



Personal Online Banking Users' Guide

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Getting Started

Welcome to Online Banking with FNB Oxford Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, 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 (662) 234-2821.



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Getting Started

New User Enrollment

If you're new to Online Banking with FNB, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type fnboxford.com into your browser and click the "Enroll in Online Banking" link.
2. Click the **Login** button, next click the **Personal Online Banking** button.
3. Click the "New User? Register Here" link.
4. Review the Online Banking Services Agreement on the Disclaimers page and click the **Accept** button to agree to the terms and conditions.
5. Fill out the Customer Verification Form with the required information and click the **Verify** button.



Note: Password Requirements:

- Password must be at least six characters

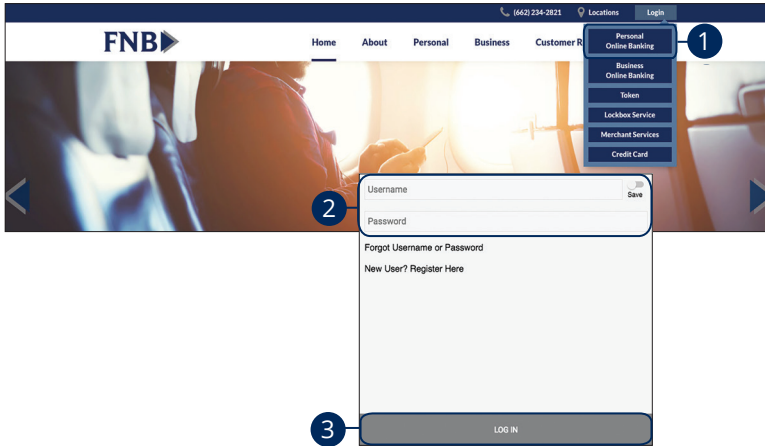
The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at (662) 234-2821 to update your profile.

6. Your username will be displayed. Click the **Continue** button.
7. Follow the steps on page 9 for resetting your password.

Getting Started

Logging In

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



1. Under the **Login** tab, click **Personal Online Banking**.
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. Call us at (662) 234-2821 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

1. Click the **Log Out** button in the upper right hand corner.
2. Close your internet browser.



Getting Started

Resetting a Forgotten Username

If you happen to forget your username.

1

2

3

4

1. Click the “Forgot Username or 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.
4. Your username will then be displayed. Click the **Continue** button.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the FNB Home page—no need to call us!

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

The second screenshot shows a 'Help' menu with a drop-down menu open, highlighting 'Forgot or Reset Password'. A circled '2' points to this option.

The third screenshot shows a 'Customer Verification' form with fields for Account Number, Account Type, Social Security Number, and Date of Birth. A circled '3' points to the 'Verify' button at the bottom.

1. Click the “Forgot Username or Password” link.
2. Select “Forgot or Reset Password” using the drop-down.
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: Password Requirements:

- Password must be between 8-15 characters
- Include at least 1 capital letter
- Include at least 1 number
- Include at least 1 of the following: >!#\$%^&* _-()[]{};:/?

Note: You may not be able to change your password if your account is locked. Please call FNB (662)234-2821/ (662)842-6678 during business hours to unlock your account.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and FNB accounts, see your account summaries and more!









The screenshot shows the FNB Home Page interface. At the top, the FNB logo is visible. Below it, there are four account summary cards: Demand Dep (...5986) with a balance of \$92.15, Demand Dep (...3001) with a balance of \$98.51, Savings (...5936) with a balance of \$106.98, and Certificates (...9646) with a balance of \$25.04. A navigation menu on the left lists various services like Accounts, Transfer Funds, Deposits, etc. Below the account summaries is a Transactions section with a search bar and a table of transaction history. A callout box (K) shows an 'Account Nickname Search' feature with a list of accounts and their balances. Callout letters A through L point to specific UI elements: A (Navigation Menu), B (Transactions Section), C (Account Summary Card), D (Account Summary Card), E (Dropdown Arrow), F (Search Bar), G (Table Header), H (Table Row), I (Power Button), J (Account Summary Card), K (Account Nickname Search), and L (Print Icon).

DATE	DESCRIPTION	AMOUNT	BALANCE
12-11-2017	TRANSFER DEBIT	\$0.02	\$92.15
12-08-2017	TRANSFER DEBIT	\$0.02	\$92.17
12-08-2017	TRANSFER DEBIT	\$0.02	\$92.19
12-08-2017	TRANSFER DEBIT	\$0.01	\$92.21
12-08-2017	TRANSFER DEBIT	\$0.01	\$92.22
12-07-2017	TRA		\$92.23
12-07-2017	TRA		\$92.38

Account Nickname	Status	Balance
Demand Dep ...5986	Available Current	\$92.15 \$92.15
Demand Dep ...3001	Available Current	\$98.51 \$98.51

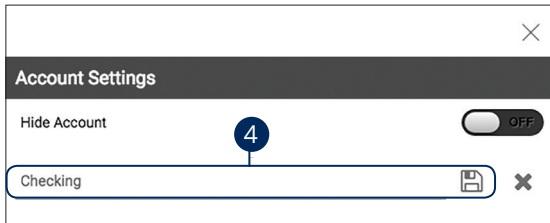
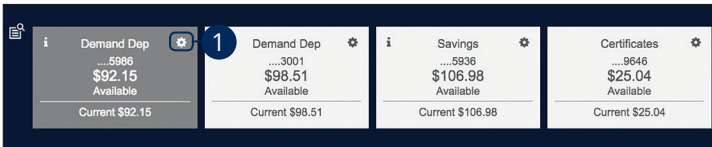





Note: The letters correspond to several available features on the Home page.

-
- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
 - B.** Your FNB accounts are displayed in an account card with its balance.
 - C.** The  icon shows your account settings
 - D.** If you click an account name, additional transaction information displays underneath the selected account.
 - E.** You can expand or collapse account details by clicking the  icon.
 - F.** The  icon allows you to export your transactions into a different format.
 - G.** You can use the search bar to search your transactions using keywords.
 - H.** Click the   icons to navigate to a new menu item window.
 - I.** The  icon allows you to log out of your account.
 - J.** The  icon shows your accounts as a list.
 - K.** In list view, you can use the search bar to search your accounts using keywords.
 - L.** When in list view, the  icon allows you to print a list of your accounts.

Account Settings

The Home page and your accounts should appear in a way that is fitting to you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.




1. Click the  icon to show your account settings.
2. Use the toggle switch to either show or hide an account.
3. Click the  icon to edit an account name.
4. Enter a new name and click the  icon when you are finished.

Searching Transactions

The search feature allows you to quickly search your transaction history to find a specific transaction. There are several filter options to easily narrow down your search.

The screenshot shows the FNB mobile app interface. At the top, there are four account balance cards: Demand Dep (...5986) with \$92.15 Available, Demand Dep (...3001) with \$98.51 Available, Savings (...5936) with \$106.98 Available, and Certificates (...9646) with \$25.04 Available. Below these is the 'Transaction History' section. A search box is highlighted with a blue circle '1', and a filter icon is highlighted with a blue circle '2'. Below the search box, a 'Filter' dialog is shown with three sections: 'Amount Range' (3a), 'Date Range' (3b), and 'Type' (3c). The 'Amount Range' section has 'From' and 'To' fields both set to '\$0.00'. The 'Date Range' section has 'Last Seven Days' selected. The 'Type' section has 'DEBIT' selected. A 'Submit' button is highlighted with a blue circle '4'.

1. Type in the search box to find a specific transaction.
2. Click the  icon to show the filter options for your search.
3. Fill in the information to narrow down your search
 - a. Amount Range
 - b. Date Range
 - c. Type of Transaction
4. Click the Submit button when you are finished.



Note: Continue scrolling down to view all of your transactions. If you need to search for a transaction that is more than a year old, you must enter a date range in the filter options.

Security

Protecting Your Information

Here at FNB, we do all that we can to protect your personal information and provide you with a dependable 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 upper 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 unsolicited 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, call us immediately at (662) 234-2821.

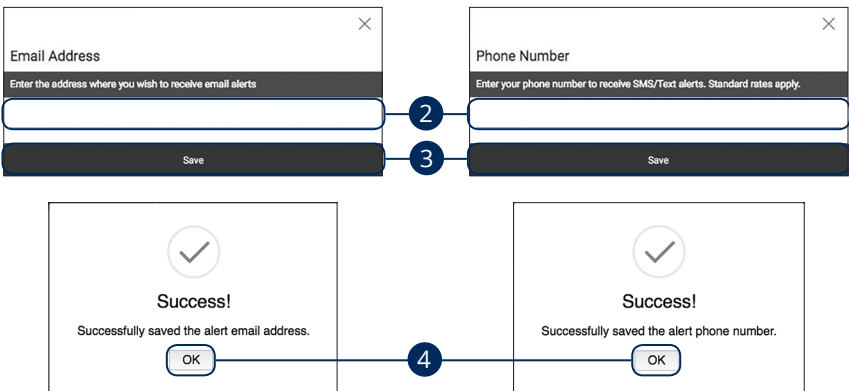
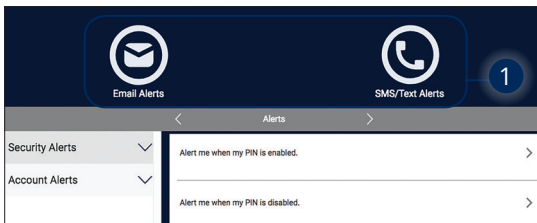
Security

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.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.



Click Alerts.

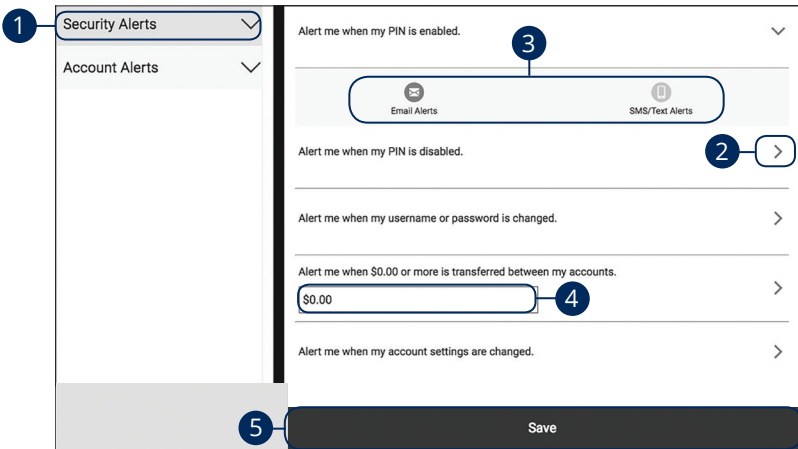
1. Click either the **Email Alerts** or **SMS/Text Alerts** icon to edit either your email address or phone number.
2. Enter your email address or phone number.
3. Click the **Save** button when you are finished.
4. Click the **OK** button on the confirmation screen.

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.



Click **Alerts**.

1. Click **Security Alerts** tab.
2. Click the  icon to expand an option.
3. Turn an alert on or off by clicking either the  icon or  icon.
4. (Transfer Only) Enter the transfer amount.
5. Click the **Save** button when you are finished.



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

A screenshot of the 'Security Alerts' menu. The 'Account Alerts' option is selected and highlighted with a blue circle labeled '1'. Below it, a list of accounts is shown. The first account, 'Jason Checking (...1001) \$-630,094.81', is highlighted with a blue circle labeled '2'. The second account, 'SMD 3 (...2003) \$898,547.29', is also visible.

A screenshot of the 'Select Account' configuration screen. On the left, a sidebar shows 'Security Alerts' and 'Account Alerts' tabs. The main screen displays the configuration for a 'High Available Balance Alert'. A text input field contains '\$0.00'. Below this, there are two toggle buttons: 'Email Alerts' (with an envelope icon) and 'SMS/Text Alerts' (with a mobile phone icon). Callout '4' points to the 'Email Alerts' button. Below the toggles, the text 'Available balance of \$0.00 or less' is followed by another '\$0.00' input field. Callout '5' points to this input field, and callout '3' points to a right-pointing chevron icon. Below this are sections for 'Debit transaction of \$0.00 or more' and 'Credit transaction of \$0.00 or more', each with an input field and a chevron icon. At the bottom, a dark 'Save' button is highlighted with a blue circle labeled '6'.

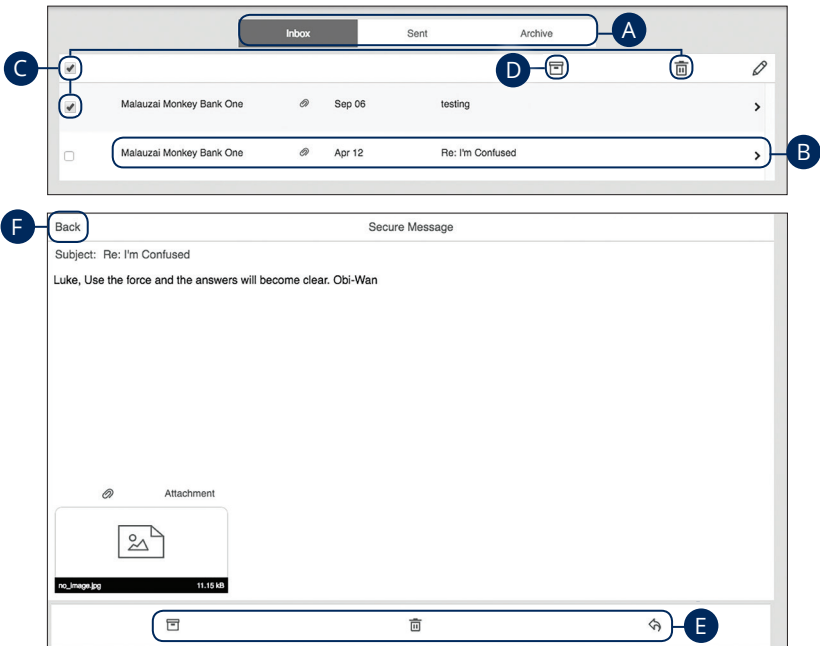
Click **Alerts**.

1. Click **Account Alerts** tab.
2. Select an account.
3. Click the  icon to expand an option.
4. Turn an alert on or off by clicking either the  icon or  icon.
5. Enter an amount to activate the alert.
6. Click the **Save** button when you are finished.






Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at FNB, Secure Messages allows you to communicate directly with a FNB customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click **Messaging**.

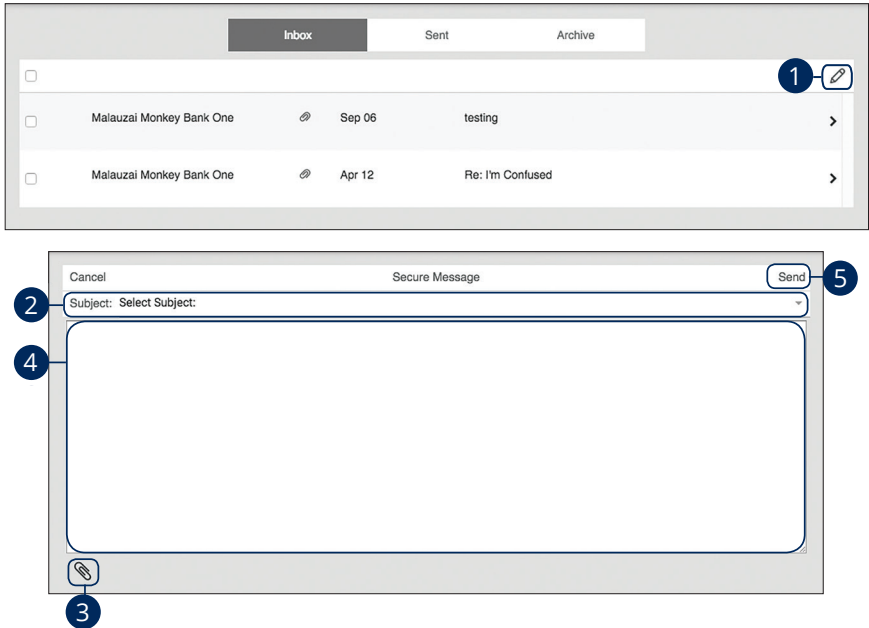
- A. Click an appropriate tab at the top to view your inbox, sent messages or archived messages.
- B. Click on a message to open it in a new screen.
- C. Delete multiple messages by checking the box next to the corresponding messages or check the select all box and click the  icon.
- D. Archive multiple messages by checking the box next to the corresponding messages or check the select all box and click the  icon.
- E. Delete an opened message by clicking the , reply by clicking the  icon or archive by clicking the  icon.
- F. Return to your mailbox by clicking the "Back" link.

Security: Secure Message Overview



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 **Services** tab, click **Messaging**.

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

Transaction Types

Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of FNB, there are various features that help you transfer funds in different ways.

- **Transfer Funds:**

Move money between your personal FNB accounts.

- **Pay Someone:**

Move money to someone's FNB accounts.

History	Payees
JOHN DUMMY 10322	12-10-2017 0.02
john dummy	12-08-2017

- **Check Deposit:**

Deposit a check without visiting a branch.

- **Bill Pay:**

Move money to someone's external account or a company's account.

Payee Name	Pay From	Payment Date	Payment Amount	Memo
------------	----------	--------------	----------------	------

Transactions

Transfer Funds

When you need to make a one-time or recurring transfer between your personal FNB accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot displays the FNB Funds Transfer interface. At the top, there are four account cards with the following details:

Account Type	Account ID	Available Balance	Current Balance
Demand Dep	...5986	\$88.94	Current \$88.94
Demand Dep	...3001	\$110.50	Current \$110.50
Savings	...5936	\$98.20	Current \$98.20
Certificates	...9646	\$25.04	Current \$25.04

Below the account cards is the 'Transfer Funds' section with 'Scheduled' and 'History' tabs. The 'Scheduled' tab is active, showing 'No Items Found'. The form includes the following fields:

- Transfer From:** A box for dragging an account image and a 'Select:' dropdown menu.
- Transfer To:** A box for dragging an account image and a 'Select:' dropdown menu.
- Amount:** An input field containing '\$0.00'.
- Date:** An input field containing '11-06-2017'.
- Memo:** An input field containing 'Memo'.

Click the **Transfer Funds** tab.

1. Select the accounts to transfer funds between by dragging an account card to the Transfer From and Transfer To boxes or by using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. Enter the date to process the transaction.
4. Enter a memo.

One-time

5a **Change Frequency**

\$0.00

11-06-2017

Memo

Cancel

Submit 6

Recurring Details

5b Frequency
Daily

5c Recurrence
Until But Not After Date

5d End Date
11-07-2017

5e Done

5. If you would like to set up a recurring transfer:
 - a. Click the **Change Frequency** button.
 - b. Choose the frequency of the transfer.
 - c. Choose how long the transfer should occur.
 - d. Enter an end date or total number of transfers, if necessary.
 - e. Click the **Done** button.
6. Click the **Submit** button when you are finished.



Note: You can view or cancel unprocessed transactions from within the Transfers tab.

Transactions


Managing Transfers

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

The screenshot shows the 'Transfer Funds' interface. On the left, there are two tabs: 'Scheduled' (selected) and 'History'. Under 'Scheduled', there are two entries for 'Pay From5986 Pay To' with a date of '12-15-2017' and an amount of '\$0.01'. A red circle with the number '1' highlights the trash icon next to the first entry. The main area is divided into 'Transfer From' and 'Transfer To' sections, each with a 'Drag an account image here' prompt and a 'Select:' dropdown menu.

The screenshot shows a confirmation dialog box titled 'Are you sure you want to delete this transfer?'. The dialog has a close button (X) in the top right corner. It displays a preview of the transfer details, including the amount '\$0.01'. At the bottom, there are two buttons: 'Cancel' and 'Submit'. A red circle with the number '2' highlights the 'Submit' button.

In the **Transfer Funds** tab, click on the scheduled tab.

1. Click the  icon to cancel a transfer.
2. Click the **Submit** button when you are finished.

Transactions

Paying Someone

Making a Payment

If you have a friend or relative that also banks through FNB, Pay Another Customer allows you to send them money immediately. By using their account number, you can send them electronic payments.

The screenshot shows the 'Pay Another Customer' screen in a mobile app. On the left is a 'History' table with columns for name, date, and amount. The main area contains a 'Send from' section with a 'Send to' dropdown (callout 2), a 'Select' dropdown (callout 1), and an 'Amount' input field (callout 3). Below these are 'Memo' fields. At the bottom are 'Cancel' and 'Submit' buttons (callout 4).

History	Payees	Send from	Send to
JOHN DUMMY 10/22	12-10-2017 0.02	Drag an account image here	Select: [dropdown]
John dummy 9/10/17	12-09-2017 0.02	Select: [dropdown]	Amount: \$0.00
John dummy 10/18	12-09-2017 0.02	Memo	
John Dummy 10/11	12-09-2017 0.01	Memo	
JOHN DUMMY 10/1	12-09-2017 0.01		
JOHN DUMMY TESTING MORE	12-09-2017 0.01		

Click the **Pay Another Customer** tab.

1. Select the account to send funds from using the drop-down.
2. Use the drop-down menu to choose the person you wish to pay.
3. Enter the amount to send.
4. Click the **Submit** button when you are finished.

Adding a Payee

You can add a payee to simplify the process of sending repeat payments.

The screenshot shows the 'Pay Another Customer' interface. The 'Payees' tab is active, displaying a list of payees. A red circle with the number 1 highlights the '+ person' icon in the top right corner. Below this, a modal form is shown with the following steps:

2. Enter First and Last Name (required)
3. Account # (To Account Number)
4. Confirm Account # (Required)
5. Enter Account Type (Select...)
6. One Time Payments (radio button)
6. Save button

Click the **Pay Another Customer** tab.

1. Create a payee by clicking the icon.
2. Enter payees first and last name as listed on the account.
3. Enter the payee's account number.
4. Confirm the payee's account number.
5. Use the drop-down menu to choose an account type.
6. Click the **Save** button when you are finished.

Transactions

Check Deposit

You no longer need to visit a branch when depositing a check! By using the Check Deposit feature, you can upload images of the front and back of a check to deposit it to your Murph account.

The screenshot shows the 'Check Deposit' screen in a mobile application. On the left, there is a sidebar with 'Rejected' and '11/14/2017 0.00'. The main area is titled 'Check Deposit' and contains a 'Deposit To' section with a box for 'Drag an account image here'. Below this are two input fields: 'Deposit To' (a dropdown menu with 'Select...' and a blue circle '1' next to it) and 'Amount' (a text field with '\$0.00' and a blue circle '2' next to it). At the bottom, there are two camera icons labeled 'Upload Front' and 'Upload Back', with a blue circle '3' next to the 'Upload Front' button. At the very bottom, there are 'Cancel' and 'Submit' buttons, with a blue circle '4' next to the 'Submit' button.

Click the **Deposits** tab.

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

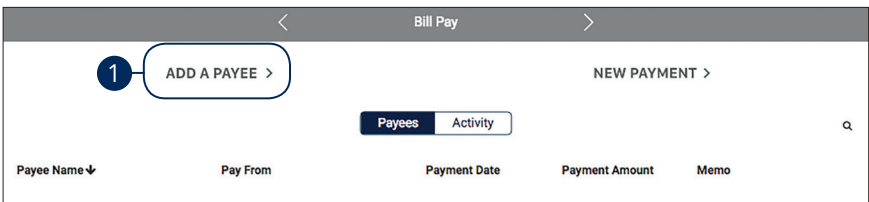
Bill Pay

Bill Pay Overview

Sending payments to companies and individuals has never been easier! Bill Pay with FNB helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



Click the **Bill Pay** tab.

1. Click the **Add a Payee** tab.
2. Enter the new payee's account information.
3. Click the **Submit** button when you are finished.

Editing a Payee



You can make edits to existing payees on the Bill Pay page if their contact information or account number changes.

The first screenshot shows the 'Bill Pay' interface. At the top, there are navigation arrows and the title 'Bill Pay'. Below that are two main sections: 'ADD A PAYEE >' and 'NEW PAYMENT >'. A tab bar shows 'Payees' (selected) and 'Activity'. A search icon is on the right. Below the tabs is a table with columns: 'Payee Name ↓', 'Pay From', 'Payment Date', 'Payment Amount', and 'Memo'. The first row is for 'City Light, Gas and Water (....9789)' with 'Savings5936' as the pay from, '02-12-2018' as the payment date, and '\$0.00' as the payment amount. A 'Details' button is circled with a '1'.

The second screenshot shows the 'Details' view for 'QA TEST' (City Light, Gas and Water). It displays the account number '789789' and a 'Monthly' payment schedule for '02-12-2018'. A table lists three payments: '0744488' on '02-13-2018' for '\$0.50', '2788805' on '02-06-2018' for '\$1.23', and '7733738' on '02-06-2018' for '\$1.30'. An edit icon is circled with a '2'.

The third screenshot shows the edit form for 'QA TEST'. It has fields for 'Pay To' (QA TEST), 'Payee Nickname' (City Light, Gas and Water), 'Payee Account' (789789), 'Pay From' (Savings5936), 'Address 1' (12301 RESEARCH BLVD), 'Address 2' (BUILDING V SUITE 100), and 'City'. A 'Submit' button is circled with a '3'.

Click the **Bill Pay** tab.

1. Click the  icon and select **Details** from the drop-down menu.
2. Click the  icon.
3. Edit the information and click the **Submit** button when you are finished.

Delete a Payee



If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Pay page.

The screenshot shows the 'Bill Pay' interface. At the top, there are navigation arrows and the title 'Bill Pay'. Below that, there are two buttons: 'ADD A PAYEE >' and 'NEW PAYMENT >'. A tab bar shows 'Payees' and 'Activity'. A search bar is on the right. The main content area has a table with columns: 'Payee Name', 'Pay From', 'Payment Date', 'Payment Amount', and 'Memo'. The first row shows 'City Light, Gas and Water (...9789)' with a sub-row 'Edit Recurs Monthly on the 12th'. The 'Pay From' is 'Savings5936' and the 'Payment Amount' is '\$0.00'. A 'Details' button is circled in red and labeled '1'. Below this, two more screenshots are shown. The first is a modal for 'QA TEST City Light, Gas and Water' showing account details and a table of payments. A trash icon is circled in red and labeled '2'. The second is a confirmation dialog 'Are you sure you want to delete this payee?' with 'Cancel' and 'Confirm' buttons. The 'Confirm' button is circled in red and labeled '3'.

Payee Name	Pay From	Payment Date	Payment Amount	Memo
City Light, Gas and Water (...9789)	Savings5936	Deliver On: Select date	\$0.00	
Edit Recurs Monthly on the 12th				

Account #	Payment Date	Payment Amount
789789	Monthly 02-12-2018	
0744488	02-13-2018	\$0.50
2788805	02-06-2018	\$1.23
7733738	02-06-2018	\$1.30

Click the **Bill Pay** tab.

1. Click the  icon and select **Details** from the drop-down menu.
2. Click the  icon.
3. Click the **Confirm** button..

Bill Pay

Pay an Existing Payee

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.

The screenshot shows the 'Bill Pay' interface. At the top, there are navigation arrows and the title 'Bill Pay'. Below this, there are two main sections: 'ADD A PAYEE >' on the left and 'NEW PAYMENT >' on the right. A search bar with 'Payees' and 'Activity' tabs is located below these sections. The main form area has a table-like structure with the following columns: 'Payee Name', 'Pay From', 'Payment Date', 'Payment Amount', and 'Memo'. The 'Payee Name' column contains 'City Light, Gas and Water (...9789)' and a link to 'Edit Recurs Monthly on the 12th'. The 'Pay From' column contains 'Savings5936' with a dropdown arrow. The 'Payment Date' column contains 'Deliver On: Select date' with a calendar icon. The 'Payment Amount' column contains '\$0.00'. The 'Memo' column contains a list icon. A 'PAY' button is located at the bottom right of the form. Five numbered callouts (1-5) point to the 'Pay From' field, the 'Payment Date' field, the 'Payment Amount' field, the 'Memo' field, and the 'PAY' button, respectively.

Payee Name	Pay From	Payment Date	Payment Amount	Memo
City Light, Gas and Water (...9789) Edit Recurs Monthly on the 12th	Savings5936	Deliver On: Select date	\$0.00	

Click the **Bill Pay** tab.

1. Select an account using the “Pay From” drop-down.
2. Select a date to deliver on using the calendar feature.
3. Enter a paymentAmount
4. (Optional) Enter a memo.
5. Click the **Pay** button.

Bill Pay

Making a New Payment

Pay individual bills by uploading a picture of your bill. All of the payee information is entered automatically.



Click the **Bill Pay** tab.

1. Click the **New Payment** tab.
2. Click the **Upload Image** button.
3. Select the image of the bill you wish to pay.
4. Click the **Open** button.

The image displays two screenshots of a mobile payment application interface. The left screenshot shows the 'ADD & PAYEE' screen with the following fields and callouts:

- 5: Pay From (Select...)
- 6: Amount (\$0.00)
- 7: Delivery Date (02-20-2018)
- 8: Send On Date (02-13-2018)
- 9: Delivery Options (Standard)
- 10: Memo
- 11: Next button

The right screenshot shows the 'CONFIRM' screen with the following information and callouts:

- Amount: \$1.00
- Pay From: Demand Dep5986
- Send On: 02-13-2018
- Deliver On: 02-20-2018
- Delivery Option: Standard
- 12: Confirm button

5. Select an account using the “Pay From” drop-down.
6. Enter the bill amount.
7. Select a delivery date.
8. Select a send on date.
9. Select a delivery option.
10. (Optional) Enter a memo.
11. Click the **Next** button.
12. Review the information and click the **Confirm** button when you are finished.

Enhanced Bill Pay

Bill Pay Overview

Bill Pay with FNB 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 in one place.

Creating a Payee

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

I want to ▾
Search
Add Payee **1** Recent ▾

Name	Amount	Send On	Deliver By	Recurring
▶ ABC Pest Control - *56789 <small>Next payment: \$0.01 on 1/10/18 </small>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Off"/>

Add Payee

Payee Information		Payee Address	
Name * <input type="text"/>	Nickname <input type="text"/>	Zip Code * <input type="text"/>	
Account Number <input type="text"/>	Payee Email <input type="text"/>	Address Line 1 * <input type="text"/>	Address Line 2 <input type="text"/>
Pay From Account <small>Demand Dep *79988</small>		City * <input type="text"/>	State * <input type="text" value="Alabama"/>

Additional Information

Memo

* denotes required field

2

Click the **Enhanced Bill Pay** tab.

1. Click the **Add Payee** button.
2. Enter the new payee's account information.
3. Click the **Create Payee** button.

Enhanced Bill Pay: Bill Pay Overview

Enhanced Bill Pay: Bill Pay Overview

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.

The screenshot illustrates the process of scheduling a payment in four steps:

- Step 1:** A dropdown menu labeled "I want to" is open, showing options: "Pay Bills", "Pay with Picture", "View Payments", "ACH Payment", "Update my Preferences", and "Leave Feedback". The "Pay Bills" option is selected.
- Step 2:** The main interface shows a table with columns: Name, Amount, Send On, Deliver By, and Recurring. A row for "ABC Pest Control - *56789" is highlighted. The amount is \$ 0.01, the send on date is 12/29/2017, and the deliver by date is 01/03/2018. Below the row are fields for "Demand Dep *75986", "Memo", and buttons for "Edit Payee", "Rush Payment", and "History".
- Step 3:** The "Pay Bills" button is highlighted in the top right corner of the main interface.
- Step 4:** A modal window titled "Pay Bills" is shown, displaying a table with columns: Payee, Amount, Send On, Deliver By, and Type. The table contains one row for "ABC Pest Control - *56789" with an amount of \$0.01, a send on date of 1/5/2018, a deliver by date of 1/10/2018, and a type of "Check". Below the table is a "Total" row showing \$0.01. At the bottom of the modal are buttons for "Submit Payments" and "Make Changes".

Click the **Enhanced Bill Pay** tab.

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.



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.

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.

1

I want to ▾

Search Q Add Payee Show: Recent ▾

Pay Bills

Pay with Picture

View Payments

ACH Payment

Update my Preferences

Leave Feedback

Amount	Send On	Deliver By	Recurring
\$	12/27/2017	01/02/2018	Off

Memo Edit Payee Rush Payment History

Recurring Payment TEST PAYEE

Payment Details

Payment Amount First Payment Date

3 \$ |.00 1/2/2018

Delivery Options

Payment Frequency Non-Business Day Option

4 Once Every Month Pay Previous Business Day

Send Payments

5 Until I cancel this schedule

Until this date mm/dd/yyyy

Until 0 payments are made

6 Save Cancel Changes

Click the **Enhanced Bill Pay** tab.

1. Select **Pay Bills** using the “I want to” drop-down.
2. Click the **Recurring Payment** button.
3. Enter the payment amount and the first payment date.
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.

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.

The screenshot shows the 'Enhanced Bill Pay' interface. A dropdown menu is open under the 'I want to' tab, with 'Pay Bills' selected. The main form includes a search bar, 'Add Payee', and 'Show: Recent' dropdown. The payment details section has fields for Amount, Send On (12/27/2017), Deliver By (01/02/2018), and a 'Recurring' toggle set to 'Off'. A 'Memo' field is present, along with 'Edit Payee', 'Rush Payment', and 'History' buttons. Below this is a table of delivery options.

Delivery Option	Fee	Earliest Send On	Earliest Deliver By
<input type="radio"/> Standard US Mail	\$0	12/27/2017	01/02/2018
<input checked="" type="radio"/> Overnight Mail	\$30	12/27/2017	12/28/2017

Click the **Enhanced Bill Pay** tab.

1. Select **Pay Bills** using the “I want to” drop-down.
2. Click the **Rush Payment** button.
3. Select a delivery option. (additional fees, the send on and deliver by dates are shown)

Enhanced Bill Pay

Edit or Cancel Payments

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

1

I want to ▾

- Pay Bills
- Pay with Picture
- View Payments**
- ACH Payment
- Update my Preferences
- Leave Feedback

Search Add Payee Show: Recent ▾

Amount Send On Deliver By Recurring

\$ 12/27/2017 01/02/2018 Off

Memo

Scheduled Payments Total: \$0.01

Payee	Send On	Deliver By	Amount	Pay From	Method	Type	Recurring	Memo
ABC Pest Control - *56789	1/10/18	1/10/18	\$0.01	Demand Dep *75...	20000			

2

Edit Payment

Payment Information

Amount

Send On

Deliver By

Memo

Delivery Method	Send Date	Estimated Delivery
<input checked="" type="radio"/> Standard US Mail (Fee: \$0)	12/27/2017	01/02/2018
<input type="radio"/> Overnight Mail (Fee: \$30)	12/27/2017	12/28/2017

Confirmation Number: 3694462

3

4

Click the **Enhanced Bill Pay** tab.

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

Enhanced Bill Pay

Picture Pay

You can make a payment by simply uploading a picture of your bill. All of the payee information is entered automatically.

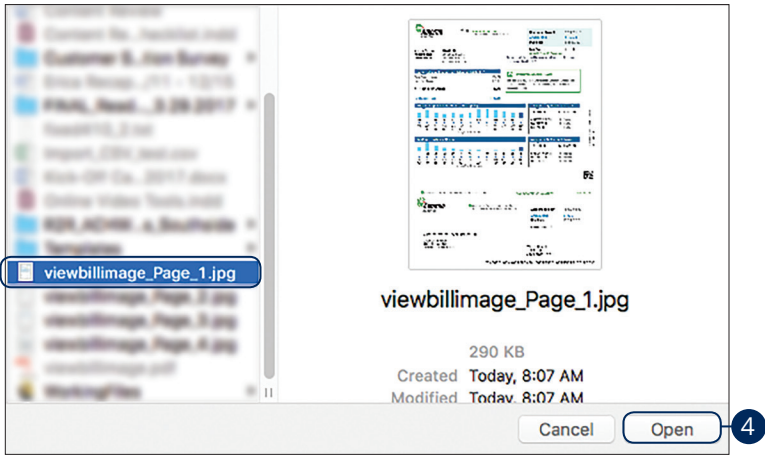
The screenshot displays the Enhanced Bill Pay interface. At the top left, a dropdown menu labeled "I want to" is open, with "Pay with Picture" selected. The main form area includes a search bar, "Add Payee" button, and "Show: Recent" dropdown. Below this is a table with columns: Amount, Send On, Deliver By, and Recurring. The "Amount" field contains "\$ |", "Send On" is "12/27/2017", "Deliver By" is "01/02/2018", and "Recurring" is "Off". There is also a "Memo" field and buttons for "Edit Payee", "Rush Payment", and "History". A "Pay with Picture" section is highlighted, showing a sample bill image with account number "#1234" and amount "\$125.00". Below the image, the text reads "Pay with Picture" and "Upload a picture of your bill making sure to include the account number, payee's name and address." A blue "Upload Picture" button is located at the bottom of this section.

Click the **Enhanced Bill Pay** tab.

1. Select **Pay with Picture** using the "I want to" drop-down.
2. Click the **Upload Picture** button.



Note: Make sure that the account number, payee name and address and the amount of the bill are all captured in the photograph.



I want to ▾

Amount 5

Payment Date 6

Account to Pay From 7

Memo 8

9

3. Select the image of the bill you wish to pay.
4. Click the **Open** button.
5. Enter the bill amount.
6. Enter the payment date using the calendar feature.
7. Select an account using the “Account to Pay From” drop-down.
8. Enter a memo.
9. Click the **Pay Bill** button when you are finished.

Enhanced Bill Pay

ACH Payments

Automated Clearing House (ACH) payments are an electronic funds transfer from one bank account to another.

Creating an ACH Payee

You'll need to know the ABA routing number of the payee's bank, their account number and account type.

The screenshot illustrates the process of creating an ACH payee in four steps:

- Step 1:** The user selects "ACH Payment" from the "I want to" dropdown menu.
- Step 2:** The user clicks the "Add ACH Payee" button in the search bar.
- Step 3:** The user fills out the "Add ACH Payee" form, providing payee information (Name, Nickname, Email) and external bank information (Routing Number, Account Number, Account Type).
- Step 4:** The user clicks the "Add" button to save the new payee.

Click the **Enhanced Bill Pay** tab.

1. Select **ACH Payment** using the "I want to" drop-down.
2. Click the **Add ACH Payee** button.
3. Enter the new ACH payee's account information.
4. Click the **Add** button.

Creating an ACH Payment

Using ACH payments you can easily make a one-time payment or schedule repeating payments to a single payee.

The screenshot shows the ACH payment creation process in four steps:

- Step 1:** The "I want to" dropdown menu is open, and "ACH Payment" is selected.
- Step 2:** The "ABC Pest Control - *56789" payee is selected in the list. The amount is \$0.01, and the send on date is 01/05/2018.
- Step 3:** The "Pay Bills" button is clicked, leading to the "Pay Bills" summary screen.
- Step 4:** The "Submit Payments" button is clicked to finalize the payment.

Pay Bills Summary:

Payee	Amount	Send On	Deliver By	Type
ABC Pest Control - *56789 Pay From: Demand Dep *75986	\$0.01	1/5/2018	1/5/2018	Electronic Standard ACH
Total	\$0.01			

Click the **Enhanced Bill Pay** tab.

1. Select **ACH Payment** using the "I want to" drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button.

Enhanced Bill Pay

Updating Preferences

You can update next check number, email address and notification preferences.

The screenshot shows the 'Enhanced Bill Pay' interface. At the top, there is a search bar and a dropdown menu labeled 'I want to'. The dropdown menu is open, showing options: 'Pay Bills', 'Pay with Picture', 'View Payments', 'ACH Payment', 'Update my Preferences', and 'Leave Feedback'. The 'Update my Preferences' option is selected and highlighted with a blue circle and the number 1. Below the dropdown, there is a form for updating preferences. The form is divided into two sections: 'User Information' and 'Notifications'. The 'User Information' section includes fields for 'Next Check #' (20001) and 'Email'. The 'Notifications' section includes checkboxes for 'Send email summary of daily payments', 'Send email when payee is scheduled', and 'Send email for payments scheduled over' (with a value of \$ 0.00). A 'Save' button is located at the bottom left. Numbered callouts (1-5) highlight the 'I want to' dropdown, the 'Update my Preferences' option, the 'Next Check #' field, the 'Email' field, and the 'Save' button respectively.

Click the **Enhanced Bill Pay** tab.

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.

Services

Stop Payment Request

Single Check

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 call us during our business hours at (662) 234-2821.

Stop Payments

Account Number *

Demand Dep ...5986

Stop Payment On *

Single Check

cancel next

Click the **Stop Payment** tab.

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

The image shows a mobile application screen titled "Stop Payments" with a close button (X) in the top right corner. The form contains the following fields and buttons:

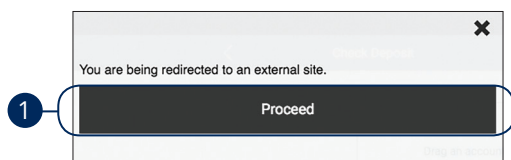
- Account Number:** Demand Dep5986
- Check Number *:** An empty text input field with a blue circle containing the number 3 pointing to its left side.
- Amount *:** A text input field containing "\$0.00" with a blue circle containing the number 4 pointing to its left side.
- Payee *:** An empty text input field with a blue circle containing the number 5 pointing to its left side.
- Navigation:** A "back" button on the left and a "submit" button on the right. A blue circle containing the number 6 points to the "submit" button.

3. Enter the check number.
4. Enter the amount.
5. Enter the payee.
6. Click the **Submit** button when you are finished.

Services

Reordering Checks

If you've previously ordered checks through FNB, you can conveniently reorder checks online at any time on our trusted vendor's website.



MAIN STREET

Using the reorder form located in your last order of checks, please enter your ABA Number (which is between the ■ symbols), and your account number (remove spaces, please) in the entry boxes below.

If you have any problems with reordering, please contact your financial institution.

It's time to reorder! Please return this form to your financial institution. Starting Check No. 8901

Carrie K. Lynn
132 Main Street
Anytown, USA 55555

Control Number: JSCJIK/DSYHJ	Style: 903
Reorder Number: 555555	
Indicate changes to previous order below.	
Check Style: <input type="checkbox"/> 10/10 <input type="checkbox"/> 10/10 <input type="checkbox"/> 10/10 <input type="checkbox"/> 10/10	
Letter Check Style (additional charges): <input type="checkbox"/> 10/10 <input type="checkbox"/> 10/10 <input type="checkbox"/> 10/10	
Express Delivery (additional charges): <input type="checkbox"/> Next Day <input type="checkbox"/> One Day	

■ 234 56 78 9 ■ 234 56 78 ■ 8901

ABA NUMBER ACCOUNT NUMBER

ABA Number:

Enter your Account Number:

Click the **Check Reorder** tab.

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 right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail for an additional \$2 paper statement fee (please refer to your Truth in Savings Disclosure) while E-Statement notices are sent via email and are available through online banking.

The image displays two screenshots of a web interface for managing statement delivery preferences. The top screenshot shows a list of accounts: "Jason Checking (...1001)" and "Savings_Option_Agg (...1502)". A button labeled "Delivery Preferences" is circled in blue with a "1" next to it. The bottom screenshot shows the "Delivery Preferences" form for the "SMD 3334 (...2003)" account. It features a "Statement Preference" dropdown menu circled in blue with a "2" next to it, and an email address field containing "1test@malauzai.com" circled in blue with a "3" next to it. At the bottom of the form, there are "Back" and "Submit" buttons, with the "Submit" button circled in blue with a "4" next to it.

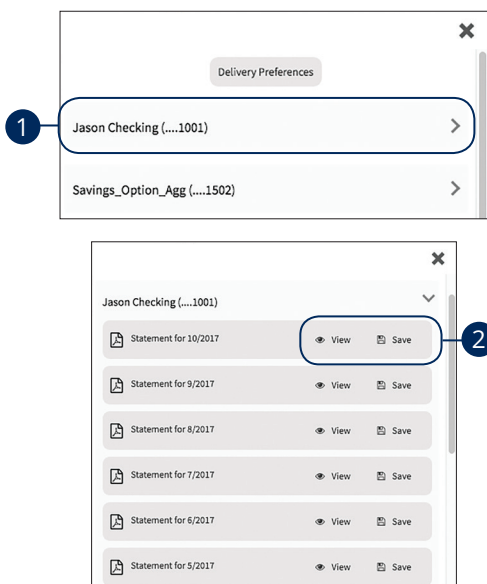
Click the **Statements** tab.

1. Click the **Delivery Preferences** button.
2. Use the drop-down to select your statement preference.
3. Add or change your email address.
4. 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.



Click the **Statements** tab.

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

Settings

Profile

It is important to maintain current contact information on your account, and you can always update your profile, overview and settings. Updating your Online Banking profile does not update your customer contact information at FNB.

The screenshot shows a 'Change of Information' form with the following fields and buttons:

- Personal Phone:** A text input field containing '(662) 816-1682'. A blue circle with the number '1' is positioned above this field.
- EXT:** An empty text input field.
- Alternate Phone:** A text input field with a placeholder '() - - -'.
- EXT:** An empty text input field.
- Buttons:** A 'cancel' button on the left and a 'submit' button on the right. A blue circle with the number '2' is positioned to the right of the 'submit' button.

Click the **Profile** tab.

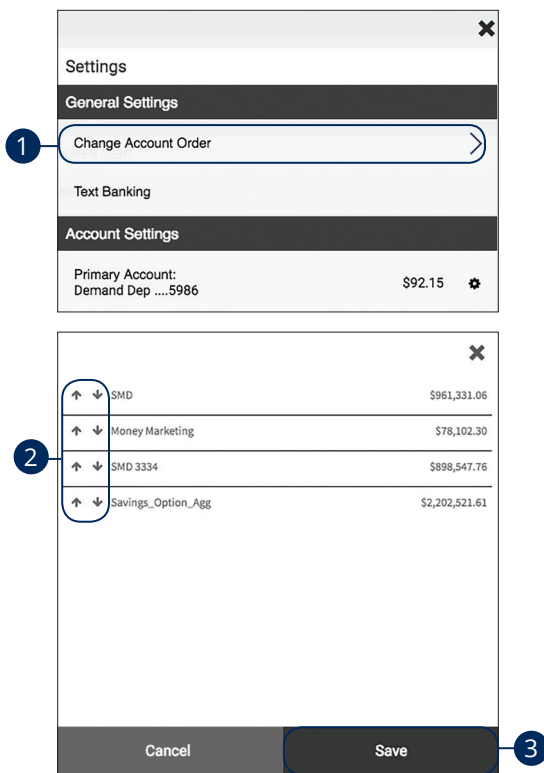
1. Update your contact information in the provided spaces.
2. Click the **Submit** button when you are finished making changes.

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.



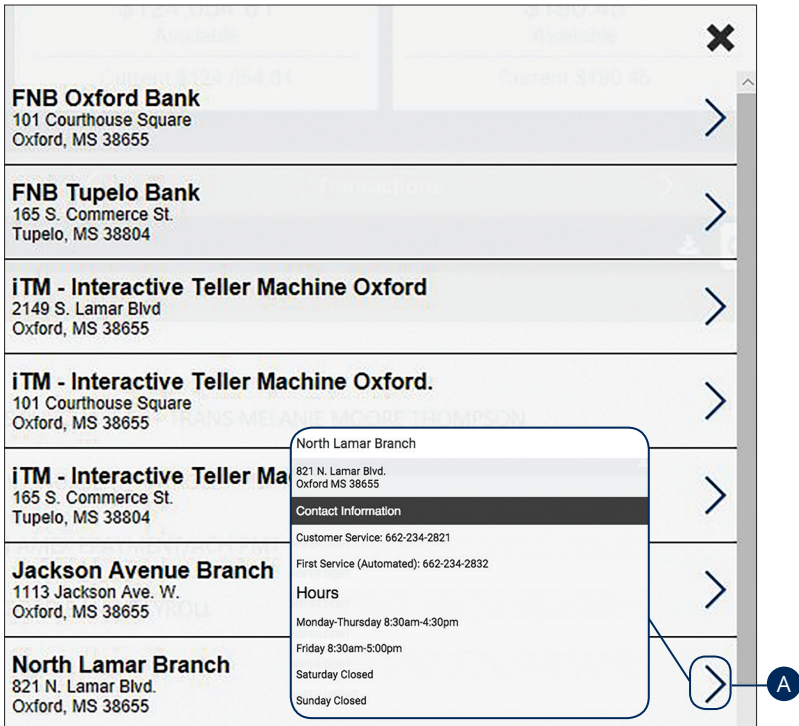
Click the **Settings** tab.

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

Locations

Branches and ATMs

If you need to locate a FNB branch or ATM, the interactive map below 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.



Click the **Locate Us** tab.

- A. Click the > icon for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

Contact Us

Important Phone Numbers

If you need to contact FNB about a lost or stolen card or concerning any other issue you may have we have listed our important phone numbers on our contact us page.

Service	Phone Number	Hours
Customer Support - Oxford	(662) 234-2821	8-4:30 Mon-Fri
First Service Line - Oxford	(662) 234-2832	24 Hr Automated
First Service Line - Tupelo	(662) 842-2899	24 Hr Automated
Customer Support - Tupelo	(662) 842-6678	8-4:30 Mon-Fri
Lost/Stolen FNB MasterCard Debit Card	(800) 528-2273	
Lost/Stolen FNB VISA Credit Card	(866) 598-1769	

Click the **Info** tab.

1. Click the **Contact Us** tab.





(662) 234-2821 • fnboxford.com