FARMERS BANK Member FDIC

"A Tradition You Can Count On"

Mobile Banking Enrollment
Mobile Phone with Basic Text Messaging Only

Complete the following to enroll in Mobile Banking with your mobile phone. With the mobile phone, you may use text message commands to check balances, receive account history and more. See instructions further in the document for either option.

1. Enroll for Mobile Banking by going to www.farmersbankidaho.com and selecting the "**Enroll**" button located directly below the online banking login.

2. Click on "**Enroll**" to begin the enrollment process. To start out, you will need to enter your account number and type, social security number, and email address (twice). Then click on the "**Enroll**" button.

Enroll

Please complete each of the fields below. Upon clicking Submit, you will be required to establish your access credentials for Personal Internet Banking. Your Ac MUST be at least 6 characters and is case sensitive. We highly recommend that you do not use any personally identifiable information as your Access ID. Pass are case sensitive, must be alphanumeric, and must be between 8 and 16 characters. By submitting this information you consent that you are at least 18 years

Type of account *	Checking ▾
Account number *		HIDE
Social Security number *		HIDE
Email address *	
Confirm email address *	

* Indicates required field

Enroll

Already enrolled? Login now.

3. Enter the username you would like to use and enter your password (twice). Click "**Continue**".
   a. *Note: Your password must be between 8-16 characters and include at least 1 letter and 1 number.*

Establish Credentials

Your Access ID MUST be at least 6 characters and is case sensitive. We highly recommend that you do not use any personally identifiable information as your A ID. Passwords are case sensitive, must be alphanumeric, and must be between 8 and 16 characters.

| New username * | | HIDE |

Your new password must include:
- Between 8 and 16 characters
- At least 1 number
- At least 1 letter

| New password * | |
| Confirm password * | |

* Indicates required field

Continue

4. Next you will need to establish your challenge questions. These will be used to verify your identity when you sign into online banking. Select your desired question from the list of questions available in each drop-down menu. Click "**Continue**"

Set Up Challenge Questions

The Challenge Questions/Answers are used to identify you and prevent unauthorized access to your information. Select each Challenge Question and provide y answer, up to 83 characters. The Challenge Questions are used to authenticate you when accessing Internet Banking from a non-registered computer.

First challenge question *   What is the name of your first pet? ▾

First answer *   [HIDE]

Second challenge question *   As a child, what did you want to be when you grew up? ▾

Second answer *   [HIDE]

Third challenge question *   What is your paternal grandmother's first name? ▾

Third answer *   [HIDE]

☐ Don't challenge me again on this device.

* Indicates required field

[Continue]

5. Next you should see the "Mobile Banking Enrollment" Page. Click "**Enroll**"

Mobile Banking Enrollment

Access your account information securely anywhere, anytime from the convenience of your mobile phone! Enjoy the benefits of receiving account details by text message or take advantage of online banking transfers easily through your phone's web browser. For iPhone and Android users, download our app for customized online banking views. Enrollment takes just a few minutes.

Click 'Enroll Now' to take advantage of these benefits today.

[Enroll] [Ask me later] [Decline]

6. The Mobile Banking Terms and Conditions page is displayed. Select the "**Accept**" check box and then click "**Continue**".

Terms and Conditions for Mobile Banking

Thank you for using {Farmers Bank} Mobile Banking combinedwith your handheld's text messaging capabilities. Message & Data rates mayapply. For help, text "HELP"to {96924}. To cancel, text "STOP" to {96924} at any time. In case ofquestions please contact customer service at {208-734-1500} or visit{www.farmersbankidaho.com}.

{Farmers Bank} Privacy Policy{https://www.farmersbankidaho.com/privacy-policy}

Terms and Conditions:

• Program:{Farmers Bank} offers their customers mobile access to their accountinformation (e.g., for checking balances and last transactions) over SMS, aswell as the option to set up alerts for their accounts (e.g., low balancealerts). Enrollment requires identification of the user's banking relationshipas well as providing a mobile phone number. The mobile phone number'sverification is done by the user receiving an SMS message with a verificationcode which they will have to enter on the website. Additionally, customers mayselect the type of alerts and

☐ I accept these Terms and Conditions

Printer friendly page (opens in new window)

7. The Select Services page is displayed. Select the Mobile Banking services to be available on the mobile device. Click "**Next**".

Select Services

Choose from a variety of mobile banking services. You can get basic account balance and transaction information, or receive full mobile banking capabilities that allow you to view account details, pay bills, transfer money, and more.

Please choose a service:
Not sure? Click here to compare the services

Downloadable Apps

Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your device's unique features.

For your phone   View screenshot

On your device, open Google Play or the App Store and search for us, or click either of the download images below.

Download on the App Store   GET IT ON Google play

OR Send me the download link via text message to this number:
Please select the store:

○ Android Google Play Store
○ iPhone App Store
Please provide your phone number: [_____]
Send

For your tablet   View screenshot

On your device, open Google Play or the App Store and search for us, or click either of the download images below.

Download on the App Store   GET IT ON Google play

Other Services

Please select the services required and click continue to register.

☐ Mobile Browser (I'd like to receive a link to Browser Banking.)

Why Use Mobile Browser Banking?   View screenshot

Get full and extended mobile banking capabilities on your web-enabled device. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your device 's screen.

☑ Text Messaging (I'd like to use text banking services.)

Why Use Text Banking?   View screenshot

Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

☑ Alerts (I'd like to receive text alerts.)

Why Use Alert Banking?   View screenshot

Include text message alerts with your mobile banking service(s) to monitor your mobile banking accounts. Choose how and when you want to be notified of changes to account balances and personal information. (Select at least one other mobile banking service.)

☐ Card Controls Alerts (I'd like to receive text alerts.)

Why Use Card Controls Alerting?   View screenshot

Make your debit cards more secure and receive text message alerts when transactions are attempted on limits you have previously set. These limits include blocked cards, transaction amounts, locations and merchant types. (Select at least one other mobile banking service.)

Continue

8. The Account Selection and Configuration page is displayed. Select the appropriate Time Zone and then choose from your "**Eligible Accounts**" using the check boxes. Enter a nickname that you will use to identify each account if requesting account information via text message.

Account Selection and Configuration

1. Select your timezone which helps us to determine when to send alerts to your phone

Time Zone: (GMT-08:00) Pacific Time (US & Canada)

2. Select the account you wish to access through Mobile Banking and confirm their nicknames

Eligible Accounts	Mobile Banking Nickname
☑ BEAVER CREEK TEST DDA 1 (*7654) Checking	1

What's a Texting Nickname?
The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

View Example

Back   Continue

9. The Enter Your Mobile Phone Number page is displayed. Enter your mobile phone number, including the area code. Click "**Continue**".

Other Services
Please enter your mobile phone number to register for other services.

Mobile phone number: [   ]   For example, 5551234567

- **Text Banking**
- **Mobile Browser**
- **Alert Banking**

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "**HELP**" to 96924. To cancel, text "**STOP**" to 96924 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 208-734-1500.

Back   Continue

Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless

10. A text message with an activation code will be sent to the mobile phone number entered. **Note:** The activation code expires 24 hours after you receive it.

11. The Activate Your Phone page is displayed. Enter the activation code received in the text message. Click "**Activate**" to complete enrollment in Mobile Banking. After successful activation, you may log off internet banking and close your internet browser.

Enter Activation Code
Enter the activation code we sent to your phone.

Activation Code   [_____]   [Activate]

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text **"HELP"** to 96924. To cancel, text **"STOP"** to 96924 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 208-734-1500.

12. A text message with a short code is sent to the newly activated mobile device. Note this short code is the "phone number" you will send text messages to when utilizing Mobile Banking's text messaging service.

Text Messaging Tips

The following section contains steps for using the Mobile Banking text messaging service to view account balances, view transaction history and locate ATM and branch locations using keywords.

How To View Account Balances
Complete the following to view account balances:
1. Send "**B**", "**BAL**", "**BALANCE**" or "**BALANCES**" to the short code received after activating the mobile device.

2. A text message is returned displaying the balances for **ALL the accounts enrolled in Mobile Banking**.

How To View Transaction History
Complete the following to view transaction history:
1. Send "**STMT**", "**TRAN**" or "**HIST**" plus the nickname for the account (e.g., HIST Free Checking) to the short code received after activating the mobile device.

2. A text message is returned displaying the transaction history for the account.

3. Reply to the transaction history text with the word "**NEXT**" or "**MORE**" to view the next group of transactions.

4. A text message is returned displaying the transaction history for the next group of transactions.

5. Repeat steps 3-4 to view the next group of transactions.

How To Locate ATM Locations
Complete the following to locate an ATM:
1. Send "**ATM**" plus the ZIP code, city or state for the ATM (e.g., ATM 20123) to the short code received after activating the mobile device.

2. A text message is returned displaying the ATM location(s) for the institution.

How To Locate Branch Locations
Complete the following to locate a branch:
1. Send "**BRANCH**" plus the ZIP code, city or state for the branch (e.g., BRANCH Silver Spring, MD) to the short code received after activating the mobile device.

2. A text message is returned displaying the branch location(s) for the institution.

How To Locate ATM and Branch Locations
Complete the following to locate ATMs and branches:
1. Send "**BOTH**" plus the ZIP code, city or state for the branch (e.g., BOTH Silver Spring, MD) to the short code received after activating the mobile device.

2. A text message is returned displaying both the ATM and branch location(s) for the institution.

How to Request Help
Complete the following receive additional information on the Mobile Banking keywords:
1. Send "**HELP**" or "**HLP**" to short code 96924 received after activating the mobile device.

2. A text message is returned displaying a list of acceptable keywords.

Frequently Asked Questions
Are the keywords case-sensitive?
No. Whether you type "BAL" or "bal," a response with your account balance information is sent to your mobile device.

What should I do if I don't get a response to a request?
Make sure you are sending text messages to the <short code>. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

Why are my results sent as multiple messages?
Text messages are limited to 160 characters. If your account information exceeds the character limit your account information is sent in multiple messages - no more than five at a time.

I have text messaging enabled on my mobile device, why can't I receive text messages?
Your mobile service carrier may be blocking short codes or you may have blocked short codes on your mobile device. Short codes must be enabled to use Mobile Banking. Short codes are abbreviated phone numbers, usually five digits, used to send Mobile Banking messages.