

# The Farmers National Bank of Emlenton

## Frequently Asked Questions

### Online Banking & Bill Pay FAQs

**Q: What is online banking?**

**A:** Online Banking is a fast and convenient way to manage your accounts. Online banking gives you 24/7 access to view your banking activity with instant access to balance and the ability to transfer funds. You can also pay bills and send money.

**Q: How do I enroll in online banking?**

**A:** On our website, [www.farmersnb.bank](http://www.farmersnb.bank), click on the Personal Banking link at the top right of our website and select "enroll now". You will be asked to enter account information along with a security question and answer, your email address and your PIN. If you have not utilized telephone banking and changed this PIN, it will be the last four digits of your social security number. This is NOT the same as your ATM/Debit card PIN.

**Q: What does "real-time" account information mean?**

**A:** Online banking provides information in "real time." This means account balances and transactions are updated during the business day as they occur, delivering the most current information available.

**Q: How long is the transactional information available with Business Online Banking?**

**A:** You can access transactional information and statements for the last 18 months. This information can be viewed and/or exported.

**Q: Who should I contact if I cannot access my bill pay account?**

**A:** If you are having difficulty accessing your bill pay account, please contact a customer service representative by calling 877.862.9270 during normal business hours.

**Q: How do I access the new bill pay product?**

**A:** After logging into online banking, bill payment will be available under the "Bill Payment" tab.

**Q: Who do I contact for technical support or assistance with online banking?**

**A:** Contact customer support at 877.862.9270.

**Q: Who do I contact for bill pay support?**

**A:** Contact customer support at 855.801.0098.