



## FNB Germantown Online – New Look and Feel!

Don't miss a beat with our **NEW Internet Banking platform...see our step-by-step instructions below.**

**Starting April 7<sup>th</sup>**, FNB Germantown Online will offer you an enhanced online banking experience.

### New Features Include:

- Personal financial management tools
- Quick transfer and bill pay directly on the home page
- View deposited checks
- Chat securely online with bank representatives via LinkLive
- Improved security features

FNB Germantown considers security a top priority. We'll continue to use multifactor authentication (MFA) in addition to Access IDs and Passwords to authenticate your identity. MFA assures you our website is secure and confidential by authenticating your IP address at login.

**Effective April 7, 2014**, the following steps will be required to upgrade your new internet banking settings:

- **STEP 1** – Your current Access ID will stay the same; however, to login you must type in your Access ID in all lowercase letters. For instance, if your Access ID is JohnDoe22, it will be converted to johndoe22.
- **STEP 2** – The first time you login, your temporary password will be the last six digits of your tax identification number/social security number. For example, a husband and wife may share a single Access ID, but the wife originally enrolled the account in internet banking, and her TIN is 123-45-6789. Her temporary password will be "456789." You will then be prompted to change this temporary password. Your new password will require at least seven characters including one numeric character, one special character, and five alpha characters. This is not a change from current password requirements.
- **STEP 3** – Next, the system will prompt you to answer new security questions. Please keep track of your answers to these questions, and note that they are NOT case sensitive.
- **STEP 4** – Please read and agree to the new FNB Germantown Online terms and conditions.

If you are not currently using online banking and would like to, you can sign up online through the First Time User link on our website's homepage.

**Effective April 21, 2014**, you will be able to enroll online to our NEW Mobile Banking through the link on our website [www.fnbgermantown.com](http://www.fnbgermantown.com). Finding the answers to your questions is easy...just reach out to us via phone, LinkLive, or our social media channels. We welcome your feedback!

17 N. Main Street  
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[www.fnbgermantown.com](http://www.fnbgermantown.com)



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## Frequently Asked Questions for FNB Germantown Online

**1) Why is First National Bank of Germantown changing its internet banking platform to FNB Germantown Online?**

We want to provide our clients with an internet banking landing page that is easy to navigate and user-friendly. Bill Pay has been integrated onto the home page along with the opportunity to categorize your transactions and create spending reports. There is also a new live chat feature that allows you to contact a banker during regular business hours 9am-5pm M-F and 9am-12pm Saturdays. This chat feature is called LinkLive.

**2) What is LinkLive?**

LinkLive is a secure and convenient online client service tool that allows real time interaction between you and one of our bankers during normal business hours 9am-5pm M-F and 9am-12pm Saturdays. There is also an option to exchange client documents via LinkLive. You can exchange documents with the bank using drag-and-drop functionality via this secure link. LinkLive also allows our bankers to enter your computer, with your permission, on a view only basis to provide assistance remotely.

**3) Will my old Access ID and Password work on FNB Germantown Online?**

Your Access ID will be the same as with the current system except that it will be all in lowercase. For example, if your Access ID is JohnDoe55, it will become johndoe55. Your temporary password will be the last six digits of the login owner's tax identification number/social security number. You will be prompted to change your password the first time you login on April 7<sup>th</sup>. Please reference the step-by-step enrollment instructions provided on the opposite page.

**4) If I use Bill Pay in the old system, will I need to retype all of my vendors or recurring payments into the new system?**

All of your current Bill Pay information will transfer over to FNB Germantown Online. FNB Germantown Online will use a new vendor (CheckFree) on the new platform.

**5) Why do I have to answer new security questions, and why are they so random?**

To increase security and decrease the likelihood of a fraudster guessing the answers to your security questions, we have made the questions more difficult. The answers are less likely to be compromised from social media sites or other online outlets. The answers you create for your security questions will not be case sensitive.

**6) Why do we have to change our password every six months?**

First National Bank of Germantown views information security as top priority. The multifactor authentication built into the internet banking platform allows you to identify that you are logging into FNB Germantown Online and not a fraudulent internet banking platform setup to look like FNB Germantown Online. The security questions will be prompted if you are logging into internet banking from a computer you have not registered as private. In addition to these precautions, asking you to change your password every six months reduces the likelihood that a fraudster could eventually crack your password. The password requires alpha, numeric and special symbols to make it more difficult to crack.

Please keep your FNB Germantown Online Access ID, Password, and answers to your security questions in a SECURE location to ensure you remember them.

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