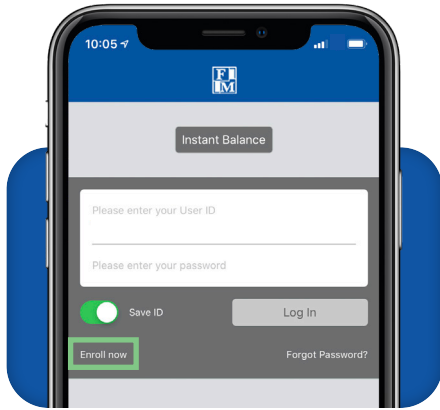


GETTING STARTED WITH SECURE MOBILE BANKING

Use our mobile banking app to access your account information 24/7, no matter where you are! Check account balances, transfer funds, deposit checks, see your transaction history, and pay bills all from your phone. Download the F&M mobile app from the App Store (iOS) or Google Play (Android) and follow the instructions below to enroll today.



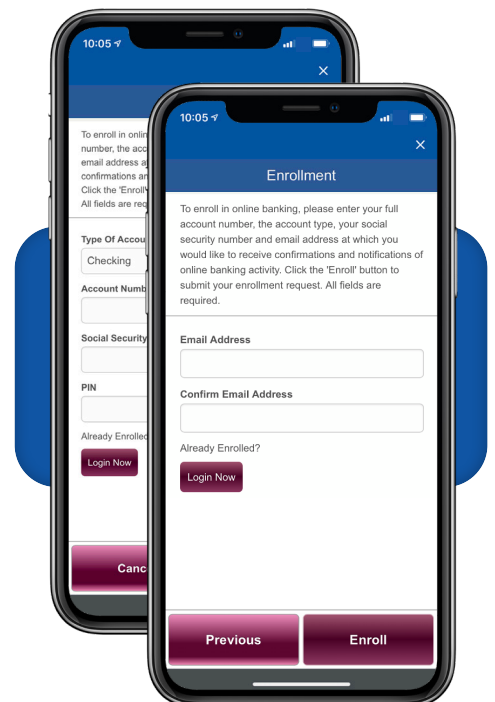
QUICK, CONVENIENT, AND SECURE MOBILE BANKING

1. Download the mobile app from the **Apple App Store** or **Google Play**, depending on your mobile device's operating system.



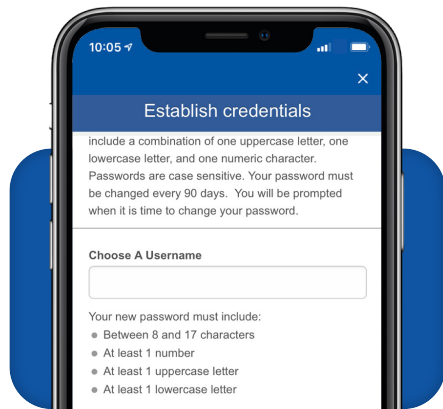
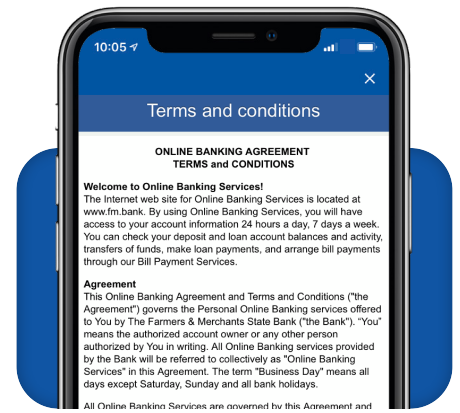
2. Open the mobile app.
3. Tap the **Enroll Now** link.

4. Tap **Type of account**.
5. Tap the type of account you want to use to identify yourself during enrollment.
6. In the **Account Number** field, type the account number associated with the account type you selected.
7. In the **Social Security Number** field, type your social security number.
8. In the **PIN** field, enter the online banking PIN provided to you. Please contact the bank if you do not have an online banking PIN.
9. Tap **Next**.
10. In the **Email Address** field, type your email address.
11. Type your email address again in the **Confirm Email Address** field.
12. Tap **Enroll**.



TERMS & CONDITIONS

13. Tap I Agree to accept the terms and conditions.

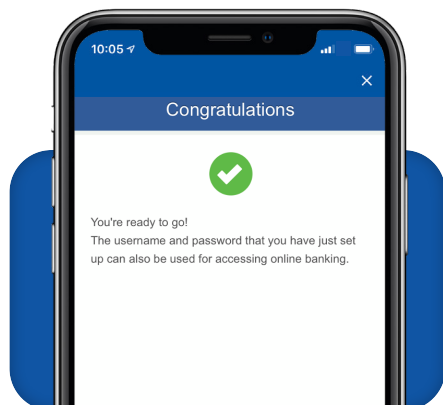
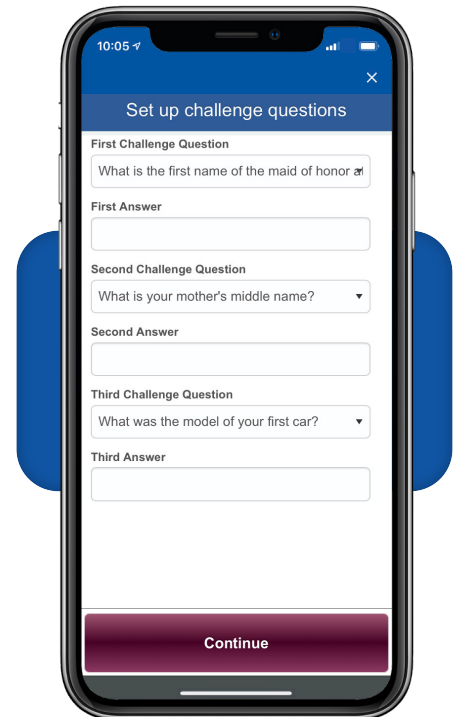


ESTABLISH LOGIN CREDENTIALS

14. In the **Username** field, type a unique user name for use when signing in to online and mobile banking.
15. Type a unique password in the **New Password** field for use when signing in to online and mobile banking.
16. Type your new password again in the **Confirm Password** field.
17. Tap **Continue**.

SET UP CHALLENGE QUESTIONS

18. On the Set-up challenge questions screen, select three different challenge questions and provide answers.
19. Tap **Continue**.



SETUP IS COMPLETE

20. The Congratulations screen appears.
21. Tap **Log in now** to sign in.

For additional information, or for questions about enrollment, please contact our Ecommerce Department at 800-451-7843.

