



Enhanced Online Banking Experience Frequently Asked Questions

- **What is First National Bank's enhanced online banking experience?**
 - The enhanced online banking experience is a transition from our old browser-based platform, called Net Teller, to our new online banking platform.
- **What is the purpose of this transition?**
 - The purpose of this transition is to create a more cohesive experience between our browser-based online platform and our FirstMobile App. The new online platform will have the same layout of our mobile app after this transition is complete. It will allow more compatibility with Bill Pay, Transfers, and Mobile Deposits, along with allowing us to implement new features on both platforms.
- **When will this transition occur?**
 - Conversion to the enhanced online banking platform will occur and be available to customers the morning of October 13.
- **Will my login credentials change?**
 - No. All login credentials remain the same. Users will enter online banking through our website as usual. The only change you will encounter is a different password screen and interface once logged into your online banking profile.
- **Will my scheduled transfers be available on the new online banking platform?**
 - Yes. All online banking scheduled transfers will be available and remain scheduled on the new platform.
- **Will my scheduled bill payments and payees transfer to the new online banking platform?**
 - Yes. All scheduled payments and payees will transition to the new platform.
- **I only use the FirstMobile App for my online banking needs, how will this affect me?**
 - The effect on mobile app users will be minimal. In fact, the interface of the mobile app will remain the same. This upgrade will add several new features to your mobile banking experience like access to e-statements, memo notes for transfers, live chat capabilities and much more. For more information on this, visit fnbank.net/online.

- ***I am concerned that I will not know how to operate the new online banking platform.***
 - We understand your concern and are willing to assist you in anyway possible. You can visit fnbank.net/online for a step-by-step tutorial on the new platform. If you need further assistance, you can always call us at (870) 215-4000.

- ***I am a Cash Management User, how does this upgrade affect me?***
 - Cash Management Users will login in with their same credentials as they have previously. Once in the new online banking platform, they can enter the Cash Management portal by clicking the labeled button on the right-hand side of the screen. From there, the interface will operate in the same format you have been familiar with. For a step-by-step guide on this, please visit fnbank.net/online. For further assistance, contact the Retail Banking team at (870) 215-4723 extension 5700.

- **Have further questions? We are here to help!**
 - We know change can be inconvenient, but we feel this change will be very positive for our customers. If you have any further questions that have not been answered here, visit fnbank.net/online and watch our step-by-step tutorial videos. If you need further assistance, please call us at (870) 215-4000. You may also e-mail questions to retail@fnbank.net.