

E-Banker (Online Banking) Instruction Guide

Our online banking portal allows you to take First Bank & Trust Co. with you wherever you go! You have the option to view account balances and transactions, transfer funds, view statements, place stop payments, and more.

Account Access

Step 1: Go to www.fb247.com and find the E-Banker login box at the top of the home page.



Step 2: Enter your User ID and click Login.

Step 3: Verify that your Personal Image is correct.

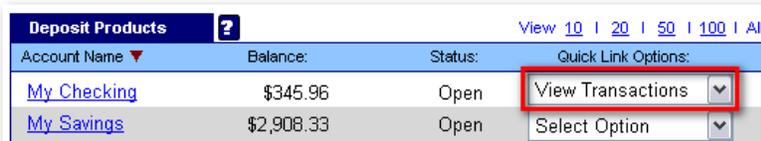


Step 4: Enter your password and click **Submit**.

*You will be prompted to change your PIN/Password and select your Personal Image the first time you log in.

Viewing Transactions

Step 1: Select **Transactions** from the drop-down menu next to your account.



| Account Name | Balance: | Status: | Quick Link Options: |
|-----------------------------|------------|---------|-----------------------------------|
| My Checking | \$345.96 | Open | View Transactions |
| My Savings | \$2,908.33 | Open | Select Option |



View Transactions for: [My Checking](#)

| Date: | Ref/Check No. | Description: | Debit: | Credit: | Balance: |
|------------|----------------------|--------------|----------|------------|------------|
| 05/30/2007 | 5689497 | Payroll | | \$2,165.36 | \$4,669.74 |
| 05/30/2007 | 5656 | Check 5656 | \$125.00 | | \$2,504.38 |

Transaction Search

Step 1: Select **Search** from the Transactions sub-menu to search transactions by date, dollar amount, credit, debit, or check number.



Accounts **Transactions** Transfers Stop Payments

Current Transactions Download Transactions **Search**

Transaction Download

Step 1: Select Download from the drop-down menu next to your account.

| Deposit Products | | | | View 10 20 50 100 All |
|-----------------------------|------------|---------|---------------------|---|
| Account Name ▼ | Balance: | Status: | Quick Link Options: | |
| My Checking | \$345.96 | Open | Download ▼ | |
| My Savings | \$2,908.33 | Open | Select Option ▼ | |

Step 2: Choose the Download Range and Format
 Step 3: Click Submit

Download Transaction

Notes: * Required field

Download Transactions for Account: ▼

* Select Download Range: ▼

* Select Download Format: ▼

Transferring Funds

Step 1: Select **Transfer Funds** from the drop-down menu next to your account.

| Deposit Products | | | | View 10 20 50 100 All |
|-----------------------------|------------|---------|---------------------|---|
| Account Name ▼ | Balance: | Status: | Quick Link Options: | |
| My Checking | \$345.96 | Open | Transfer Funds ▼ | |
| My Savings | \$2,908.33 | Open | Select Option ▼ | |

Step 2: Select the "From" and "To" accounts from the drop-down menus.
 Step 3: Enter the Transfer Amount, Frequency, and Date of Transfer.
 Step 4: Click **Submit**.

Transfer Funds Schedule Review Finish

* Transfer funds from: ▼

* Transfer funds to: ▼

* Transfer amount:

* Frequency: ▼

Transfer date:

Transfer memo:

Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

Transfer History lists completed transfers for 30 days.

| Accounts | Transactions | Transfers | Stop Payments | Statements |
|--------------|-------------------|------------------|---------------|------------|
| New Transfer | Pending Transfers | Transfer History | | |

Viewing Statements

Step 1: Select **Statements** from the drop-down menu next to your account.

| Deposit Products | | View 10 20 50 100 All | |
|-----------------------------|------------|-------------------------------|---------------------|
| Account Name ▼ | Balance: | Status: | Quick Link Options: |
| My Checking | \$345.96 | Open | Statements ▼ |
| My Savings | \$2,908.33 | Open | Select Option ▼ |

Statements are available in PDF, HTML, and Text formats.

| View Statements | | |
|-----------------|------------------------|------------------------|
| Statement Date: | Description: | Select Format to View: |
| 08/20/2007 | This is your statement | Select option... ▼ |
| 08/17/2007 | This is your statement | Select option... ▼ |

Statement history is available for 365 days.

Stop Payments

Step 1: Select **Stop Payments** from the drop-down menu next to your account.

| Deposit Products | | View 10 20 50 100 All | |
|-----------------------------|----------|-------------------------------|---------------------|
| Account Name ▼ | Balance: | Status: | Quick Link Options: |
| My Checking | \$345.96 | Open | Stop Payments ▼ |

Step 2: Enter the Start Check Number, Begin Amount, Payee, and any additional information.

Step 3: Click **Submit**.

| How Stop Payment | | Enter | Review | Finish |
|-------------------------------|-------------------------|--------|--------|--------|
| NOTE: * Required field | | | | |
| Add Stop Payment for Account: | My Checking | ▼ | | |
| Check Date: | <input type="text"/> | ▼ | | |
| * Start Check Number: | <input type="text"/> | | | |
| * Begin Amount: | \$ <input type="text"/> | | | |
| * Payee: | <input type="text"/> | | | |
| Remarks: | <input type="text"/> | | | |
| | | Submit | Cancel | |

You must contact the bank to edit or remove a stop payment entered through E-Banker.

Stop payment fees will be automatically deducted from your account in accordance with the terms of your account.

Options Available

- Change Personal, Account, and Display Settings
 - o Personal
 - Update Email Address
 - Update User ID
 - Change PIN/Password
 - o Account
 - Change Account Pseudo Names (nicknames)
 - Edit Order in which Accounts are Displayed
 - o Display
 - Edit Number of Accounts Displayed per Page
 - Edit Number of Transactions Displayed by Default
- Set up Alerts
 - o Event Alerts
 - Incoming Direct Deposits
 - Funds Transfer Information
 - Statement Notifications
 - o Balance Alerts
 - Notification of Account Balances
 - o Item Alerts
 - Notification of Cleared Checks

Security

When you first access your account(s) online, you will be asked to choose and answer three personal verification questions.

If we feel there may be someone other than you trying to access your account, you may be asked to answer some or all of the personal verification questions that you set up previously. Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- We will NEVER email you for personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- Do not write your password(s) down.
- Use a password to access your online accounts that is different than the ones you use for other applications.
- Always exit your online banking session before leaving your computer.