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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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.

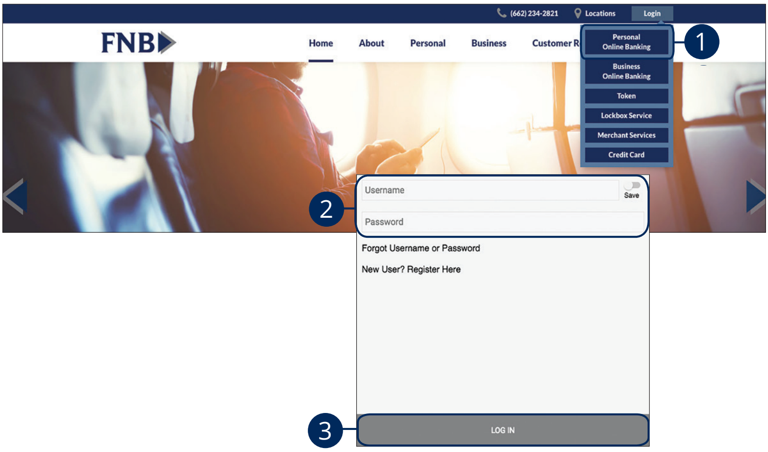
> **Note**: Password Requirements:
> • Password must be at least six charcters
>
> The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at (662) 234-2821 to update your profile.

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.

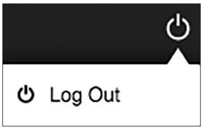


1. Under the **Login** tab, click **Personal Online Banking**.
2. Enter your Username and Password.
3. Click the **Log In** button.

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. Click the “Forgot Username or Password” link.

2. Select “Forgot Username” using the drop-down and click the **Submit** button.

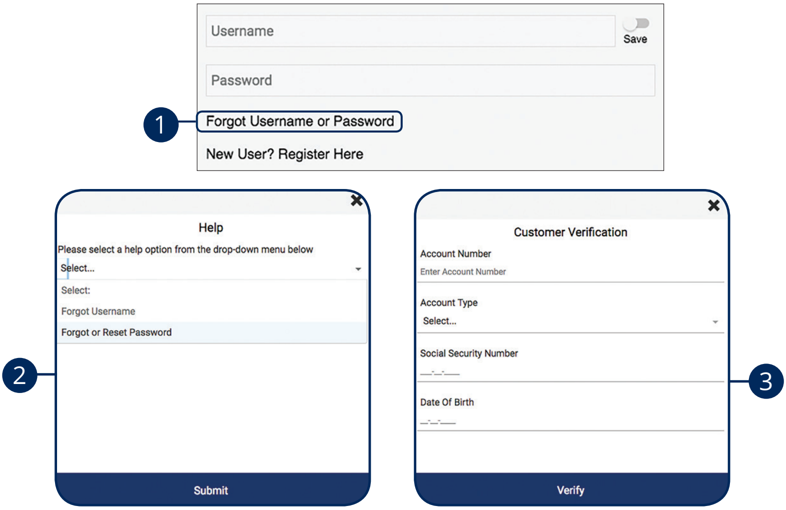
3. Fill out the Customer Verification Form with the required information and click the **Verify** button.

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!



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.

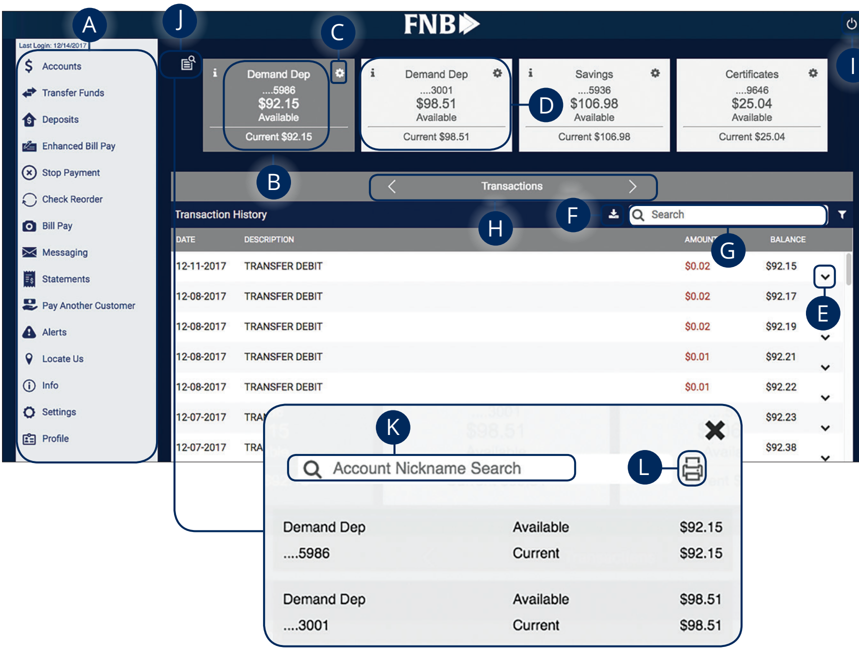
Note: Password Requirements:
- Password must be between 8-15 characters
- Include at least 1 capital letter
- Include at least 1 number
- Include at least 1 of the following: >!#$%^&*_-=()[]{};,/?

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!



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.

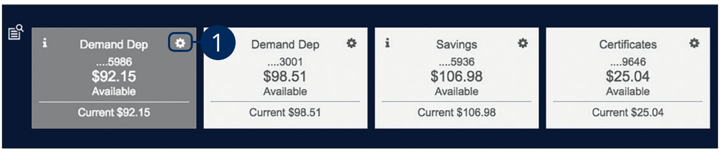
J. The icon shows your accounts as a list.

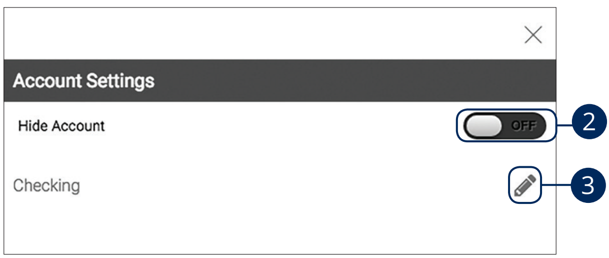
K. In list view, you can use the search bar to search your accounts using keywords.

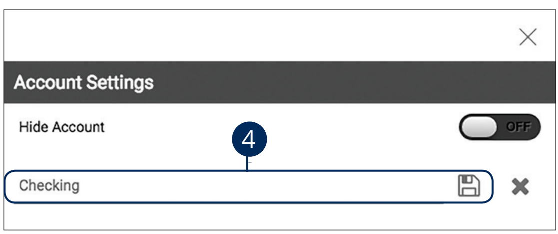
L. When in list view, the icon allows you to print a list of your accounts.

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.



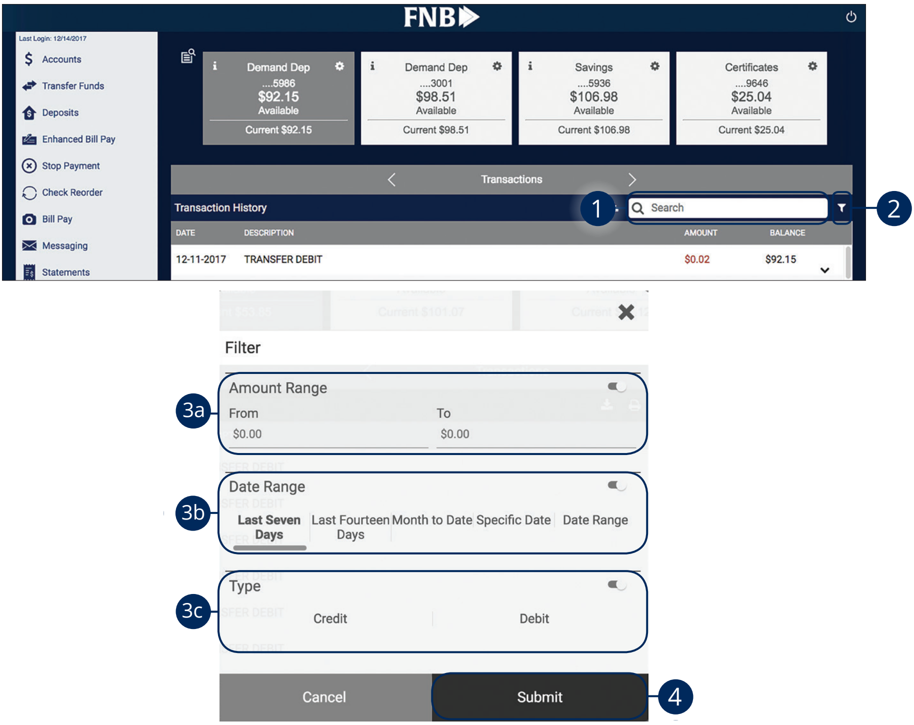




1. Click the icon to show your account settings.
2. Use the toggle switch to either show or hide an account.
3. Click the icon to edit an account name.
4. Enter a new name and click the icon when you are finished.

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.



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.

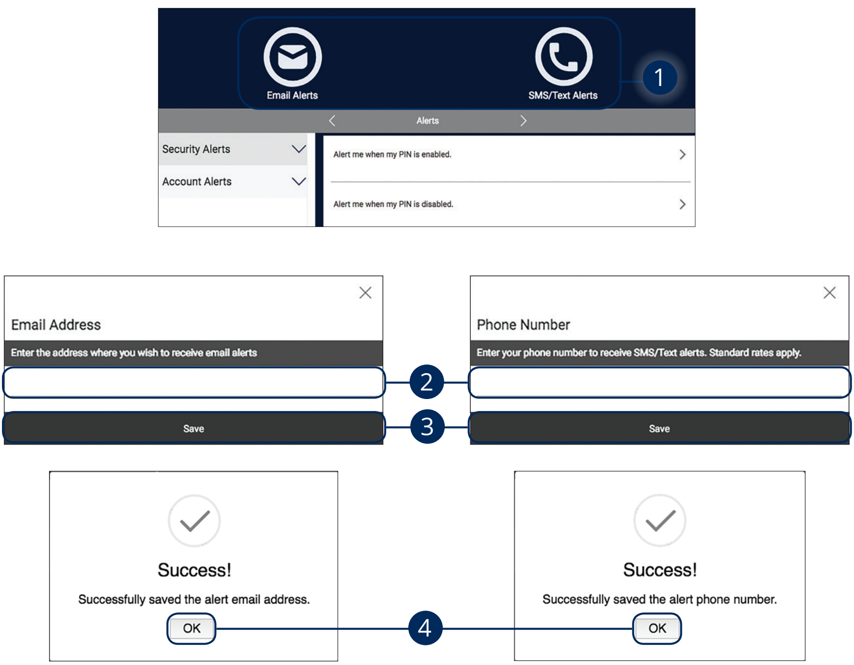
Security

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**.

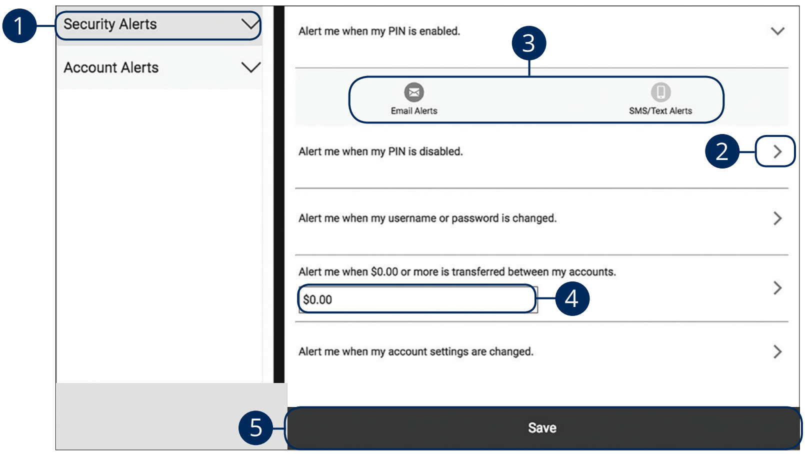
1. Click either the **Email Alerts** or **SMS/Text Alerts** icon to edit either your email address or phone number.
2. Enter your email address or phone number.
3. Click the **Save** button when you are finished.
4. Click the **OK** button on the confirmation screen.

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.



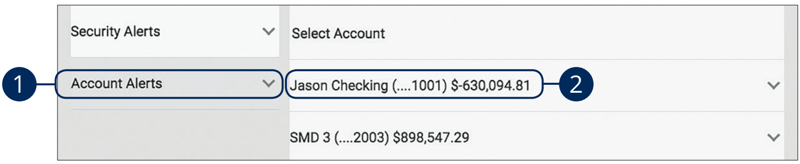
Click **Alerts**.

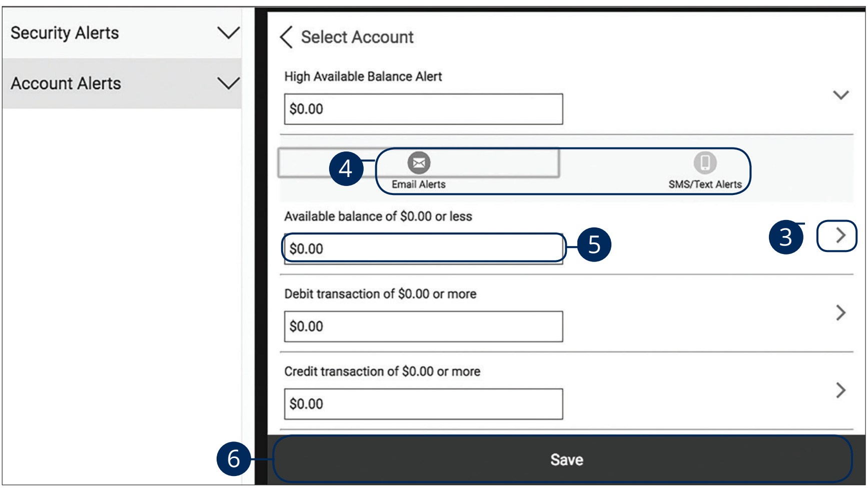
1. Click **Security Alerts** tab.
2. Click the  icon to expand an option.
3. Turn an alert on or off by clicking either the  icon or  icon.
4. (Transfer Only) Enter the transfer amount.
5. Click the **Save** button when you are finished.

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.





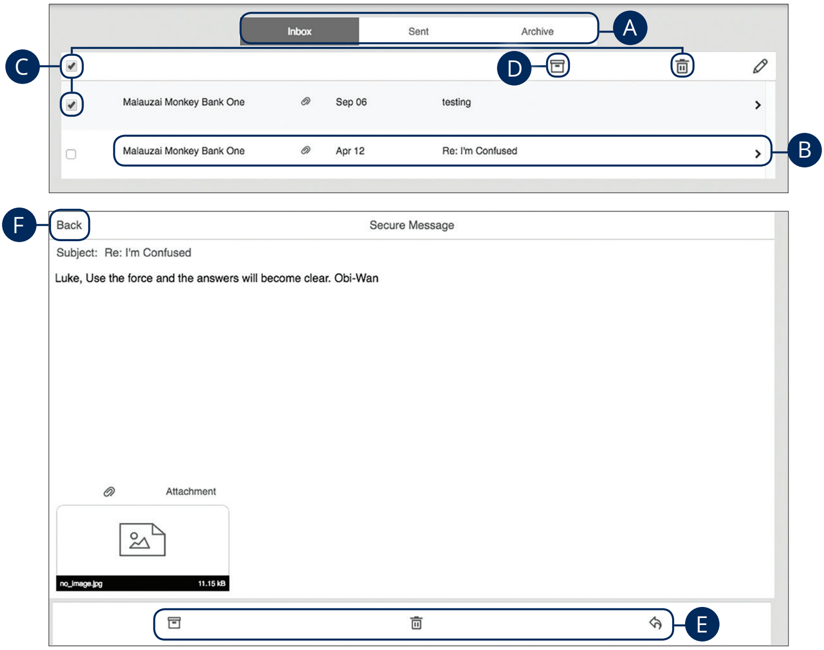
Click **Alerts**.

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 Email Alerts icon or SMS/Text Alerts 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.

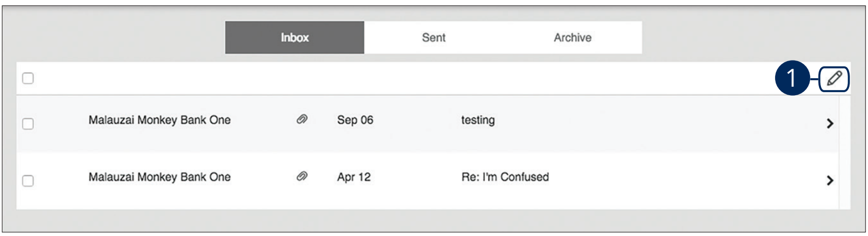
E. Delete an opened message by clicking the icon, reply by clicking the icon or archive by clicking the icon.

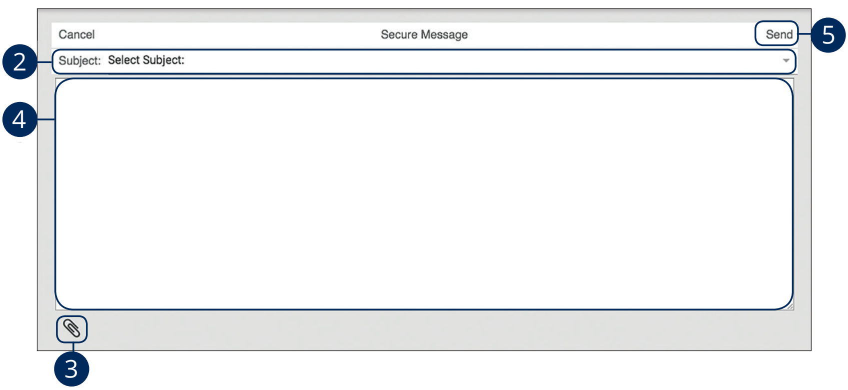
F. Return to your mailbox by clicking the “Back” link.

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 **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.

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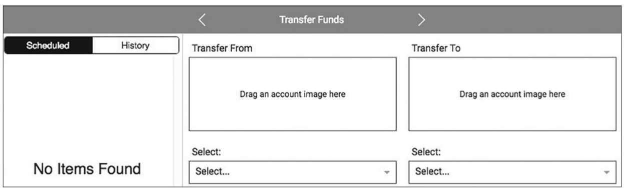
Transaction Types

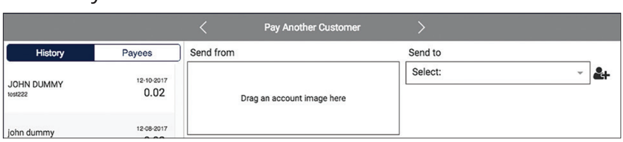
Moving Money Overview

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.

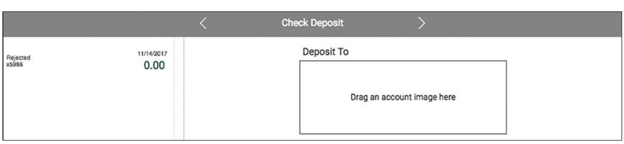
- **Transfer Funds**:
  Move money between your personal FNB accounts.



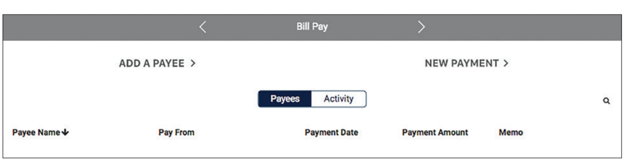
- **Pay Someone:**
  Move money to someone's FNB accounts.



- **Check Deposit**:
  Deposit a check without visiting a branch.



- **Bill Pay:**
  Move money to someone's external account or a company's account.



 Transaction Types: Moving Money Overview

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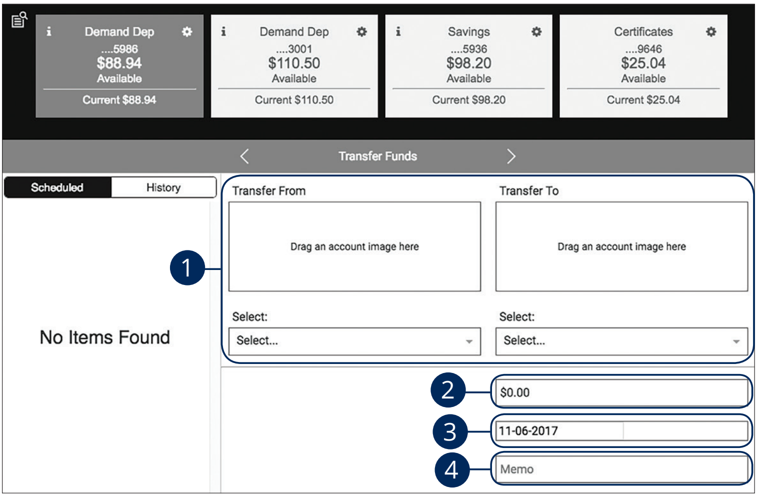
Transactions

Transfer Funds

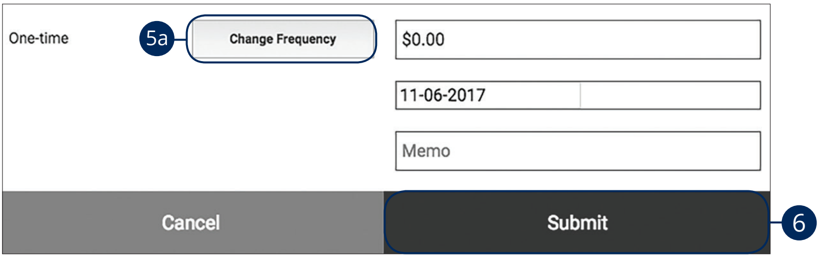
When you need to make a one-time or recurring transfer between your personal FNB accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

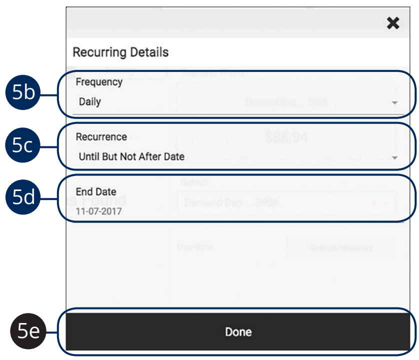


Click the **Transfer Funds** tab.

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.

Transactions: Transfer Funds





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.

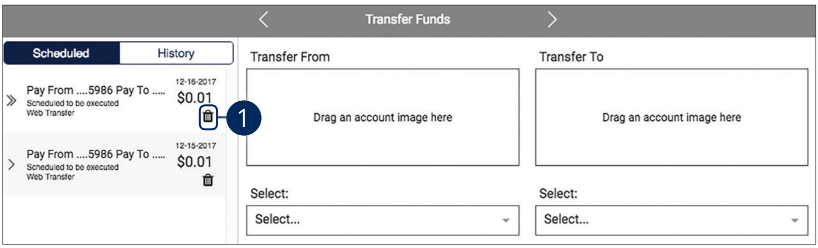
6. Click the **Submit** button when you are finished.

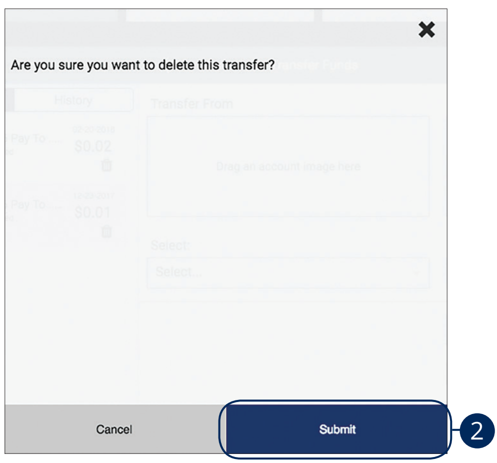
Note: You can view or cancel unprocessed transactions from within the Transfers tab.

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.





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

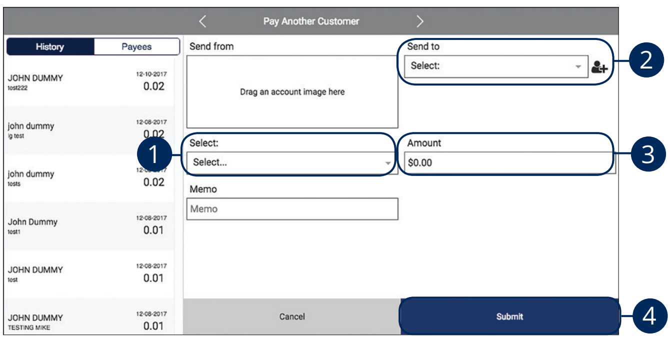
1. Click the icon to cancel a transfer.
2. Click the **Submit** button when you are finished.

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.

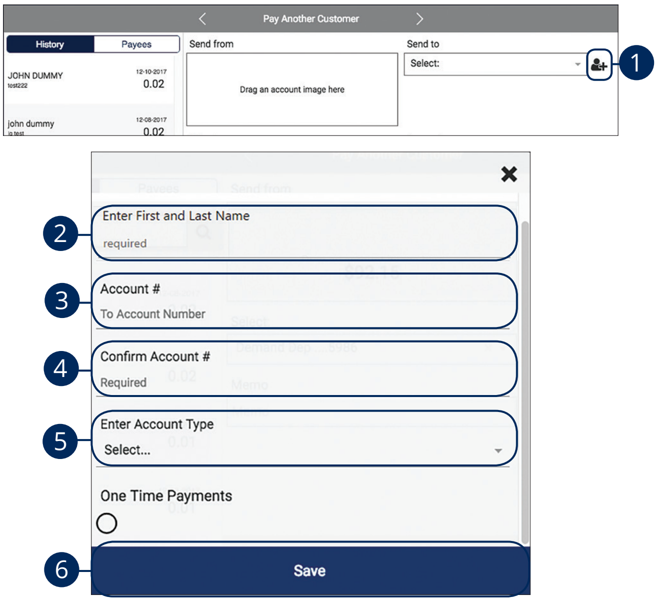


Click the **Pay Another Customer** tab.

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.



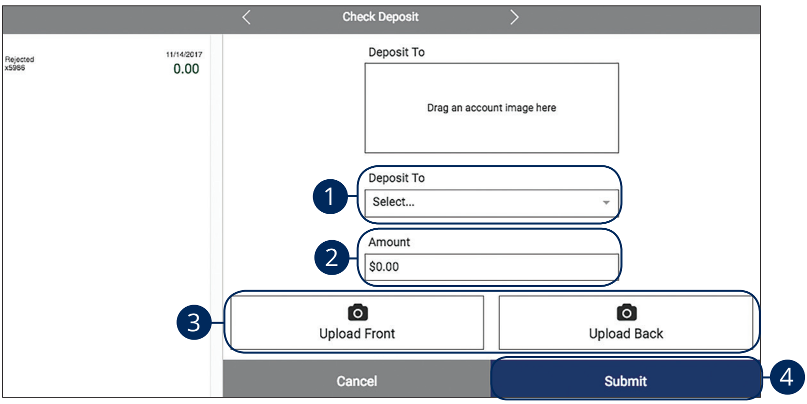
Click the **Pay Another Customer** tab.

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.



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.

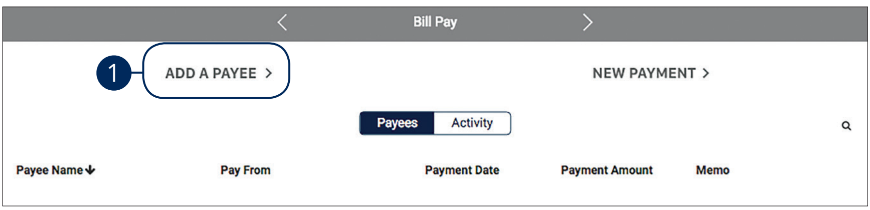
Bill Pay

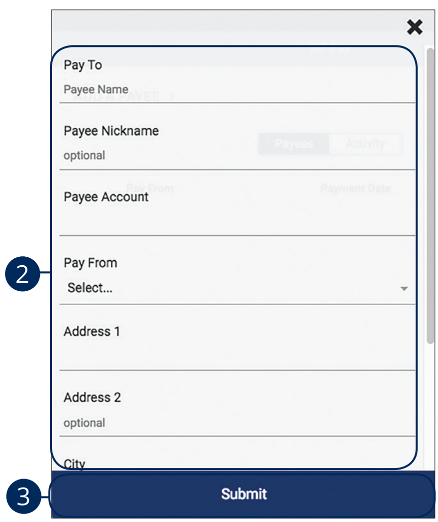
Bill Pay Overview

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.



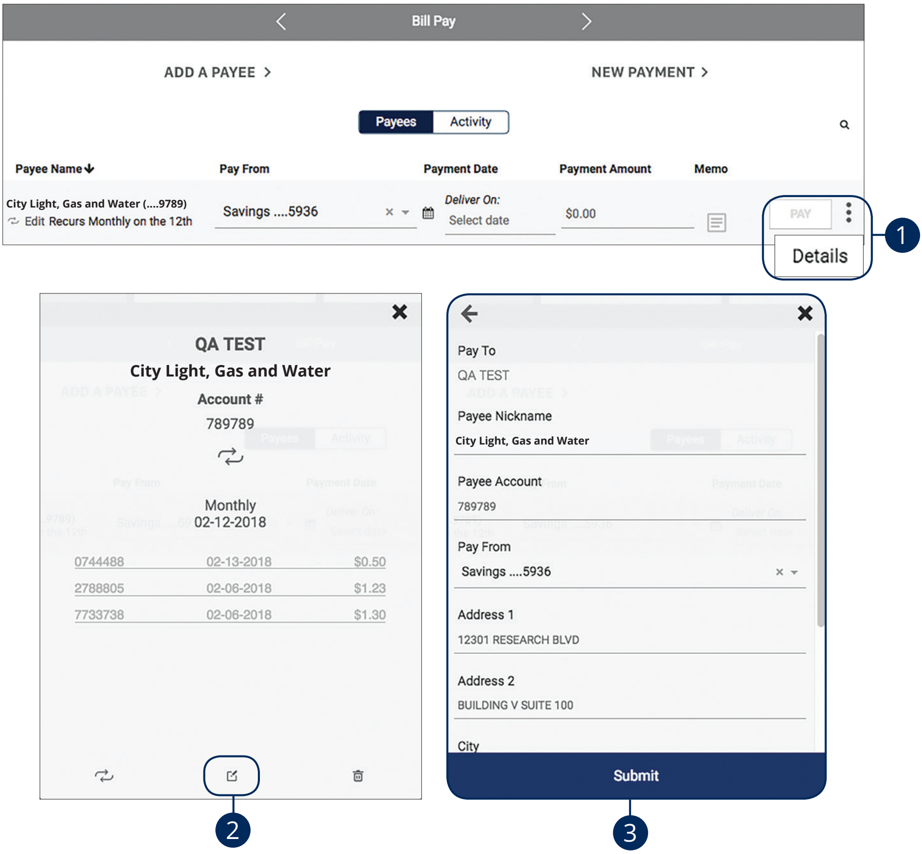


Click the **Bill Pay** tab.

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.

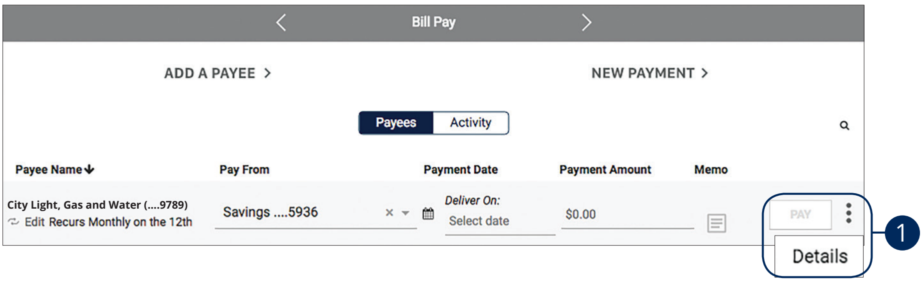


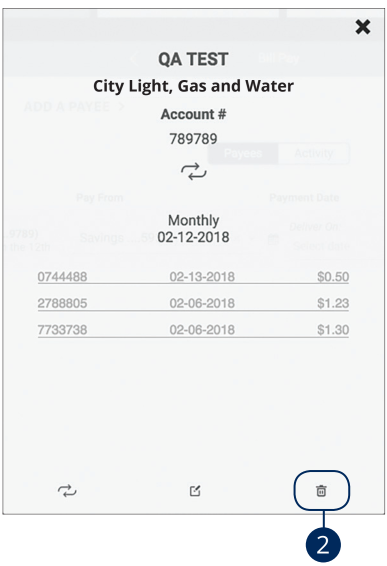
Click the **Bill Pay** tab.

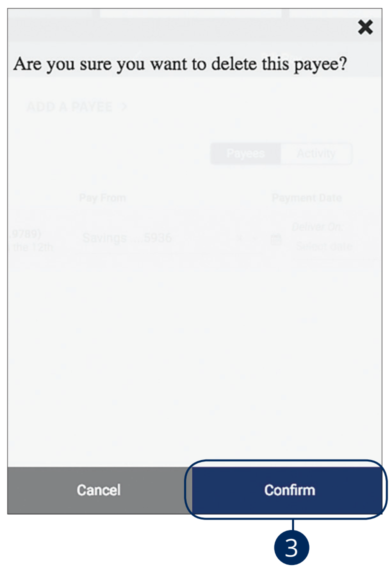
1. Click the ⋮ icon and select **Details** from the drop-down menu.
2. Click the icon.
3. Edit the information and click the **Submit** button when you are finished.

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.







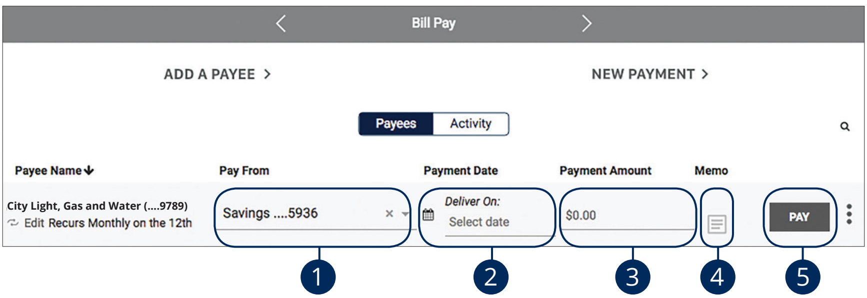
Click the **Bill Pay** tab.

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.



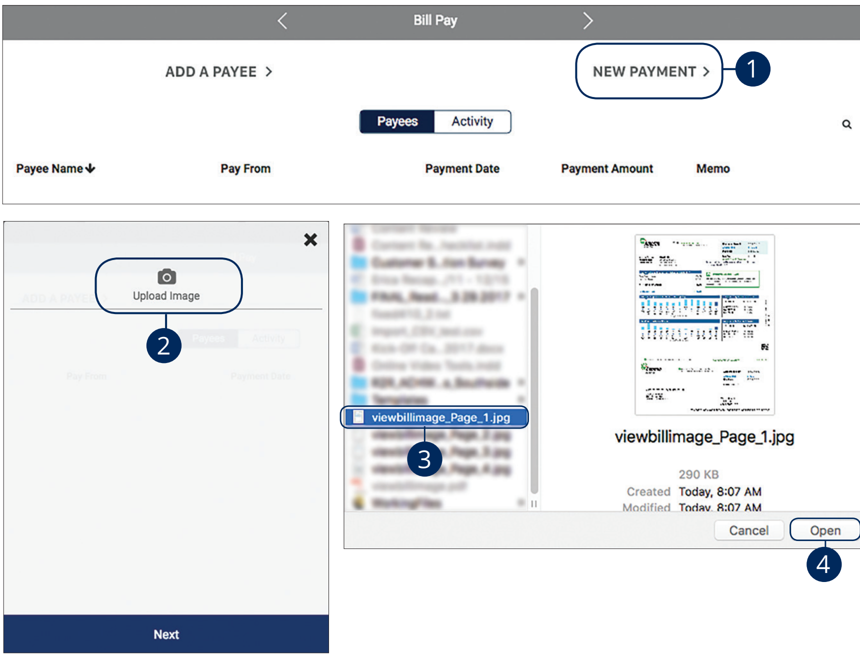
Click the **Bill Pay** tab.

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

Bill Pay

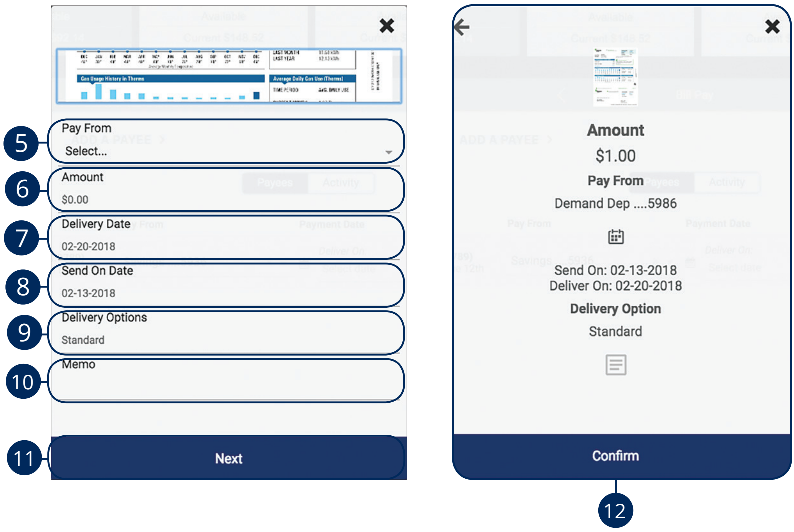
Making a New Payment

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.



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.

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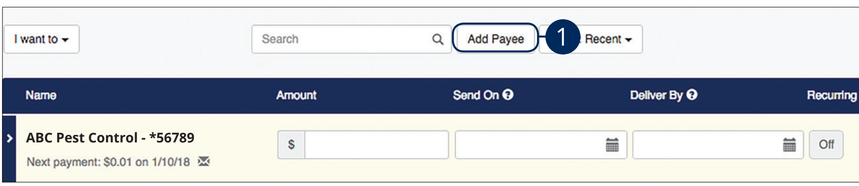
Enhanced Bill Pay

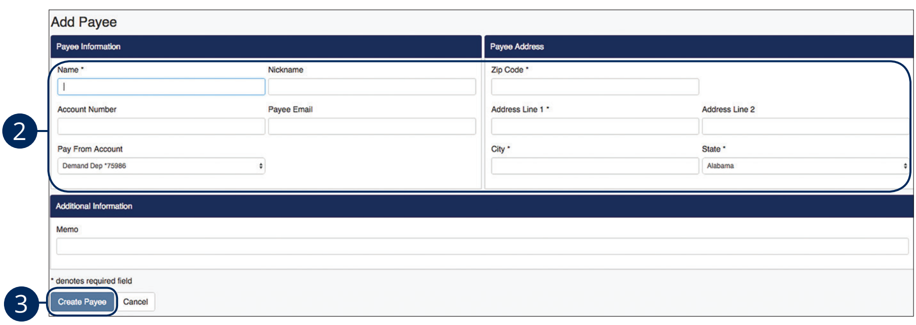
Bill Pay Overview

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.





Click the **Enhanced Bill Pay** tab.

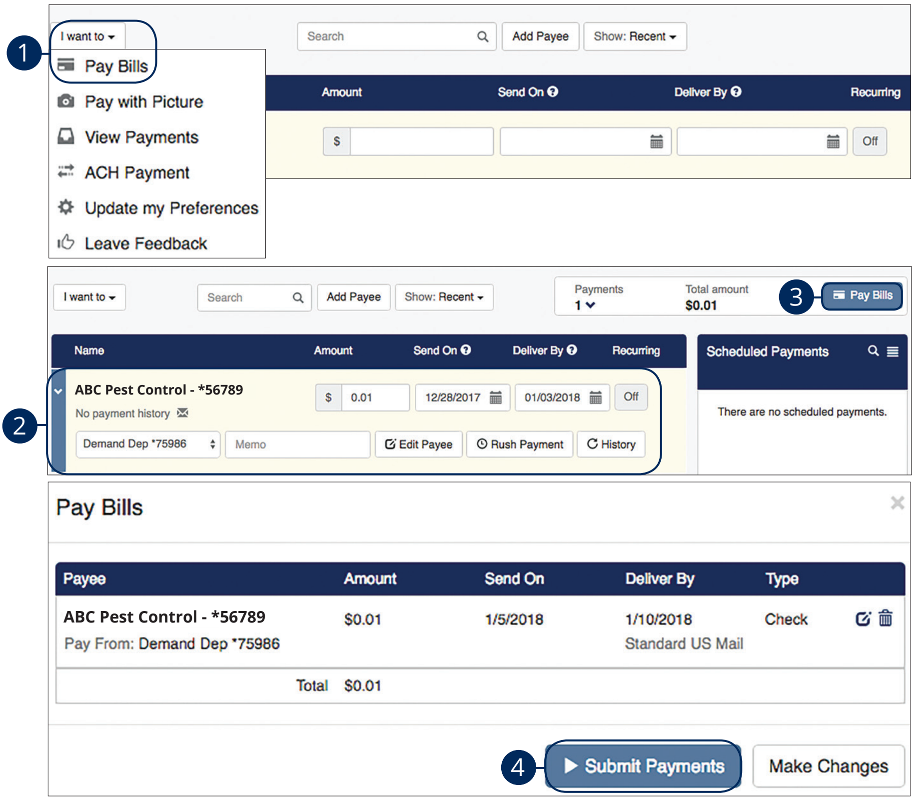
1. Click the **Add Payee** button.
2. Enter the new payee's account information.
3. Click the **Create Payee** button.

 Enhanced Bill Pay: Bill Pay Overview

Enhanced Bill Pay

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.



Click the **Enhanced Bill Pay** tab.

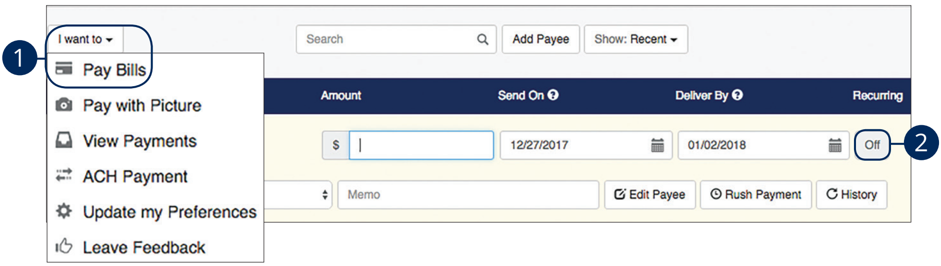
1. Select **Pay Bills** using the "I want to" drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button.

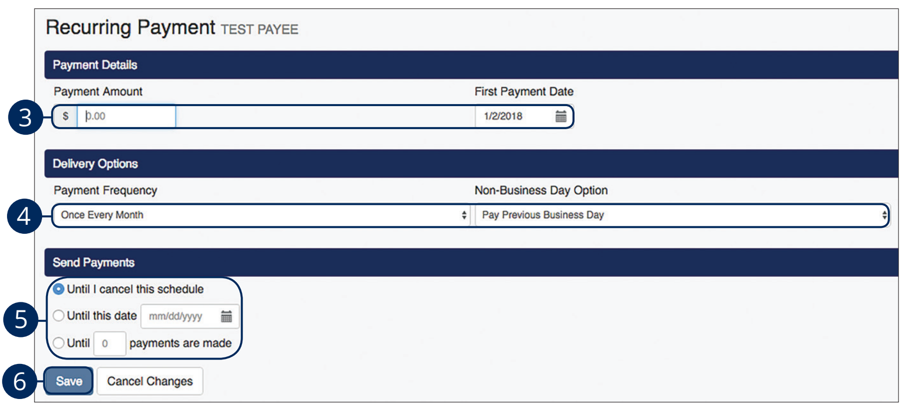
Note: The send on date is the day the funds will be deducted from your account. The deliver by date is the estimated delivery date of the payment based on the send on date.

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.





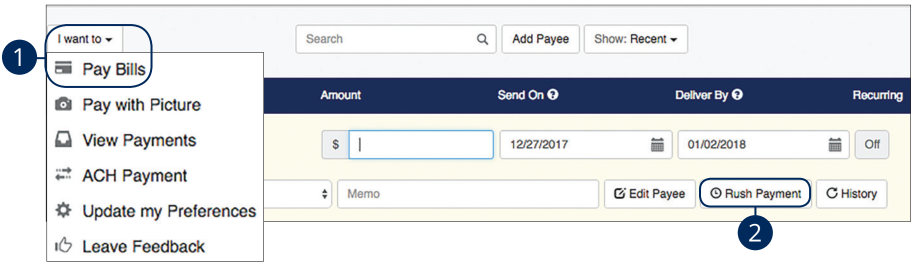
Click the **Enhanced Bill Pay** tab.

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.



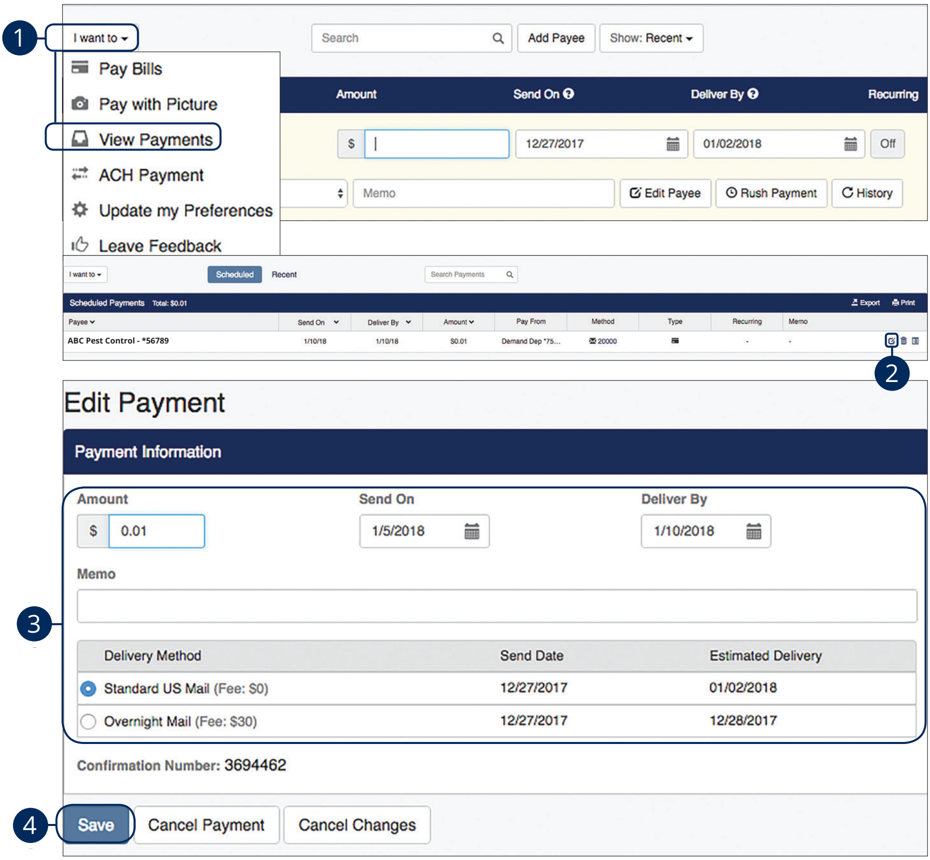
Click the **Enhanced Bill Pay** tab.

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.



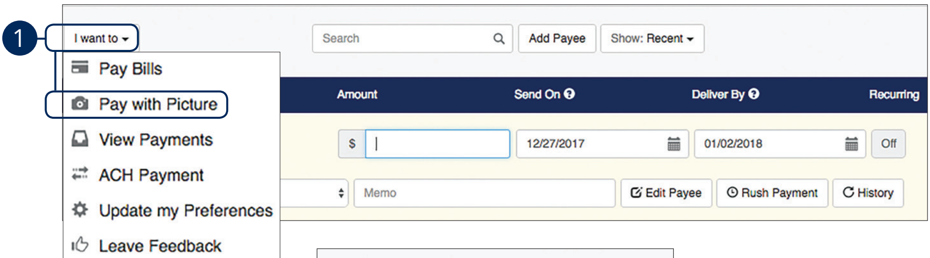
Click the **Enhanced Bill Pay** tab.

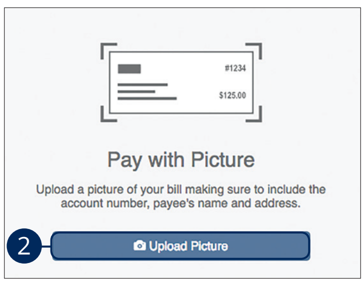
1. Select **View Payments** using the “I want to” drop-down.
2. Click the icon.
3. Edit the payment information.
4. Click the **Save** button when you are finished.

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.

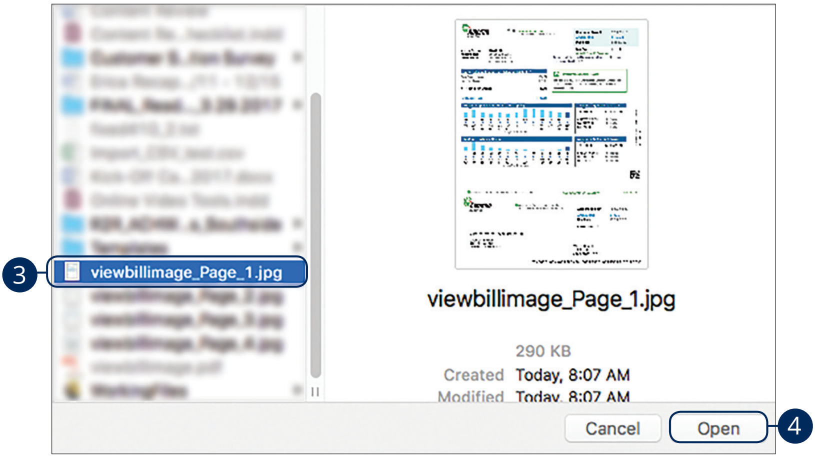


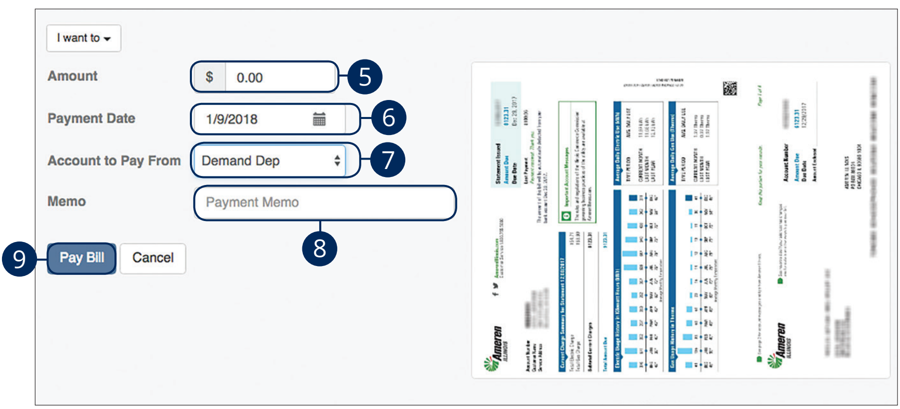


Click the **Enhanced Bill Pay** tab.

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.





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 calender 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.

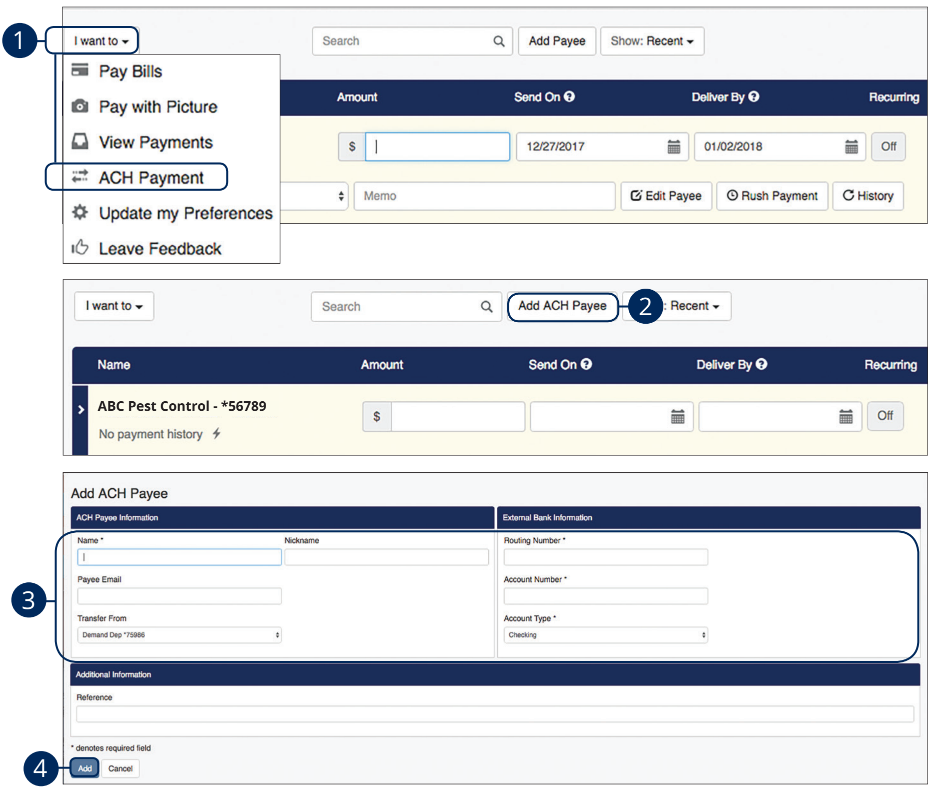
Enhanced Bill Pay

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.

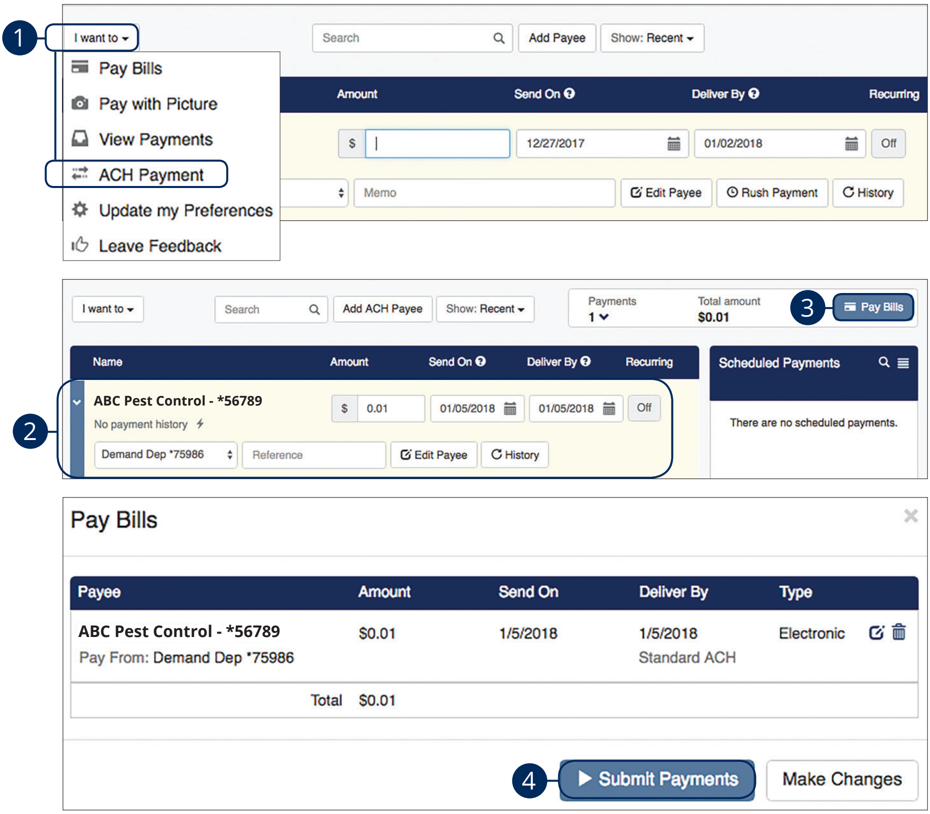


Click the **Enhanced Bill Pay** tab.

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.



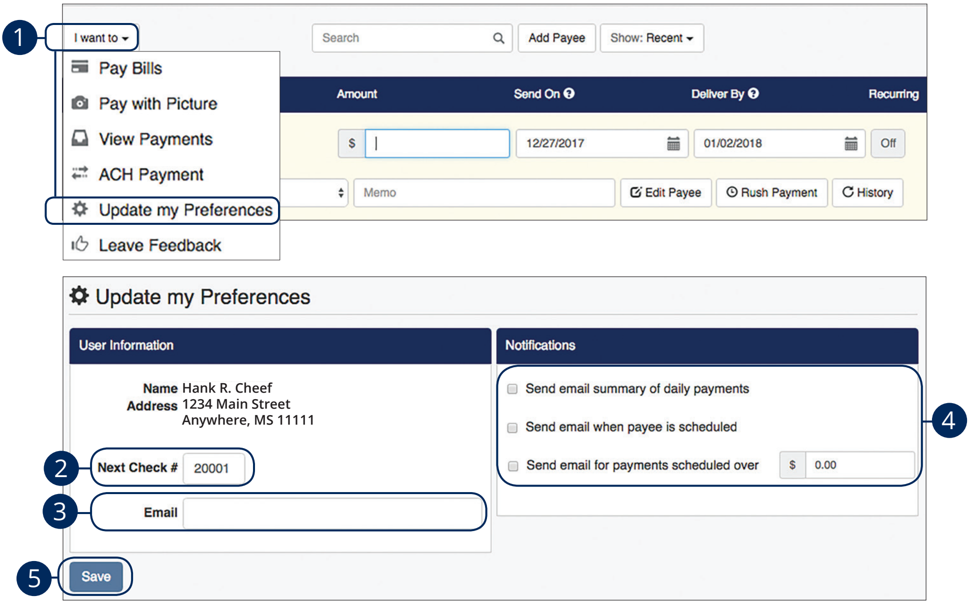
Click the **Enhanced Bill Pay** tab.

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.



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.

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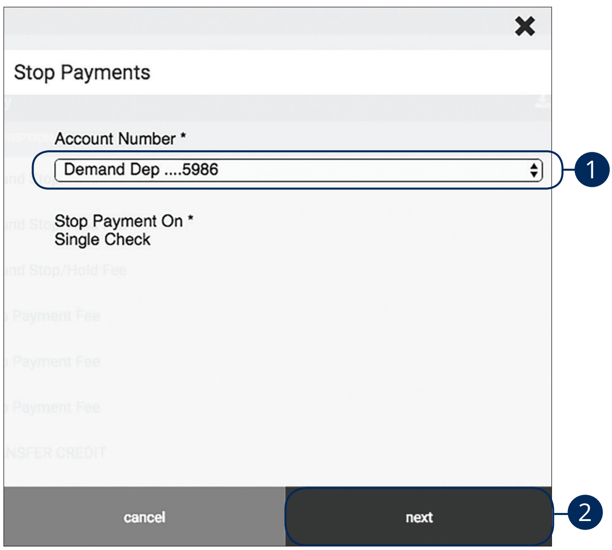
Services

Stop Payment Request

Single Check

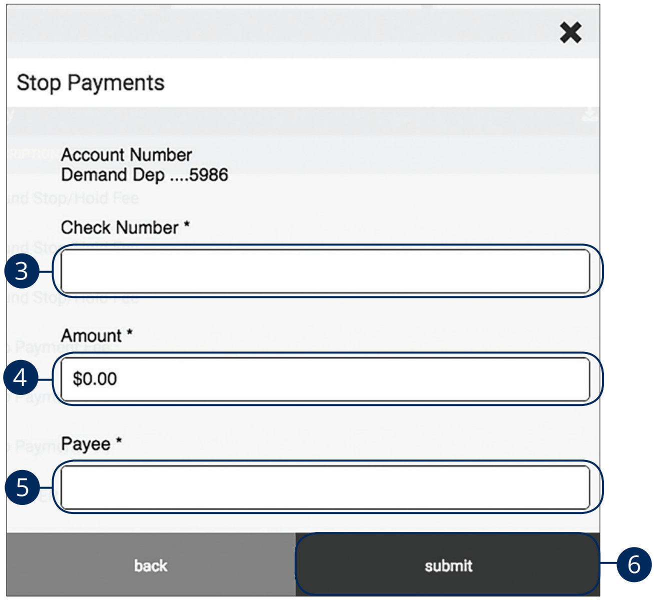
If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at (662) 234-2821.



Click the **Stop Payment** tab.

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

Services: Stop Payment Request



3. Enter the check number.

4. Enter the amount.

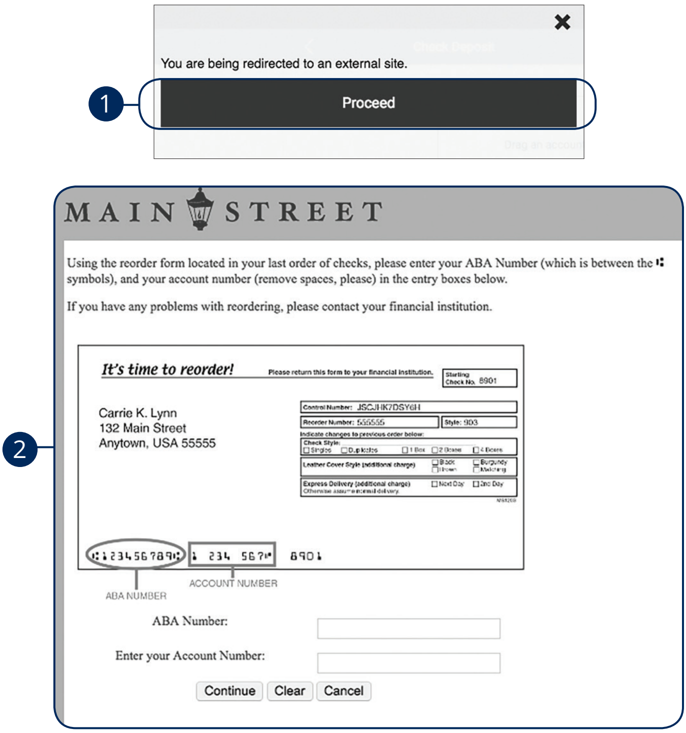
5. Enter the payee.

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.



Click the **Check Reorder** tab.

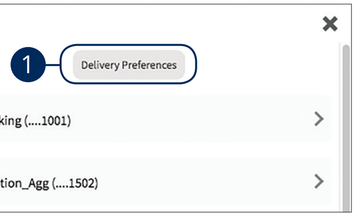
1. Click the **Proceed** button.
2. Complete your order on our vendor's website.

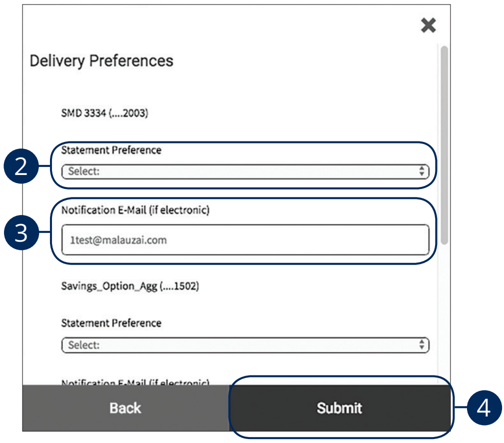
Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

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.





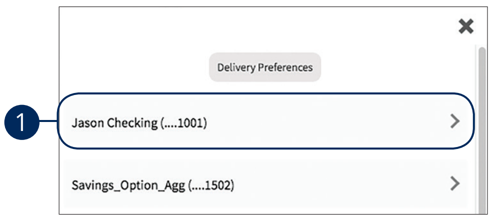
Click the **Statements** tab.

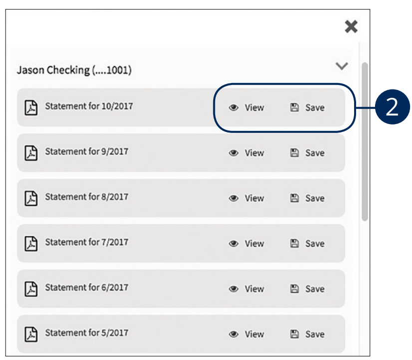
1. Click the **Delivery Preferences** button.
2. Use the drop-down to select your statement preference.
3. Add or change your email address.
4. Click the **Submit** button when you are finished.

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.





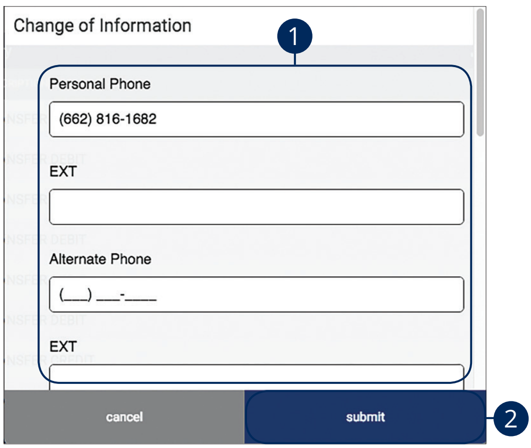
Click the **Statements** tab.

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.



Click the **Profile** tab.

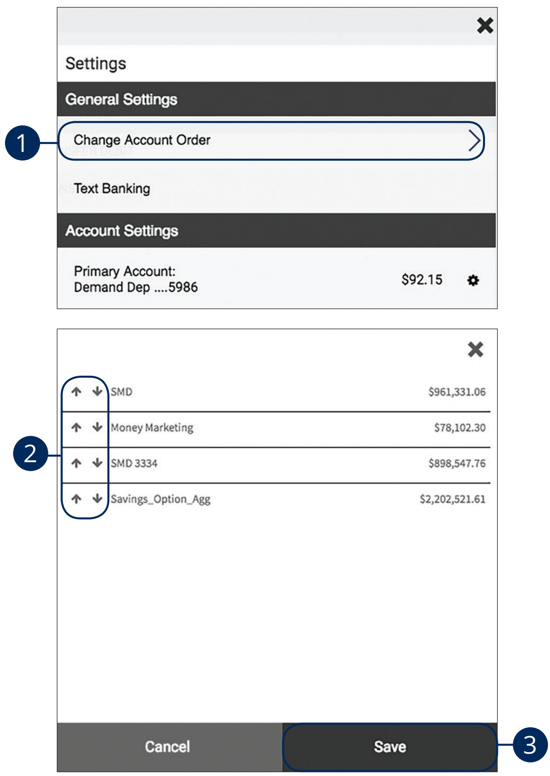
1. Update your contact information in the provided spaces.
2. Click the **Submit** button when you are finished making changes.

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.

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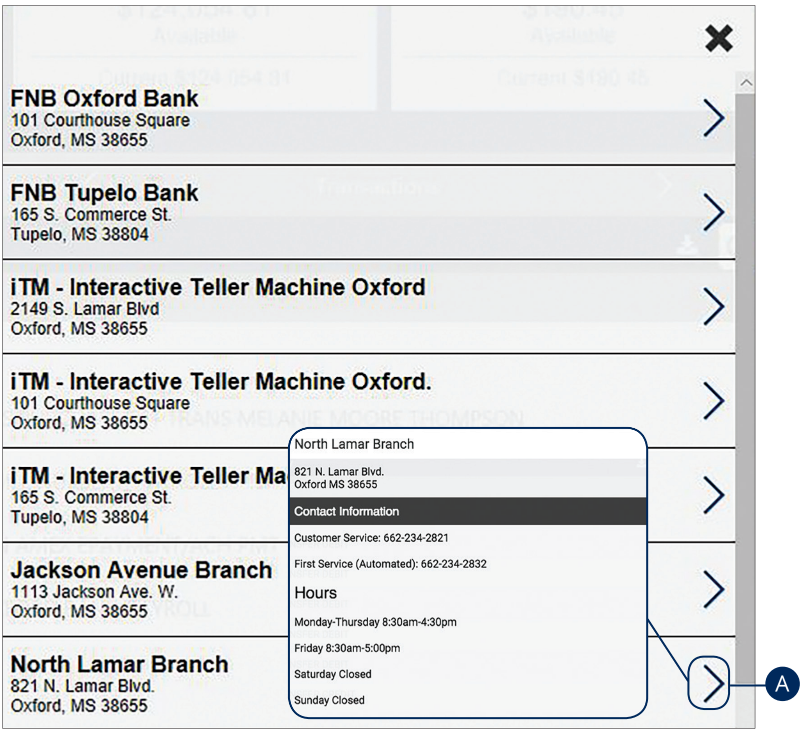
Locations

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.

 Locations: Branches and ATMs

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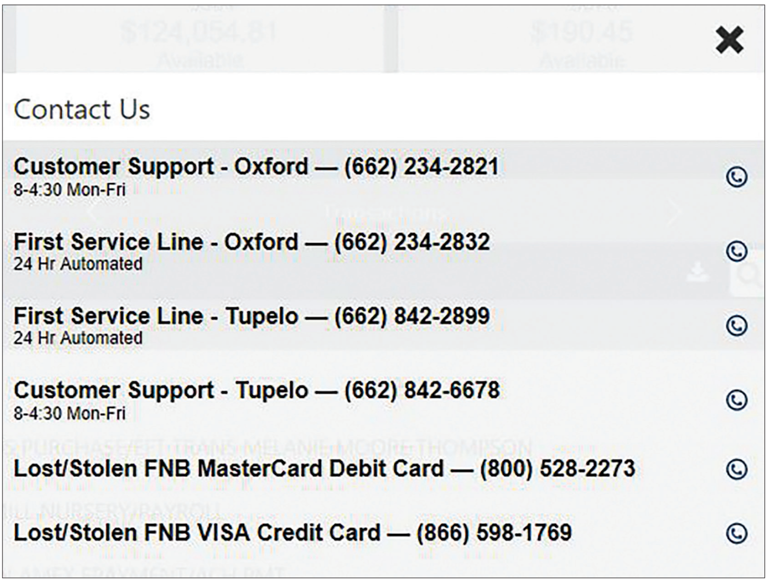
Contact Us

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.



Click the **Info** tab.

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

 Contact Us: Important Phone Numbers

FNB

(662) 234-2821 • fnboxford.com