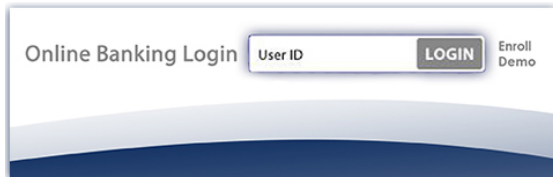


F&M BANK

Online Banking is a convenient way of doing your banking 24 hours a day, 7 days a week in a safe, secure environment from the comfort of your home or office!

To Enroll in *Online Banking*

1. Access F&M Bank's website:
www.fmbank.biz
2. Click on the Enroll button located at the top right hand corner of website.



3. Click on the Personal or Commercial Enrollment Form link and agree to the terms and conditions.
4. Complete the on-line enrollment form and submit.

Personal Enrollment

You will receive an e-mail within the next business day of enrolling.

Commercial Enrollment

Commercial Enrollments will receive their login information via regular mail.



Don't Wait For The Mail...

Get *E-Statements!*

An E-Statement is an electronic version of your bank statement; it contains all the same information, plus images of your checks and deposits.

To Enroll

1. Log into Online Banking
2. Click on Services – Electronic Correspondence
3. Accept the Terms & Conditions. An email containing your verification code will then be sent to your primary email address immediately.
4. In the Electronic Correspondence screen, enter the Verification Code where requested & choose the accounts you want to include in your E-Statement delivery.

View E-Statements

Go to Accounts – E-Statement, select your account, and click on Statements. Statements will be available within 1 business day of initial enrollment.

Getting Started With *Online Bill Pay*

With Online Bill Pay you can save time and money knowing your bills are being paid on time, every time.

You can enroll in Online Bill Pay after you sign up for online banking at www.fmbank.biz. Once logged in to online banking, click on Bill Pay and complete the Bill Pay Enrollment form.

Features of *Bill Pay*

- Schedule payments by the due date.
- Keep your money with you. Your money will remain in your bank account until the day your payment is due to your vendor.
- Set up reminders to receive a message telling you when your payment is due.
- Pay from multiple checking accounts.
- Make recurring payments. This is a great option for payments that don't change from month to month such as your car payment or mortgage.