

## Getting Started

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### Online Banking ID

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System generated online banking ID, may be changed after first successful login and any time afterwards.

*After you login for the first time, it will ask you to Change Your PIN (or Password). Start by entering the "Temporary PIN" you were given. Then enter your own PIN (or Password), and verify it. It must be four to eight alphanumeric characters.*

### New (PIN/Password)

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After you have updated your password, you will be prompted to answer 3 Multifactor Security Questions. Only 1 question from each section has to be answered. You will enter the answers and confirm your phone number, then continue on to online banking.

If ever any unusual or uncharacteristic behavior occurs or you use a different PC or mobile device to login to online banking, you should receive a message such as "Our behavioral monitoring software has detected variation in our use pattern." For your protection, we ask that you verify your identity by answering your personal questions. Once questions are answered correctly, you will be directed to the page you requested. If the answers are answered incorrectly, no access will be granted for your security.

Once you have successfully logged on for the first time, you can change your ID, PIN, or E-mail address at any time by clicking on "Options" in online banking.

Under the 'Options' tab, you change your 'Online Banking ID' to a personal username as well. For example change from '82080000xxxx' to 'TSmith927'

### Temporary (PIN)

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System generated temporary Personal Identification Number (PIN), PIN (must) be changed during first login.

You may want to assign 'pseudo' account names to customize your Farmers Bank accounts. To do this, Click on the 'Options' tab, then click 'Account'. Now you will see your accounts listed and be able to rename them to what ever you would like such as "Loan", "Retirement Savings", "New Car Fund", etc.

You may want to answer a security question, just in case you forget your PIN or Password. Remember, three unsuccessful attempts to login will automatically lock you out of online banking for your security. To set this feature up, click on 'Options'. On the 'Options' screen, you should see a section that says 'PIN Reset Question' and 'PIN Reset Answer'. Create your own question and answer for this section. So in the event you forget your password, you can reset it yourself simply by answering your 'PIN Reset Question'. You must have an e-mail address on file for this feature to work.

If you happen to forget your online banking ID, you may use the system generated ID (listed at the top of this page) any time to access online banking and then choose 'Options' to assign a new online banking ID or you can contact the Farmers Bank Call Center at (479) 996-4171 or (479) 649-3000.

For safety tips and best practices for online/mobile banking, visit [gofarmersbank.com](http://gofarmersbank.com).