



# Retail Online Banking User Guide

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# Welcome

Welcome to BankNow! Online presented by First National Bank Alaska. This guide includes log in information, an overview of the service's features, and account management information.

BankNow! Online includes the ability to:

- View account balances and transfer funds between your accounts.
- Enroll in eStatements to view your bank statements electronically.
- Set up and manage security Alerts to receive account-based security and transaction notifications.
- Enroll in and use BillPay services.
- Enroll in Zelle® to make person-to-person payments.

## Set Up and Getting Started

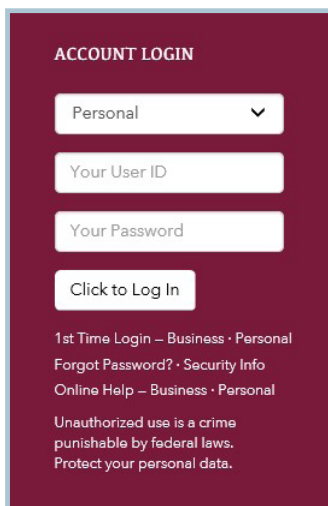
### First Time Log In

You'll need a phone and:

- Your checking, savings or loan account number.
  - Your temporary password. The temporary password can be obtained by visiting any First National Bank Alaska branch or by calling 777-4FNB (4362) in Anchorage/Eagle River, or 1-800-856-4FNB (4362) in other communities.
  - A six-digit, easily remembered numerical code of your own choosing.
1. Call **BankNow!** at 777-4700 in Anchorage/Eagle River or 1-800-856-4FNB (4362) in other communities.
  2. When the recorded message starts, press '1'.
  3. At the next prompt, press '1' again for **All Account Information**.
  4. Enter your seven-or eight-digit account number and press the '#' key.
  5. At the next prompt, select the appropriate account type.
  6. When asked to enter a password, enter the **temporary password** the bank provided to you.
  7. You will be told the password has expired and will be prompted to enter a new password. Enter a six-digit numerical code of your choice and press the '#' key. This code will also be your new **BankNow!** by Phone password. You can change it at any time by phone.
  8. When the phone system tells you it has accepted your new password, hang up and start the online banking first time log in steps.

## Logging On

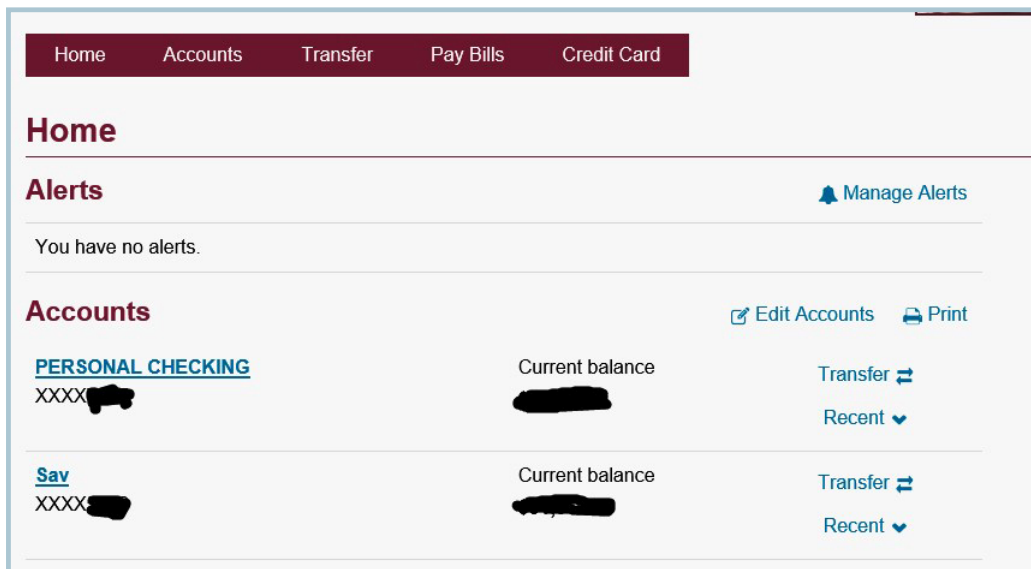
1. Go to [www.FNBAlaska.com](http://www.FNBAlaska.com)<sup>1</sup>.



2. On the home page under the account login window, click the **Personal** link next to 1st Time Login.<sup>2</sup>
3. Complete the Enrollment fields and then click the Enroll button. This information will verify your access, so make sure you use the six-digit numerical password you established over the phone.
4. Accept the terms and conditions by clicking "I agree." You may download a copy of the terms and conditions.
5. In the Establish credentials screen, create a new **Username** and **Password**.
  - a. New User name -Your User name is case-sensitive and must contain at least six characters.
  - b. New Password - Your password must be between 8-17 characters long and contain at least one letter and one number. The password is case-sensitive.
  - c. Confirm New Password - confirm the new password you entered by entering it again in this field.
  - d. Click Continue.
6. In the Set up challenge questions screen, complete the various sections of information. Make sure you complete each field.
  - a. Challenge Questions and Answers - for each challenge question, select what question you want from the drop down list and then enter the answer to the question. Make sure you complete all three questions. One of these questions will be used as added security when you log in at a public computer. If you are completing this first time log in on a public computer (library, café, workplace) and not using your own personal computer, click on the "This is a public computer" radio button.

- |             |  |
|-------------|--|
| <b>NOTE</b> | <ol style="list-style-type: none"> <li>1. When setting up First Time Login for loans, users must choose <b>Loans</b> as the type of account – not <b>Mortgage Loan</b> or <b>Consumer Loan</b>.</li> <li>2. For security purposes, First National suggests customers avoid using their account number or SSN for their user name.</li> </ol> |
|-------------|--|

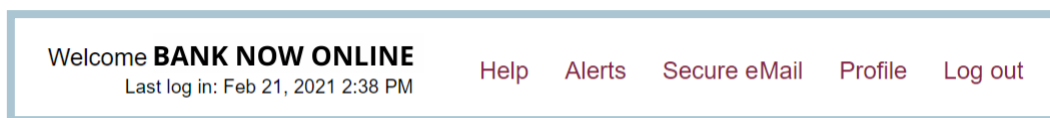
8. If you wish to receive electronic statements instead of paper statements, complete the Electronic Statement Enrollment screen. Otherwise, click the **Decline** or **Ask Me Later** button.
  - a. Mark the radio button to the right of each account for which you want to receive an eStatement.
  - b. Read the Electronic Document Agreement carefully. You may wish to print the disclosure for your records before continuing.
  - c. Click the check box to agree to the terms and conditions.
  - d. Click the Enroll button to complete the enrollment. You are now logged in to online banking and your online banking Home Page will be reflected.



**NOTE** Customers listed as a joint on an account will be required to send a secure email to enroll in the eStatements Service. The email should list your account number and email address where you'd like to receive notifications.

## Ending Your Session

The best and most secure way to end your online banking session is to click on **Log Out** located on the right hand corner of the screen. You'll be returned to the **FNBAAlaska.com** home page.



# Home Page

After you log in for the first time, and every time you log in thereafter, your online banking Home Page is the first screen you'll see.

**NOTE** Do not use the **Back** button on your browser while logged in to online banking. Use of the **Back** button will cause a security error and automatically close your online banking session.

Your Home Page is arranged into categories; making all of your account information available at a glance. It also acts as your launching pad to give you access to all of your online banking features.

The Home Page provides access to the information or features below.

- Alerts
- List of Accounts (including Escrow if applicable) and Current Balances
- Bill Pay (if you subscribe) and *Zelle*
- Transfer
- Recent Transactions
- Contact us via secure eMail

## Accounts List

All accounts associated with your username and password will be categorized under **Accounts**. Accounts displays the last four digits of each account number, the account name and current balances.

Accounts			<a href="#">Edit Accounts</a>	<a href="#">Print</a>
My favorite checking XXXX0437	Current balance <b>\$12.90</b>	Transfer	Recent	
petty spending XXXX4783	Current balance <b>\$26.20</b>	Transfer	Recent	
vacation savings XXXX3190	Current balance <b>\$14.19</b>	Transfer	Recent	

A list of accounts under other groups appears below the Account list.

**Accounts**
[Edit Accounts](#)
[Print](#)

<b>My favorite checking</b> XXXX0437	Current balance <b>\$12.89</b>	<a href="#">Transfer</a> <a href="#">Recent</a>
<b>petty spending</b> XXXX4783	Current balance <b>\$26.21</b>	<a href="#">Transfer</a> <a href="#">Recent</a>
<b>vacation savings</b> XXXX3190	Current balance <b>\$14.19</b>	<a href="#">Transfer</a> <a href="#">Recent</a>

**Other Information**

**FNBA Escrow**

Account Number	Payer Name	Payee Name	Collateral	Principal Balance	Pay
52999999	TEST PAYER	TEST PAYEE	TEST LEGAL B04 L013	\$10,000.00	201

**NOTE** Only escrow accounts where your tax identification number is on file as the payor or payee will be reflected. Users are not able to make payments or transfers to Escrow Accounts through online and mobile banking.

To view details of a specific account, click on the account name. To return to your Home Page, simply click **Home** from the main toolbar.

[Home](#)
[Accounts](#)
[Transfer](#)
[Pay Bills](#)
[Credit Card](#)

## Recent Transactions

The most recent transactions from the selected account, including all ATM transactions and most debit card purchases made that day, appear by clicking the **Recent** caret.

**My favorite checking**  
 XXXX0437

Current balance  
**\$12.89**

[Transfer](#)  
[Recent](#)

Date	Description	Amount
Aug 25, 2017	011460 SECURE ON-LINE TXFR TO DIRECT DEP CHECKING 8/25/17 10:15	-1.00
Aug 25, 2017	020067 SECURE ON-LINE TXFR TO DIRECT DEP CHECKING 8/25/17 14:22	-0.01
Apr 07, 2017	937679 SECURE ON-LINE TXFR FROM DIRECT DEP CHECKING 4/07/17 11:20	1.00
Mar 13, 2017	053901 SECURE ON-LINE TXFR FROM DIRECT DEP CHECKING 3/13/17 15:15	1.21
Mar 13, 2017	054659 SECURE ON-LINE TXFR FROM DIRECT DEP CHECKING 3/13/17 15:15	1.23

## Bill Payment

If you subscribe to the Bill Payment service, a Bill Pay window will be reflected on your Home Page to quickly initiate a bill payment by selecting the **Bill**, **Pay Date** and **Amount**. Access to the Bill Pay function is also available from the Pay Bills option on the main toolbar.

## Transfer

Funds can be transferred from available accounts by clicking the **Transfer** button to the right of account names. Once you select the Transfer From account, Transfer To account and the Transfer Amount, click the **Preview Transfer** button to review the transfer and the **Complete Transfer** button to finalize the transfer.

Transfers made after 9 p.m. will post an account

From account *	<div>My favorite checking - XXXX0437</div> <div>Current balance: \$12.89</div>
To account *	<div>petty spending - XXXX4783</div> <div>Current balance: \$26.21</div>
Date	<div>08/28/2017</div> <div><input type="checkbox"/> Repeat...</div>
Amount *	<div></div>

\* Indicates required field

Preview transfer

Cancel

You also have access to set a recurring transfer by clicking the **Repeat** checkbox and completing the additional fields.

## Accounts

The accounts page is where you can access all the online banking features for a specific account. You can access the Account Summary page by clicking on the **Accounts** button on the main toolbar or clicking a specific account name on the homepage.

[Home](#)
[Accounts](#)
[Transfer](#)
[Pay Bills](#)
[Credit Card](#)

### Home

#### Accounts

[My favorite checking](#)  
XXXX0437

Current balance  
**\$12.89**

[petty spending](#)  
XXXX4783

Current balance  
**\$26.21**

In addition to displaying the function toolbar, the Summary Page reflects summary account information and displays transactions activity. You can change the displayed account information by selecting accounts from the account name drop-down.

My favorite checking – XXXX0437

[My favorite checking – XXXX0437](#)  
[petty spending – XXXX4783](#)  
[vacation savings – XXXX3190](#)

Categorize
Download
Stop payments

**\$12.89**

### Transactions

Scheduled
 Pending
 Posted

Filter
Print

Date	Description	Amount	Balance
Aug 25, 2017	011460 SECURE ON-LINE TXFR TO DIRECT DEP CHECKING 30094783 8/25/17 10:15	-1.00	12.89
Aug 25, 2017	020067 SECURE ON-LINE TXFR TO DIRECT DEP CHECKING 30094783 8/25/17 14:22	-0.01	13.89
Apr 07, 2017	937679 SECURE ON-LINE TXFR FROM DIRECT DEP CHECKING 30094783 4/07/17 11:20	1.00	

#### Search transactions

Amount

Check number

Date
[Switch to range](#)

Search
Clear search

On checking accounts, the Account Summary page will include recent deposits, checks and the current balance. Loan accounts will show, among other things, recent payments, interest accrued and current balance.

**NOTE** The menu below the account name dropdown (Details, Transfer, Documents, etc.) will help you monitor and manage activity in your account.

## Details

Use the **Details** option to see your account activity.

Use the **Search transactions** tool to find specific transactions. Searches are only applied to the selected account.

**Search transactions**

**Amount**

**Check number**

**Date** [Switch to range](#)

The details screen displays all recent transactions for the selected account. You can sort information by clicking on any column heading. Click the More Transactions button at the bottom of the Transactions section to expand the number of displayed transactions.

## Transfer

Transfers can also be made from the Account Summary page by clicking the Transfer button in the function toolbar.

## Documents

Once you enroll to receive e-Documents for your accounts, you can view, print and/or download those documents with **BankNow!** Online.

From the Account Summary screen, click on **Document**. Select the Document Type, complete the Date Range fields and click the Submit button to retrieve a list of available documents for the specified account(s).

**Document Search**

Account:

Document Type:

Date Range:  To

From the Available Documents screen, click on the document you want to view. Account statements are available for two years. Other e-Documents are available for thirty days. The documents are in .pdf format and can be viewed using Adobe Acrobat Reader.

Tax forms are also available on the Available Documents screen. Available tax forms include 1098, 1099-INT, 1099-SA and 5498-SA. Displayed tax forms are based on the Social Security Number tied to the Online Banking Account. The same forms will appear under each individual account associated with the SSN; if you have multiple interest-earning accounts the aggregate information from each individual account will be on the same tax form.

As 1098 tax forms are not aggregated by SSN/TIN, multiple 1098s may appear when performing a search under a loan.

**NOTE** Tax forms will not display if a search is performed with the All Accounts option selected in the Account field.

The screenshot shows a web interface for searching documents. At the top is a 'Document Search' section with the following fields: 'Account:' with a dropdown menu showing 'XXX9659', 'Document Type:' with a dropdown menu showing 'CHECKING ACCOUNT STA', and 'Date Range:' with two date pickers set to '04/24/2010' and '04/23/2012'. A 'Submit' button is located below these fields. Below the search section is an 'Available Documents' section displaying a list of document links, each followed by a PDF icon. The links are: 'Checking Account Statements - 04/09/2012 - 1619659 -', 'Checking Account Statements - 03/08/2012 - 1619659 -', 'Checking Account Statements - 02/08/2012 - 1619659 -', 'Checking Account Statements - 01/09/2012 - 1619659 -', 'Checking Account Statements - 12/08/2011 - 1619659 -', 'Checking Account Statements - 11/8/2011 - 1619659 -', 'Checking Account Statements - 10/10/2011 - 1619659 -', and 'Checking Account Statements - 09/09/2011 - 1619659 -'.

## Categorize

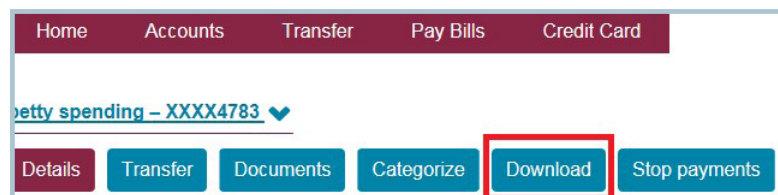
**Categorize** will display a pop-up window reflecting posted transactions for up to two years. The All Transactions listing is primarily used to code transactions for [expense and income reporting \(budgeting tool\)](#) as well as to tag specific transactions for export to other personal finance software.

By default, 25 transactions are displayed per page; this can be changed using the **Transactions per page** drop-down.

If you use personal finance software such as Quicken™ or Microsoft Money™, tag the specific transactions you want exported by clicking in the box to the far left of the transaction (or click on the **Select All** link under the Export column). To begin the export process, click the **Export Selected** button at the bottom of the page.

## Download

For more options, click **Download** on the function toolbar. On the Download screen select the statement or date range and the format in which the download will be viewed or used to import to your personal financial software or other program.



Home Accounts Transfer Pay Bills Credit Card

betty spending – XXXX4783 ▼

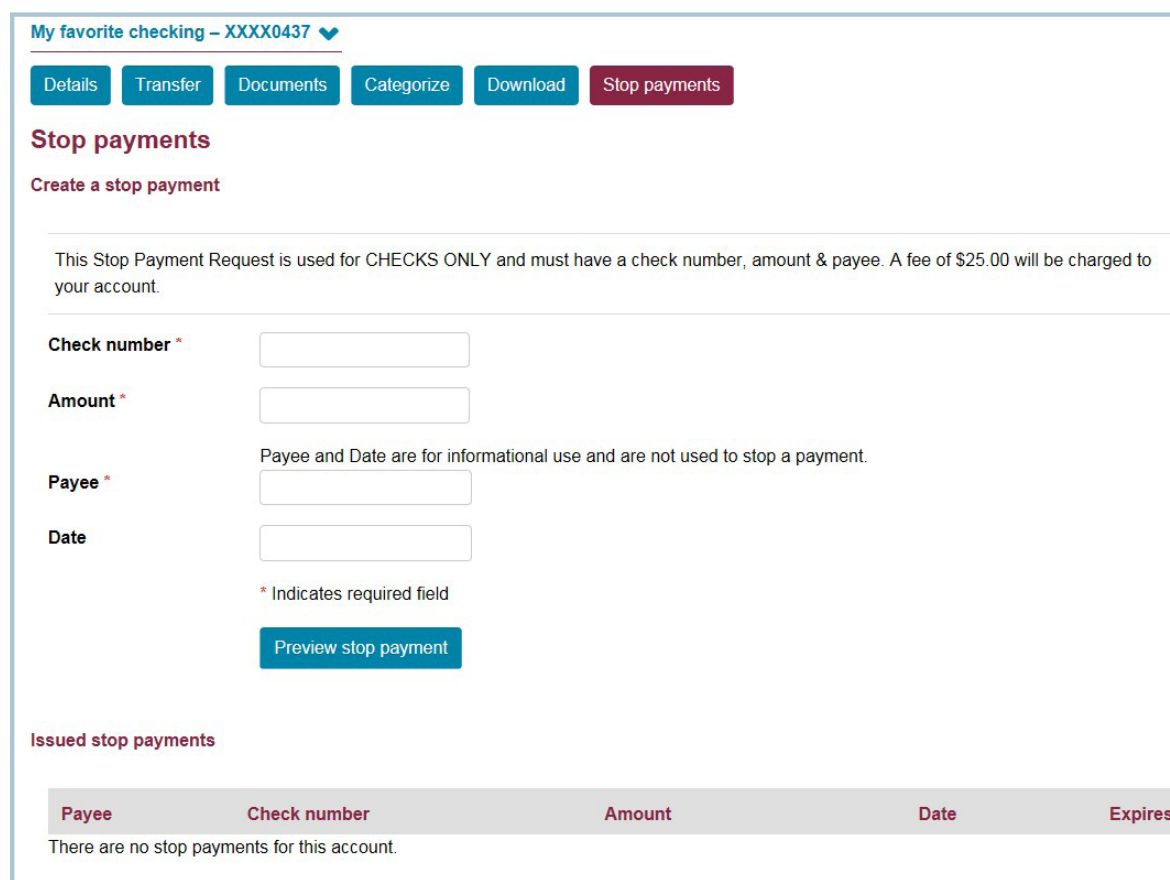
Details Transfer Documents Categorize **Download** Stop payments

Click the **Download transactions** button and your download will begin.

## Stop Payments

You can place a stop payment on checks written on your account, one check at a time, by using the **Stop Payments** option on the Accounts Summary screen and completing the Stop Payment screen. Issued stop payments are listed at the bottom of the screen.

**NOTE** Make sure you look to see that the check hasn't already paid against your account before placing a stop payment. Use the Search transactions tool to search for the check. (Fees may apply, so be sure the check has not already been processed before placing a stop payment.)



My favorite checking – XXXX0437 ▼

Details Transfer Documents Categorize Download Stop payments

### Stop payments

Create a stop payment

This Stop Payment Request is used for CHECKS ONLY and must have a check number, amount & payee. A fee of \$25.00 will be charged to your account.

Check number \*

Amount \*

Payee \*

Date

Payee and Date are for informational use and are not used to stop a payment.

\* Indicates required field

Preview stop payment

### Issued stop payments

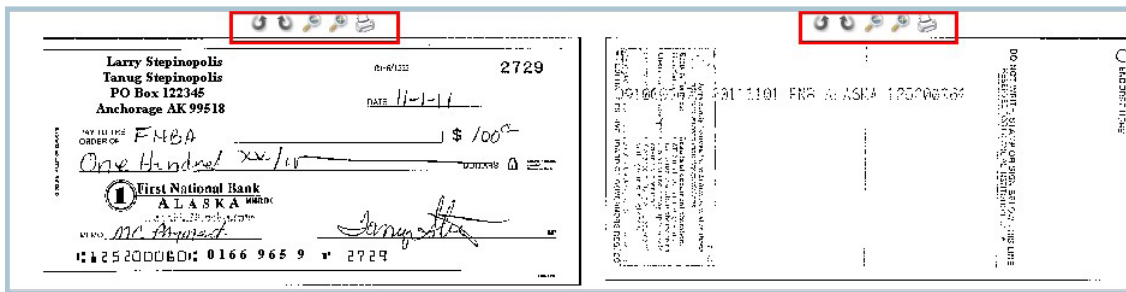
Payee	Check number	Amount	Date	Expires
There are no stop payments for this account.				

## Check and Deposit Images

With **BankNow!** Online, you can view both sides of checks that have cleared your account (including in-person withdrawals) and paper deposits made to your account. When you see a check or deposit listed in any of the transaction activity screens, note if the check or deposit number is highlighted and linked. If so, just click on the link to view the item.

Nov 25, 2016	test reg cc hold	300.00
Nov 25, 2016	test reg cc hold	-300.00
Aug 31, 2016	<b>MOBILE DEPOSIT</b> [redacted]	1.00
Aug 26, 2016	018357 SECURE ON-LINE TXFR TO DIRECT DEP CHE CKING [redacted] 8/26/16 14:06	-1.00

You can enlarge the image and/or rotate the image for better viewing. Item images appear in a pop-up window; if you cannot see images, your browser's pop-up blocker may be activated. Override the pop-up blocker using the Ctrl+Shift keys.



**NOTE** Don't use the **Back** button to close the pop-up window. Make sure you click the **X** icon that appears in the right corner of the pop-up window to close the window. If the **Back** button is used, you will close your online session.

# Transfer

From the **Account Summary** page or the main toolbar, use the **Transfer** option to make a transfer between your accounts, set up a recurring transfer, or view a list of scheduled transfers.

Transfers made after 9 p.m. will post an account

**From account \***

My favorite checking - XXXX0437

▼

Current balance: \$12.89

**To account \***

petty spending - XXXX4783

▼

Current balance: \$26.21

**Date**

08/28/2017

☐ Repeat...

**Amount \***

\* Indicates required field

Preview transfer

Cancel

**LOAN PAYMENTS** - You can make loan payments online through the Transfer menu. Simply transfer funds from your checking or savings account to your loan account.

# Pay Bills

If you enroll in the Bill Payment service you can conveniently pay your bills online. Through the Bill Payment service you can also use the *Zelle* feature to send money to other people or request money from other people. Whether sending money or requesting money, you just need an email or text number for the other party.

From the Home Page, click on the **Pay Bills** option to access the bill payment service. The Payment Center Information screen will appear. Information on using specific features of the bill payment service is available through any of the Help links located on the Bill Payment screens. Additional help on using *Zelle* is available after clicking on the **Zelle** button.

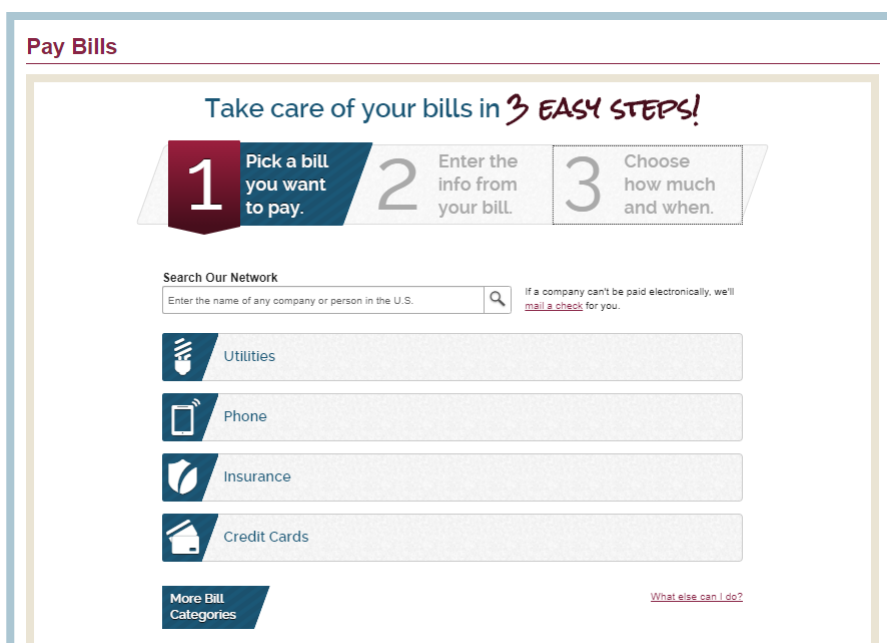
## Pay Bills Enrollment

To enroll in Bill Pay, log in to **BankNow! Online**. From the **List of Accounts** complete the following:

1. From the Home Page, click the **Pay Bills** button on the toolbar.

**NOTE** Only a checking account may be used as the account to be debited for payment of bills. Use of a savings account is not permitted.

2. Click **I Accept** on the Terms of Service. Click **Continue**.
3. When the **Terms and Conditions of the Bill Payment Service** disclosure appears, read through the document. If you agree with the terms and conditions, click the **I Accept** button at the end of the document. If not, click the **Close** link to return to the Balances window.
4. When the **Privacy Policy** disclosure appears, read through the document. If you agree with the terms and conditions, click the **Enroll** button at the end of the document. If not, click the **Decline** link to return to the Balances window.
5. Once you accept the terms and the privacy policy, the Welcome screen appears; click the **Get Started** button. The 'quick start' screen appears.)



The screenshot shows the 'Pay Bills' enrollment interface. At the top, it says 'Take care of your bills in 3 EASY STEPS!'. The steps are: 1. Pick a bill you want to pay, 2. Enter the info from your bill, and 3. Choose how much and when. Below the steps is a 'Search Our Network' section with a text input field for 'Enter the name of any company or person in the U.S.' and a search icon. To the right of the input field, it says 'If a company can't be paid electronically, we'll mail a check for you.' Below the search field are four categories: Utilities, Phone, Insurance, and Credit Cards, each with a corresponding icon. At the bottom left is a 'More Bill Categories' button, and at the bottom right is a link that says 'What else can I do?'.

- In the quick start screen, click on a category box to activate the category for bills you want to add. Click the drop-down box icon to select a biller and then add the specific account number (biller) information. If you're not ready to set up a biller, click the **Go To The Payment Center** link at the bottom of the screen.

- From the Payment Center screen, select what feature you wish to use. Refer to the online Help link found on the bill payment screens for specific instructions for setting up payees, payments, etc. You can also view online video demonstrations on how to use the Bill Payment service features from the bank's website [www.fnbalaska.com](http://www.fnbalaska.com).

## Bill Pay Support

Bill Pay support is available in several ways. First, the upper right corner of each bill pay screen contains the **Help** link to obtain information on how to use the bill pay features. The bill pay Customer Service Support telephone number is displayed at the bottom of each bill pay screen and can be used between the hours of 3:00 a.m. and 9:00 p.m. Alaska Standard Time. And, of course, feel free to call First National Bank Alaska's Customer Service Staff at 777-4FNB (4362) in Anchorage/Eagle River, or 1-800-856-4FNB (4362) in other communities, Monday through Friday 8 a.m. to 6 p.m. and Saturday 9 a.m. to 4 p.m.

# Zelle

**Zelle** is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes. With just an email address or U.S. mobile phone number, you can send money to people you trust regardless of where they bank.

**Zelle** is accessed through Personal Online Banking or the FNBAApp. To use **Zelle**, you must first enroll in First National's Bill Pay service at no cost. First National does not charge a fee to use Zelle, but message and data rates may apply when using the mobile FNBAApp.

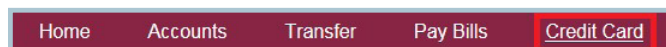
When sending money with **Zelle** to a recipient already enrolled, the money goes directly into the recipient's bank account and is available for use typically within minutes. Be sure to use the correct email or U.S. mobile phone number for your recipient and that it is someone you know and trust.

For more information on how to use **Zelle**, [please read our FAQs](#).

<b>NOTE</b>	In order to use <b>Zelle</b> , the sender and recipient bank accounts must be based in the U.S.
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# Credit Card

If you have a personal First National Bank Alaska Mastercard® credit card, you can access the Mastercard e-Customer Service site from your online banking Home Page by using the **Credit Card** option.



The MasterCard e-Customer Service site can also be accessed from the Online Banking **Account Login** page.

ACCOUNT LOGIN

Personal

Your User ID

Your Password

Click to Log In

1st Time Login – Business · Personal  
Forgot Password? · Security Info  
Online Help – Business · Personal  
Unauthorized use is a crime  
punishable by federal laws.  
Protect your personal data.

## Expense and Income Reporting (Budgeting Tool)

You can easily view where you're spending your money by using the budgeting tool available as part of your online banking service. The Expense Report and Income Report will give you a colorful pie chart of your expenses and income along with a breakdown of the dollars associated with the expenditures/income.

Using the Expense Report is simple. You start by assigning a category to each posted transaction on the All Transactions activity page (expense-dining out, expense-groceries, income-salary, income-interest, etc.). Once transactions are assigned a category, view the Spending Report and Income Report to see how you've managed your money. Each time you log in, check for new transaction postings and code them so you get the most from this useful budgeting tool.

### Assigning Categories

1. From the Accounts screen, click **Categorize**. When the screen of transactions appears, scroll to the Transactions section.

Transactions				
Export	Date	Transaction Number	Description	Category
<a href="#">Select All</a>				
<input type="checkbox"/>	08/25/2017	020067	SECURE ON-LINE TXFR FROM PERSONAL CHECKING [REDACTED] 8/25/17 14:22	Uncategorized 

2. For each transaction where the Category column reflects 'Uncategorized', click the **Change** icon to the left of the transaction to open the Category drop-down selection box.
3. From the drop-down selection box, click on the category you want assigned to the transaction, whether it is an expense (debit) or income (credit). Click the **Save** icon that appears to the right of the selected category. Complete this step for each transaction.

**NOTE** It is important that you click the **Save** icon to the right of the selected category to save your selection. If you have not clicked the **Save** icon for each of your selected transaction categories, they will not be saved when you close the pop-up window.

4. Once you've coded your transactions, complete the following:

- Scroll up to the Transaction Activity area. From the Search For field, select the period that you'd like the Spending Report and Income Report to cover.
- In the **Transactions Per Page**, make sure to select the option that will list the transactions to be reflected.
- Click **Report**. The Expense Report and Income Report will appear. To return to the Activity Details to add or change a transaction category, click the **View Transactions** button under the **Transaction Activity** panel.

**Transaction Activity**

Account: petty spending

Date: Custom

Date Range: 08/02/2017 To 09/01/2017

Search For: All Activity

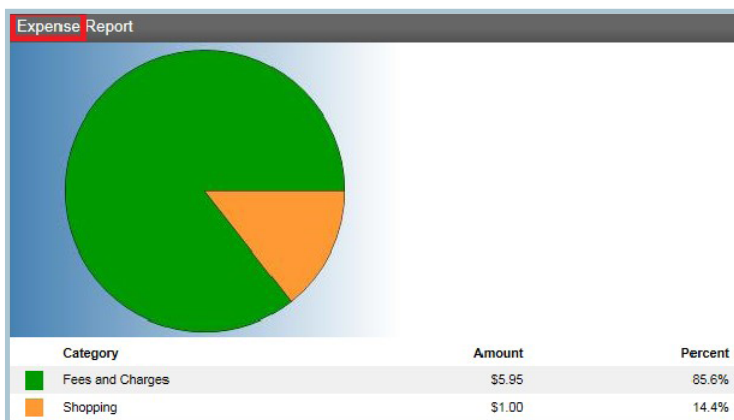
Transactions Per Page: 25 Per Page

[Go to Advanced Search](#)

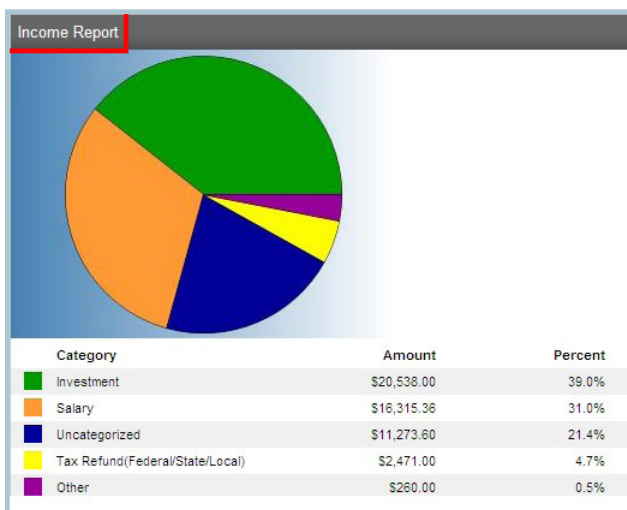
[Export Transactions](#)

[View Transactions](#) **Report** [Reset](#)

## Expense Report



## Income Report



# Alerts

Alerts is a notification system that sends account-based security and transaction notifications. Alerts are critical for the timely detection of fraud attempts. Alerts may be real time as transactions/events occur, or triggered during account update processing by the bank each night. Do Not Disturb timeframes can be set to establish a blackout period during which alerts will not be sent. Alerts will still generate and be delivered after the defined Do Not Disturb period.

Once enrolled, click **Alerts** in the upper right hand corner to establish and manage the alerts for your account(s).

Welcome **BANK NOW ONLINE**  
Last log in: Aug 01, 2019 1:07 PM

[Help](#)

[Alerts](#)

[Secure eMail](#)

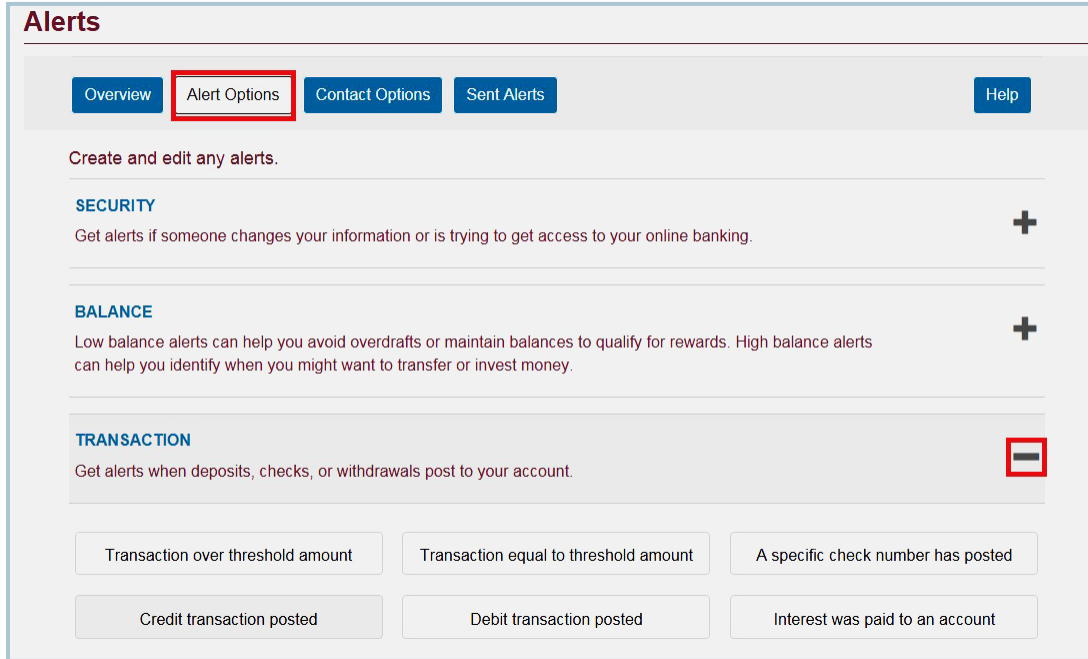
[Profile](#)

[Log out](#)

From the Alerts landing page you can review any currently set alerts on the Overview tab, set new alerts in the Alert Options tab, change your alert contact information in Contact Options, and view Sent Alerts.

## Setting Up Alerts

1. From the **Alerts** landing page, click the **Manage Alerts** button. Click the expand button for the category of alert you want to set up.



**Alerts**

Overview **Alert Options** Contact Options Sent Alerts Help

Create and edit any alerts.

**SECURITY** +  
Get alerts if someone changes your information or is trying to get access to your online banking.

**BALANCE** +  
Low balance alerts can help you avoid overdrafts or maintain balances to qualify for rewards. High balance alerts can help you identify when you might want to transfer or invest money.

**TRANSACTION** -  
Get alerts when deposits, checks, or withdrawals post to your account.

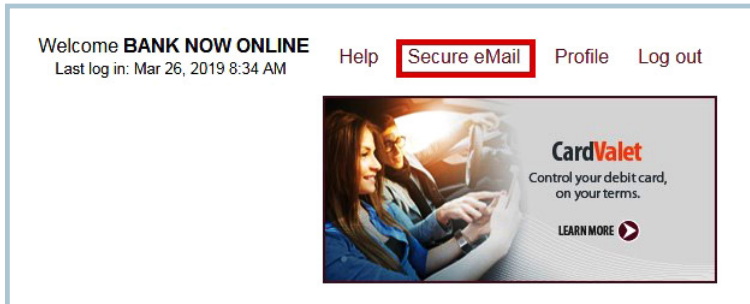
Transaction over threshold amount    Transaction equal to threshold amount    A specific check number has posted

Credit transaction posted    Debit transaction posted    Interest was paid to an account

2. Click the alert you want to set. Enter the relevant information into the fields, if any, select how you would like to receive the alert, and click **Save**. The Secure inbox option will allow you to view alerts when you log into Personal Online Banking.
3. Click the **Contact Options** tab. Here you can set Do Not Disturb time frames by clicking the **Set Up** button below each listed contact method.

## Secure eMail

Click **Secure eMail** in the upper right hand corner to contact Customer Support via **BankNow! Online's** secure email service.



From the Secure eMail landing page, you can view any emails you have sent or received, or compose a new email. When composing a new email, FNBA's customer service email address's automatically inserted into the To field. Once you have finished typing your email click the **Send** button. Emails are reviewed periodically by the bank during business days (Monday through Friday, excluding bank holidays).

The email feature is not used to request account transactions (transfers, stop payments, wire transfers, etc.). If you have a time-critical issue (unauthorized transactions, lost or stolen debit card, etc.) contact FNBA's customer service directly at 777-4FNB (4362) in Anchorage and Eagle River or 1-800-856-4FNB (4362) in other communities.

Our Support hours are:

Monday through Friday 8 a.m. to 6 p.m., Saturday 9 a.m. to 4 p.m.

## Profile Options

Click Profile in the upper right hand corner to change your password, challenge questions, online banking email address and phone number. You can also manage your electronic statements, and enroll in mobile banking or manage your mobile devices. Click the Edit button next to the information you'd like to change. Complete the fields accordingly and click the Save button when finished.

Make sure you keep your online banking email address current. If an email notification on the availability of an e-Document is returned to the bank, the e-Document service will be changed back to paper delivery.

## Electronic Statements

This option allows you to enroll for e-Statements and e-Notices. Click the **Edit** button to open the Electronic Statements screen; accounts may display under the Accounts heading and/or the Secondary Accounts heading. By default, e-Statement notifications will be sent to the first named account holder's email address. Click the radio button next to each account for which you want to receive e-Statements and e-notices. Read the terms and conditions and click the "I have read and accept the electronic statements terms and conditions" check box. Click the **Save** button to save your changes.

Secondary accounts have the first named account holder's email listed next to the account. To have statement notifications sent to an email address other than the one listed, use the secure email feature by clicking on **Secure eMail** in the upper right hand corner of the Online Banking screen. Specify your request and include the relevant account number(s) and the email address to which you want statement notifications to be sent.

**NOTE** If an account is not listed under either the Account or Secondary Account heading, use the secure email feature. Specify the account number(s) you wish to enroll for e-Statements and e-Notices, and provide the email address to which statement notices are to be sent.

If no owner on your account has used online banking for at least 365 days, the bank reserves the right to revert the account to a paper statement and assess the bank's then-current fee for mailed statements.

E-Statements and e-Notices cannot be enrolled for separately. You can view three types of notices online. All three types of e-Notices remain available online for 30 days:

- **REPURCHASE AGREEMENT CONFIRMATION** - This is a notice relating to the daily sweep from a checking account to invest funds in an overnight Repurchase Agreement. Selecting e-Notices will **discontinue** the paper mailing of this type of notice.
- **INCOMING WIRE TRANSFER NOTICE** - This is a notice of an incoming wire transfer. Selecting e-Notices will **discontinue** the paper mailing of this type of notice.
- **RETURN DEPOSIT ITEM NOTICE** - This is a notice that a deposited item is being returned. Selecting e-Notices **does not stop** the notice with referenced deposited item from being mailed - you will **continue** to receive the printed notice with the item being returned, via mail.

## Mobile Banking Profile

This option allows you to enroll in mobile banking to access online banking from your mobile device (smartphone or cell phone). If not previously enrolled in mobile banking, the **Enroll Now** button is reflected. If already enrolled, the **Manage Devices** button is reflected.

Mobile banking

Enroll

Mobile banking

Manage devices

