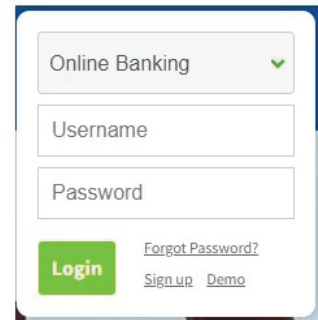


Getting Started With Online Banking

Enroll in Online Banking

From your desktop

1. Go to First National Bank's website's home page at FNB247.com
2. In the top right corner of the page you will see the Online Banking box. Click on the Sign-up button.
3. Fill out the registration form. Be sure to include your password selection. Then submit the form.
4. You will receive a confirmation email letting you know when you can start accessing your account online.
5. For quick access to Online Banking, bookmark our FNB247.com.



A screenshot of the online banking registration form. At the top, there is a dropdown menu labeled "Online Banking" with a green checkmark. Below it are two input fields: "Username" and "Password". At the bottom left is a green "Login" button. To the right of the "Login" button are three links: "Forgot Password?", "Sign up", and "Demo".

From your mobile device

Begin by focusing your mobile device's camera on the QR code. Then download the FNB Mobile app from the app store. Follow these instructions to get started.



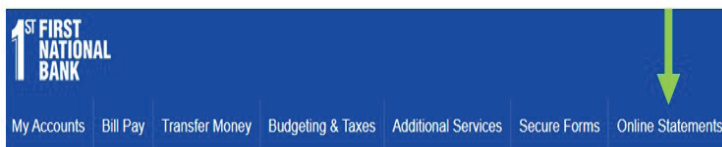
1. Tap "Sign-up" on the login screen.
2. Complete and submit the registration form.
3. You will receive an email when online and mobile banking is ready to use.

Sign Up for Online Bank Statements

Online bank statements are electronic versions of your traditional paper statements, which are available to account holders at no cost. They can eliminate the \$4 per month paper statement fee that is assessed to certain types of checking accounts.

Sign up through Online Banking

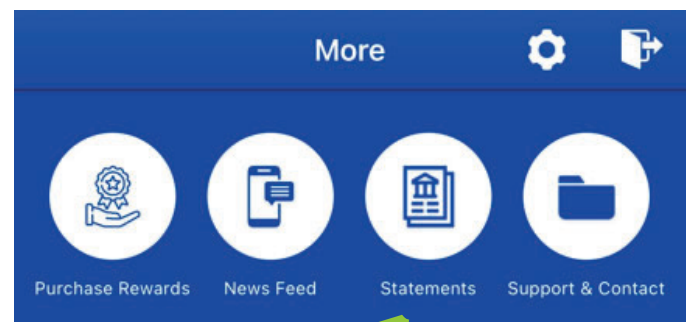
1. Log into Online Banking.
2. Select the "Online Statements" tab.
3. Agree to the Online Statement Disclosure.



Contact a Relationship Banker if you have any questions at (515) 232-5561 or (641) 342-6581.

Sign up through FNB Mobile

1. Open the FNB Mobile app.
2. Tap the "More" tab, then "Statements."
3. Agree to the Online Statement Disclosure.



Digital Banking Tools



Card Management. Look for the “Card Management” tab within either Online or Mobile Banking. Your First National Bank debit card will appear as soon as it is issued. Go to **Card Management** to set your preferences for how you want to use your card or restrict its use. Card Management will also send you alerts to notify you when your card is being used and where, so you can verify its use is authorized by you. If suspicious activity occurs, you can toggle off your card to prevent further misuse and to report fraud activity on your account. You can also add your card to your Digital Wallet and track debit card spending.



Digital Wallet. A digital wallet, also known as an electronic wallet or e-wallet, is a financial app that securely stores your payment information so you can make purchases using a smartphone, smartwatch, or other digital device. A digital wallet eliminates the need to carry cash or cards. Apple Pay and Google Pay are two of the most popular digital wallets, but there are quite a few others. Add your First National Bank debit and credit cards to your digital wallet of choice.



Mobile Deposit. Mobile Deposit lets you deposit checks into your First National Bank account using the camera on your mobile device. After endorsing the check in accordance with the Mobile Deposit instructions, capture the check images, enter the amount of the check, and then submit your deposit.



Money Management™. Money Management is a tool within online and mobile banking. After logging into your account, look for the “Money Management” tab to get started. This tool can track your spending, allows you to set and track goals, and helps manage your budget.



Mobile Payments. First National Bank’s debit cards are compatible with popular apps for making mobile payments, including Apple Pay and Google Pay. Add your new First National Bank debit card to your app of choice and make it your default card for future purchases.



Alerts. This tool ensures account holders know about banking transactions affecting their personal bank accounts the moment they occur. Set alerts in online/mobile banking to notify you immediately when your balance reaches minimums and maximums, loan payments are due, CDs are maturing, large transactions are posting, and more.



Online & Mobile Bill Pay. Once you’re enrolled in Online Banking, you can start paying bills electronically using either Online Banking or the FNB Mobile App. Gather your bills, including account numbers and the addresses to where you mail the payments. Enter the information in the Bill Pay tool. Select a recurring or one-time payment. Locate the bill to pay and enter an amount. Choose the date to pay and select the account to pay from. Set reminders or alerts to track when each bill is due.



Online Bank Statements. These are electronic versions of the traditional monthly paper bank statements, which are available to account holders at no cost, saving you from paying the monthly paper statement fee.



Peer-to-Peer Payment (P2P) Apps. P2P apps let you use your First National Bank account or debit card to send money to others using your mobile device. Popular P2P payment apps include: PayPal, Google Pay, Zelle, Venmo, Apple Pay, and Cash App. To use one of these services for P2P payments, you’ll need to: 1) Create an account. 2) Connect a funding source. (This can be a First National Bank account, debit card or credit card.) 3. Send a payment. You may be able to use a personal or business username, phone number, email address or a QR code to send them a payment, depending on the app you use.