

Farmers Bank & Trust's Mobile Banking Service User Guide

Welcome to Farmers Bank's Mobile Banking Services. This group of services will provide you with a convenient, mobile device-based banking experience.

Currently Mobile Banking provides two ways to access your banking information at Farmers Bank. The first is the Mobile Browser. This could be Safari on the Iphone or Browser on the Android devices or whatever is currently used to access the internet on the mobile device. The second method is Text Banking. Short text messages can be sent to Farmers Bank's Text Service and results will be returned to your phone in seconds.

If, at any point in time, there are issues or questions, please don't hesitate in contacting our friendly Customer Service Representatives by emailing info@farmersbk.com or via phone at 270.365.5526.

Your username and password will be delivered via text message once you are configured on Farmers Bank's Mobile Banking Service.

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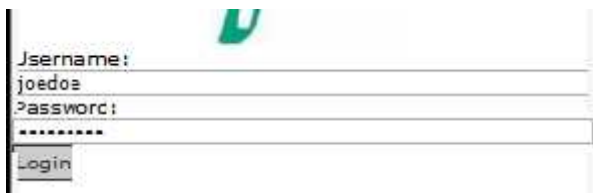
Mobile Browser Login:

To access configured accounts via the Mobile Browser Site, type the following in URL or Address field.

<https://farmersbk.mo-banking.com/>

From this site, you can transfer funds, check activity, balances, add cell phone numbers, change account names and create alerts.

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To sign in, use the username and password received via text message from Farmers Bank. Click 'Login' to proceed.



Username:
joedoe
Password:

Login

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Once logged in, there will be a screen similar to the one shown below. Select a secret question, type an answer that won't be easily forgotten and then click the 'Save' button.
(This is an additional level of security to help protect you and your financial information)



Select a secret question and answer. This will be used to help authenticate you from now on:
Favorite Color
Answer:
Save

Viewing Account Summaries

Once a secret question and answer are provided, the screen below will allow access to the configured accounts.

(If an account isn't available, please contact Farmers Bank to have it added)

Alias	Account
HELOC:	XXXXXXXX252C
PrimarySavings:	XXXX43
PrimaryTransaction:	XXXX01

Setup

Transfer

Log out

Clicking on any account number under the 'Account' heading will bring up a summary of activity on that account.

Account:	PrimaryTransaction
Balance:	\$ 400.39
Activity:	
3/12/2011 NET TFR FRM DDA 000000191043	\$ 400.00
3/10/2011 L10 WASHINGTON STREET PRINCETON KY	-\$ 400.00
3/10/2011 L10 WASHINGTON STREET PRINCETON KY	-\$ 400.00
3/10/2011 /SA HOLD LA POTOSINA PRINCETON KY	-\$ 26.26

Account Configuration

Click on the 'Setup' button to be taken to the configuration menu. Here there are options to rename accounts (Account), add additional mobile phones to each account (Mobiles) and set up alerts for each account (Alerts).

Account Number	Alias	Manage
XXXXXXXXX2520	HELOC	Account Mobiles Alerts
XXXX43	PrimarySavings	Account Mobiles Alerts
XXXX01	PrimaryTransaction	Account Mobiles Alerts

[Change Password](#) [Log Out](#)

Clicking on the 'Account' link, under 'Manage', gives an option to rename accounts or remove them completely from Mobile Banking. To rename an account, simply type the new account name into the text box and click save.

(This name will also be used in 'Text Banking' as the 'Alias' for your account)

Account Number	Account Alias	
XXXXXXXXX2520	HELOC	<input type="text"/> Remove

[Cancel](#)

Clicking the 'Remove' option on an account will remove it from mobile banking. Once 'Cancel Account' is selected, the account will be completely removed from both your Mobile Browser and Text Banking.

(If an account is accidentally removed, please contact Farmers Bank to have it reinstated)

Are you sure you want to cancel the registration of XXXX01?

Mobile Phone Number Management

Clicking the 'Mobiles' link gives the option to configure mobile numbers associated with specific accounts. The number provided to Farmers Bank and Trust should already be listed.



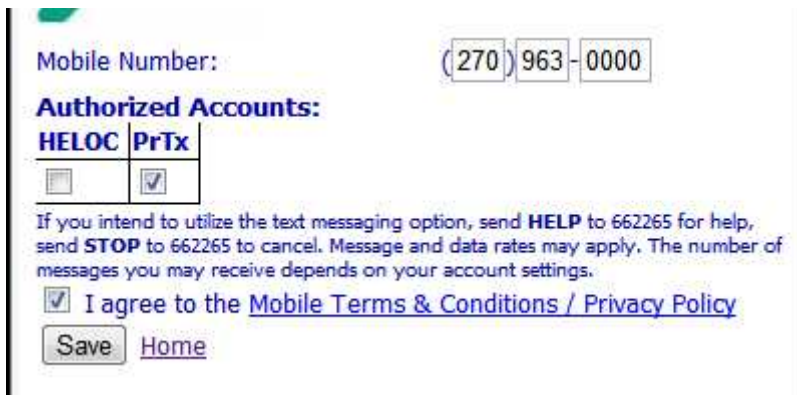
Manage Mobiles:

Mobile Number	HELOC	PrTx
12/0963	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[set default:](#)

[Add Mobile](#) [Return Home](#)

Clicking the 'Add Mobile' link gives the ability to add mobile numbers to all or specific accounts. Type in the mobile number to add and check the appropriate boxes on the 'Authorized Accounts:' section, check the box to agree to the 'Mobile Terms & Conditions/Privacy Policy' and click save.



Mobile Number: (270) 963-0000

Authorized Accounts:

HELOC	PrTx
<input type="checkbox"/>	<input checked="" type="checkbox"/>

If you intend to utilize the text messaging option, send **HELP** to 662265 for help, send **STOP** to 662265 to cancel. Message and data rates may apply. The number of messages you may receive depends on your account settings.

I agree to the [Mobile Terms & Conditions / Privacy Policy](#)

[Home](#)

Mobile Phone Number Management (continued)

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The mobile number added should be listed, as shown below. To set the 'default account' for specific mobile numbers, click on the 'set default' link to the right of the mobile number.



Manage Mobiles:

Mobile Number	HELOC	PrTx	
12709630000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	set default
12709631113	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	set default

[Add Mobile](#) [Return Home](#)

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Choose the account from the drop-down menu and click the 'Save' button to make this the 'default account'.

(The default account is used in text banking only. If commands are sent **without** an account following the command, the default account information is returned)

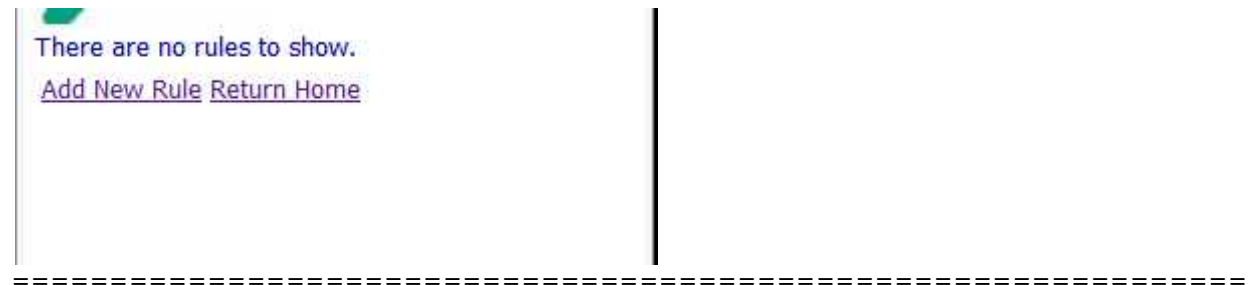


Set the default account for 12709630000 to:

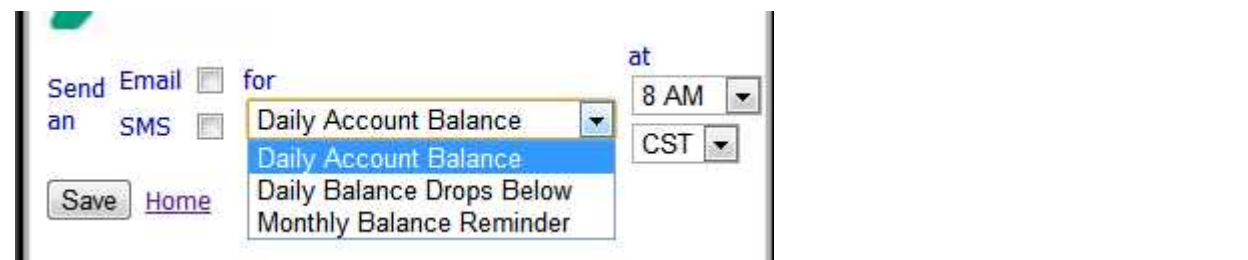
[Return Home](#)

Alerts

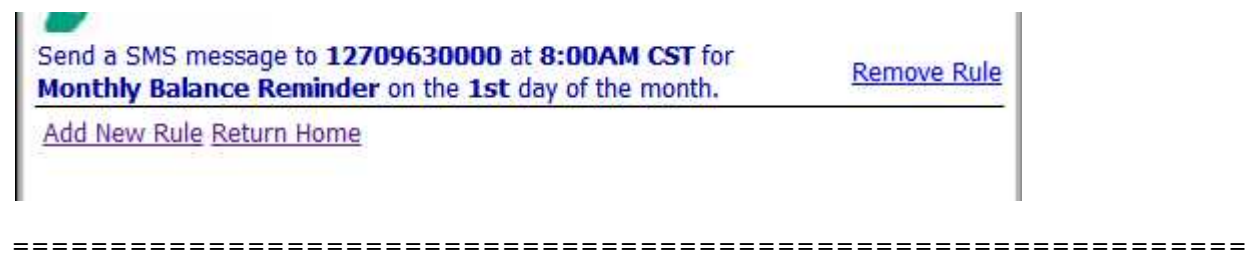
The third option available option under the 'Manage' column is 'Alerts'. Click the 'Alerts' link to schedule balance messages that will be sent to your mobile device via text or to the email address registered at time of sign-up. Click 'Add New Rule' to proceed.



Alerts can be set for Account Balances and either sent in a text message or email or both. There are three options, 'Daily Account Balance', 'Daily Balance Drops Below' and 'Monthly Balance Reminder'. Choose your reminder and your time to have alerts delivered to your email address or mobile device via text and click 'Save'.



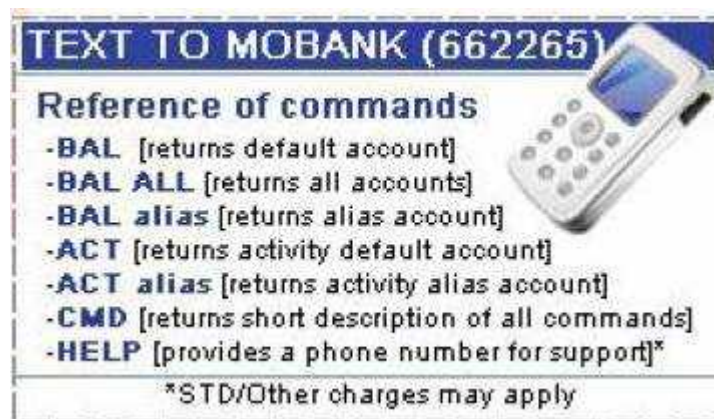
Click on Alerts one more time to see the alerts you have configured or click remove rule to remove any alert rule is no longer needed.



Text Commands:

It is recommended that you add a contact called Farmers Bank Text Banking to your contact list with the phone number of 662265. This will make it easier to recognize communications with Farmers Bank and Trust's Text Banking Service.

- Example: Customers can text the message **BAL** to the phone number **662265** for the account balance on the default account.
- A complete list of commands is provided below
- Text commands are not 'case-sensitive'.
- Alias is, initially, the account nickname set up by Farmers Bank & Trust.
- The 'alias' can be changed in the 'Account Configuration' section above.



Issues or questions, email info@farmersbk.com or contact us via phone at 270.365.5526.