



# Online Banking User's Guide

**Bank Anytime....  
From Your  
Home Computer**



**Farmers & Merchants Bank**

**Steps to get started....**

## Accessing NetTeller

- 1 Go to Farmers & Merchants' website at [www.farmersandmerchants.biz](http://www.farmersandmerchants.biz)
- 2 At the top left corner, enter the NetTeller ID that you received from the bank.
- 3 Enter your PIN where indicated. Your initial PIN will be the last 4 digits of your Social Security number. You will be required to change your PIN the first time you log into NetTeller, and every 90 days thereafter.
- 4 Click "LogIn"

## Security Set-Up

**Verification Questions (required):**  
We are introducing a new security feature to protect you. From now on we will monitor the transactions performed in your account(s) and whenever we suspect a risky transaction is about to be performed we will ask you a few identifying questions.  
Please select the questions below and provide answers to them. In the future we will use these questions to authenticate you.

1 Please select a question

2 Please select a question

3 Please select a question

As proof to you that you are on our bank's website and not a fraudulent site, you will be asked to choose a personal image from a library of images. This unique little picture will appear on every page while you use NetTeller.



**Personal Image Authorization Information:**  
Personal Image (required):  
Select an image to act as a confirmation that you are at our site. This image will appear when you enter your personal ID prior to entering your password.

Current Image:

Click to Select or Change your Image:

After a brief monitoring period, you'll be prompted to select some personal verification questions. During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information. Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

## View Transactions

Select **Transactions** from the drop-down menu next to an account.

Account (Click for Transaction Details)	Balance	Status
Checking	1,430.69	Select Options
Household	(91,428.51)	Select Options
Checking 2	\$1,319.83	Transactions
Savings	\$94,864,221.62	Download

Transaction History is available for 90 days.

Date	Description	Debit	Credit	Balance
01/11/2011	DR DRUG - EVERGREEN	21.62		1,398.26

### Transaction List Options:

- Choose number of transactions displayed
  - View check images by clicking check #
  - Sort columns to customize view by clicking on the column headings
  - Switch between accounts being viewed
- Note:* "Memo Post" items are being processed today, and images are not available.

### Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number. You can look back 90 days.



## Transfer Funds Between Accounts

Select 'Transfers' from the Account drop-down menu next to an account.



Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click Submit to complete the transfer.

If you fill in the 'memo' field, the memo will appear on your bank statement.

*☞ The cut-off time for funds transfers is 5:00 p.m.*

*Transfers entered after this time will be processed on the following business day.*

Select **Pending** from the top menu bar to view, edit, or delete a scheduled transfer.

**History** shows completed transfers

If you have done any transfers in the past, you will be taken to the "pending transfers" screen.

To create a new transfer, click on the word "NEW" at far left at the top




## Transaction Download

Select **Download** from the drop-down menu next to an account



Choose the **Download Range** and **Format** and click **Submit**.

Choices include downloads to spreadsheet formats, text, Quicken, Quickbooks

## Inactive Accounts

As a security measure, if you don't log in for **90 days** your account will become inactive and you'll need to call the bank to re-activate it. After **120 days**, your account will be deleted and you will need to re-enroll.

**Locked Out** - If you should make a mistake entering your User ID or PIN **three times**, your log-in will be locked. Please call the bank for us to re-set it. We will need to positively identify you. You can have a "security word" on file so we know it's you.

**Log in to NetTeller on a regular basis!**

## Options

### Personal

Update E-Mail address  
Update ID (create an ID of your own instead of the 12-digit ID assigned by the bank)  
Change PIN/password or Self Reset

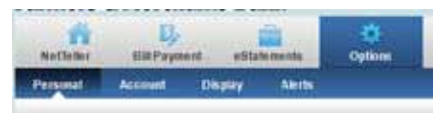
### Account

Change account Pseudo Names (nicknames)  
Change order in which accounts are displayed (by clicking & dragging account name in the list)

### Display

Edit number of accounts displayed per page  
Edit number of transactions displayed

Change **Personal, Account, and Display Settings**. Set up **Alerts**



**Alerts Events** - such as incoming direct deposits, funds transfers  
**Balance** - notification when a certain balance is reached  
**Item** - notification of cleared checks  
**Personal** - text-based alerts delivered on chosen date

### Password Self-Reset

See instructions on next page

# Password Self-Reset

## Anticipate Forgetting Your Password (PIN)

It happens to many of us! But you can reset your NetTeller password yourself if you have forgotten it, or you're not sure if you remember it correctly.

This is a good option, because if you try the incorrect password three times you will “lock” your account and will need to contact the bank to release it.

### You need to set up the self-reset capability ahead of time to be ready for an emergency!

Here are the steps for this process:

- 1) Set up the reset capability ahead of time:** Log into NetTeller as usual, and go to the Options tab. You will see two lines:  
PIN Reset Question  
PIN Reset Answer

Create your own question and answer. These will be used to identify you if you ever want to reset your PIN.

For example, your question and answer could be something like:

Q – What is my favorite animal?      A - dog

Click “submit”

Now you have the capability of self-resetting your PIN any time you are in doubt, without logging into NetTeller.

## OK, you've forgotten your password, or you're not sure you remember it correctly!

- 1) Go to the usual NetTeller login** and enter your ID (or alias that you have created)

- 2) To the right of the PIN entry box you'll see the text “Reset Password”.**

Click on this text.



- 3) You will next see a screen asking for your NetTeller ID (or alias), the e-mail address you have on file via NetTeller; and a subject line that you create.** We have duplicated the screen you see below left:

A screenshot of the 'PIN Self-Reset Confirmation' screen. It contains the following text: 'Please provide the following information: NetTeller Internet Banking ID: [input field], E-mail Address On File: [input field], E-mail Subject: [input field]'. Below the fields are 'Submit' and 'Cancel' buttons. A red box highlights the 'Submit' button. Below the form is a section titled 'What is Phishing' with explanatory text and a 'Close' link.

- 4) You will then receive an email alert from [do-not-reply@farmersandmerchants.biz](mailto:do-not-reply@farmersandmerchants.biz) with wording as follows:**

**You have requested that your NetTeller Internet Banking PIN be restored. To confirm this request, please [click here](#). This link will be valid for 2 hours.**

- 5) When you click the “click here” link you will be directed to enter your NetTeller Banking ID and the answer to your security question.** Be sure to click this link within **2 hours**, as it will expire. (see screen at right)

A screenshot of the 'PIN Self-Reset Confirmation' screen. It contains the following text: 'Please provide the following information: NetTeller Internet Banking ID: [input field], What is my favorite animal?: [input field]'. Below the fields is a 'Submit' button. A red box highlights the 'Submit' button. At the bottom, there is a note: '\*Please note that all fields are required.'

- 6) Once done, the PIN will reset to the last 4 digits of your tax ID# (Social Security number).** You can then begin the process of logging in again using these 4 digits as your PIN, and then create a new PIN of your choosing.

Pay your bills online FREE  
See separate Bill Pay User Guide for instructions