

# FMB ONLINE BANKING FIRST TIME LOGIN

- Go to [www.fmb-tn.com](http://www.fmb-tn.com)
- Choose **Enrollment Form** from the top right corner under Secure Online Banking



- Enter Social Security Number, Account Number, Choose Account Type and Enter Zip Code
- Choose **Submit**

- Enter the New Access ID. Access ID and User ID mean the same.
- Enter a password in the New Password field
- Enter the password again in the Confirm New Password field
- Choose **Submit**

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- Provide the required information
  - Enter and Confirm Email Address
  - Enter an Authentication Pass Phrase (The pass phrase and authentication image verify that you are accessing FMB Online Banking and not a phishing site. They will appear after you have entered your user code and on the same page as your password. If the pass phrase and image do not match the pass phrase and image that you selected, you might not be on the bank's website and should not enter your password on that page.)
  - Enter Answers to three (3) Challenge Questions. Use the drop down box beside each question to see a list of questions to choose from.
  - Choose **'This is a personal computer. Register it.'** If using a personal computer. Choosing this option will bypass the Challenge Questions when logging in.
  - Choose **'This is a public computer. Do not register it'** if using a public computer. Choosing this option will require answering one of the three Challenge Questions when logging in.
- Choose **Submit**

**Security Data**

**Information**

**Contact Information**

Enter E-mail Address:

Confirm E-mail Address:

**Image and Phrase**

Authentication Image: 

Authentication Pass Phrase:

Enter an Authentication Pass Phrase you will recognize during future logins, up to 100 characters. If you attempt to log in and do not recognize the Pass Phrase as the one you selected, discontinue the log in process and call Customer Service.

**Challenge Questions and Answers**

Challenge Question 1:  What is your father's middle name?

Answer:

Challenge Question 2:  What is your mother's middle name?

Answer:

Challenge Question 3:  What was the name of your first girlfriend/boyfriend?

Answer:

Select One of the Following Options:

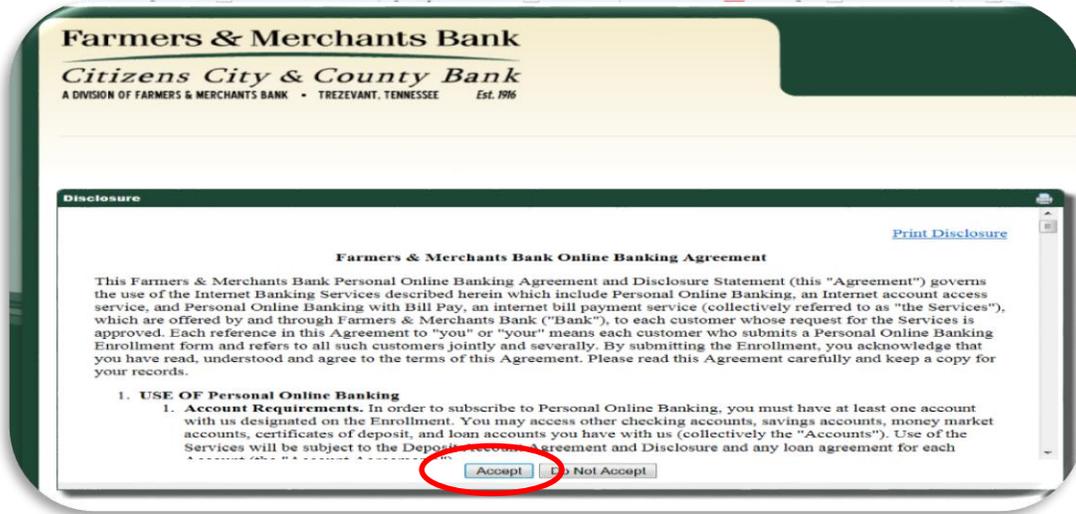
This is a personal computer. Register it.

This is a public computer. Do not register it.

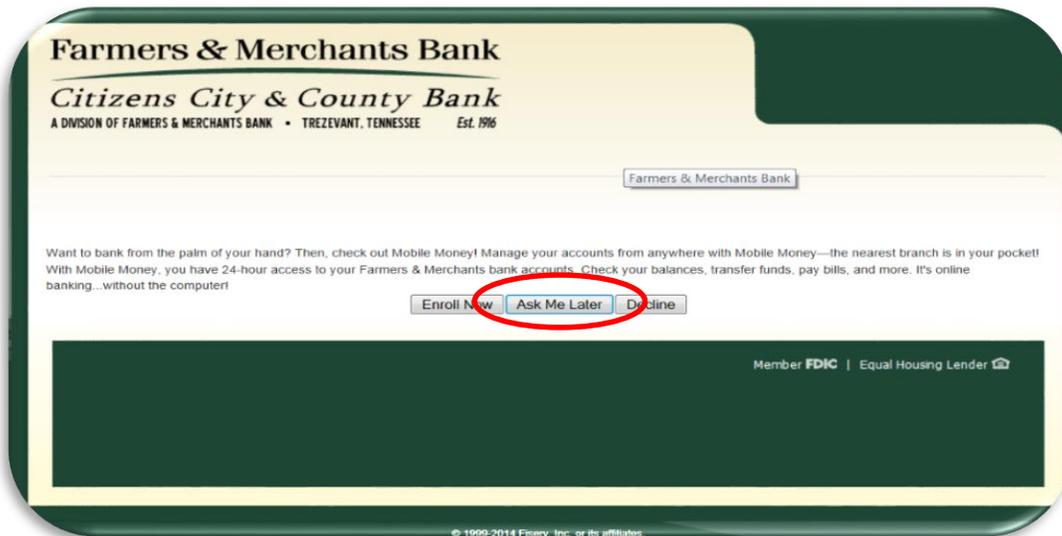
Select each Challenge Question and provide your answer, up to 83 characters. The Challenge Questions are used to authenticate the user when accessing Internet Banking from a non-registered

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- Choose **Accept** after reading the Farmers & Merchants Bank Online Banking Agreement



- Choose **Ask Me Later** when asked about enrolling for Mobile Money. This can be done at a later time. See Instructions for Farmers & Merchants Bank Mobile Money App



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- You are now logged into FMB Online Banking
- List of Accounts shows all accounts tied to your social security number
- Choose the blue account number for more details

The screenshot displays the Farmers & Merchants Bank online banking interface. At the top, the bank's name and logo are visible, along with navigation links for "Accounts" and "Options". A welcome message for "Jon Doe" is shown, indicating that there are 0 secure messages and 0 eAlerts waiting. The main content area is divided into several sections:

- List Of Accounts:** A table showing a single deposit account for Jon Doe with an available balance of \$1,116.44.
- Today's Transactions:** A section for January 23, 2014, showing no transactions for the account.
- Scheduled Transfers:** A section showing no scheduled transfers for the account.
- Transaction Search:** A search interface with fields for Account, Search criteria (Date), From, and Thru, and a "Display" button.
- Popmoney:** A promotional banner for Popmoney, stating that users can pay with just an email or text.

Account	Description	Available	Current
***1267	Jon Doe	1,116.44	1,116.44

Description	Amount	Balance
[0036] No History is available.		

Description	Amount	Balance
[0034] No scheduled transactions for this account.		

\*\*\* For more information or problems logging onto FMB Online Banking contact your local branch of Farmers & Merchants Bank.