

# FNB Enhanced Online Banking

## First Time Login Instructions for Existing Users

1. Enter the username you already have in the **Access ID** field – NOTE: You must enter letters using lowercase <small> letters (For example: myusername12)
2. Make sure the **Personal Online** button is selected! Unless you are a business customer with an assigned security token using our Cash Management services (such as ACH Origination or Merchant Capture) and Click **Submit**
3. On the **Login screen** at the **Password** field, enter the last four digits of your social security number (this is for the first time only and you will be prompted to select a new password on the next screen)
4. At the **Change Password** screen enter your last four of your social security number again for the **Current Password**, then enter and confirm a new password in accordance with the guidelines stated.
5. Select and setup your **3 Challenge Questions and Answers**.
  - a. If you're using your home PC or other trusted computer, then select "This is a personal computer. Register it. If not, then choose "This is a public computer. Do not register it." Trusted computers will not prompt you for a challenge question when logging in the next time.
6. Read the "**Personal Online Banking Agreement and Disclosure**" and click the "**ACCEPT**" button.
7. You will be prompted to enroll for our Mobile Banking app. Select "**Enroll Now**" **only if you wish to setup your Mobile preferences now**. You may also add this feature any time later by selecting "**Ask Me Later**" or "**Decline**".
8. **eStatement Enrollment** – You may select accounts for electronic statement delivery only (instead of physical paper statements). These electronic statements will be available for secure delivery through the Online Banking system.
  - a. **Confirm Your Email Address** – enter your email address exactly as it appears above this box. If you need to update or change your email address you may do so after successful login.
  - b. You will need to click the "**Electronic Statement Disclosure**" link (in red) to view the agreement. At the bottom of the agreement you will find a **Confirmation Code** that will need to be input on the **eStatement Enrollment** screen.
  - c. Please remember this code.
9. Click the **check box** next to the Terms and Conditions wording to indicate that you agree.
10. Enter your **Confirmation Code** (exactly as displayed on the agreement) in the box provided and click "**ACCEPT**".
11. You should be directed to your Accounts Summary page.

If you encounter any Errors during this process please contact your local First Neighbor Bank branch or call Data Processing/Online Banking Support at 1-877-865-3361.