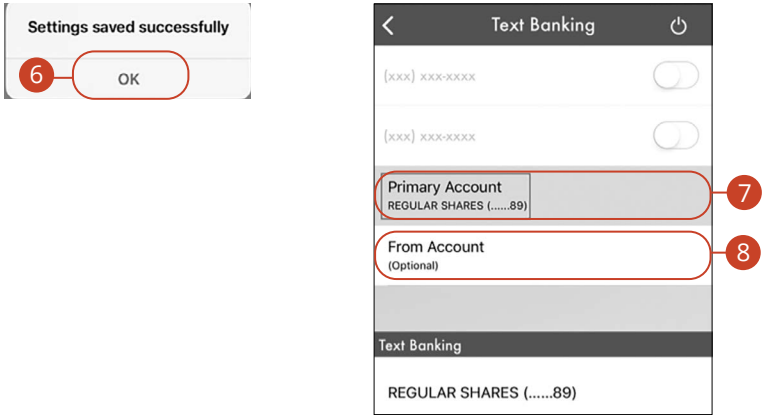
**Note:** Once you sign up for Text Banking, you will receive a text confirmation.

## 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.



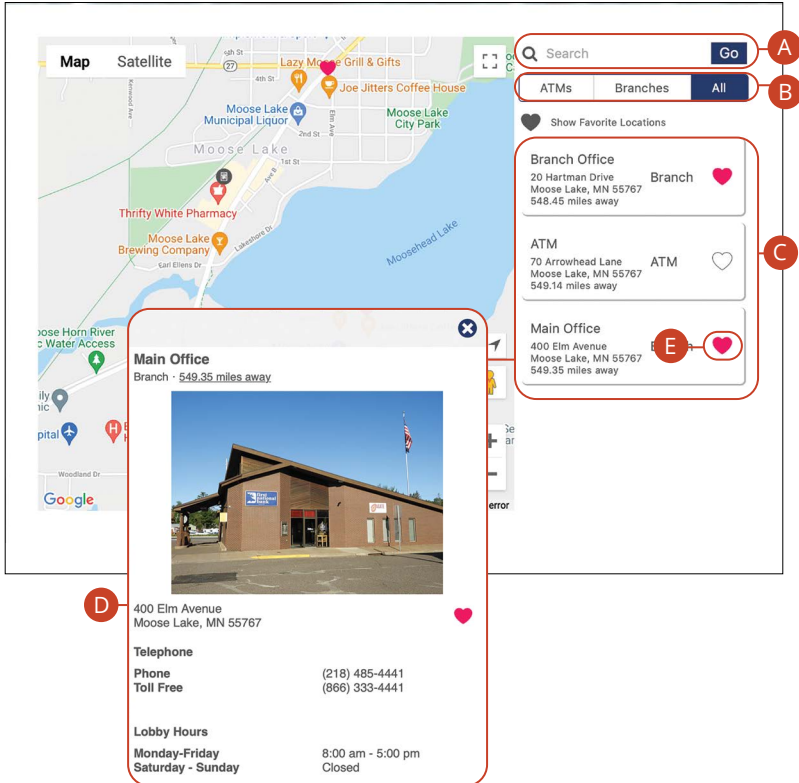
- 6. Click the **OK** button.
- 7. Select a Primary account from the drop-down.
- 8. (Optional) To receive transfer alerts, select a From Account from the drop-down.

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.



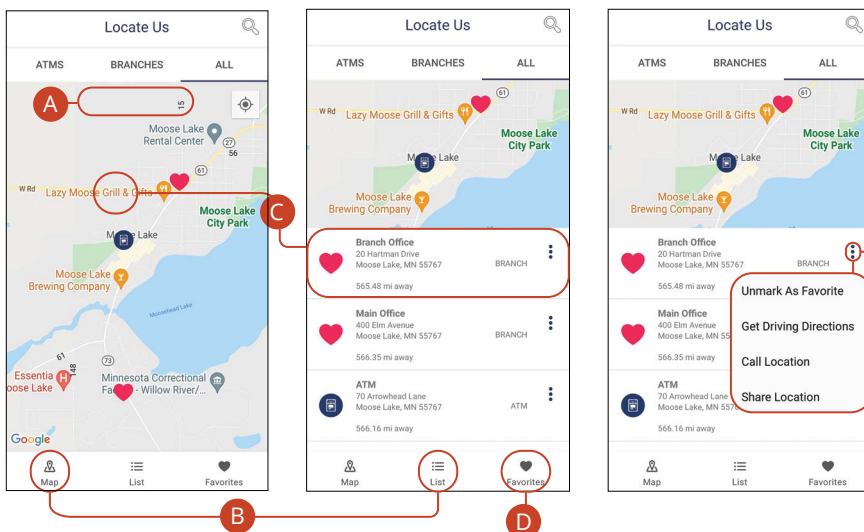
In the drop-down at the top right corner of the page, click **Locate Us**.

- 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 the 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.



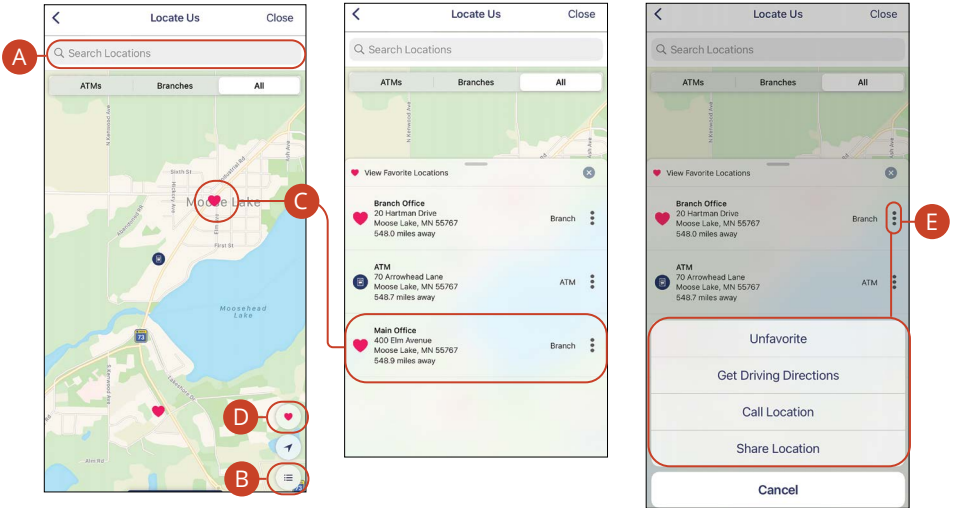
In the drop-down at the top right corner of the screen, click **Locate Us**.


- A. The search bar allows you to find branch and ATM locations.
- B. Click on the icon or the 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 icon to view your 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 your 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.

Municipal Liquor  
City Park

### Contact Us

**Phone: 218-485-4441**  
Monday - Friday 8 a.m - 5 p.m. Saturday 8 a.m. - noon

**Toll Free Number**  
866-333-4441

**Email: [fnb@firstmooselake.com](mailto:fnb@firstmooselake.com)**  
Please do not send sensitive information like account number via email

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





400 Elm Ave  
PO BOX 429  
Moose Lake, MN 55767



218-485-4441



[www.firstmooselake.com](http://www.firstmooselake.com)