First National Bank
ALASKA

MEMBER FDIC

Personal Online Banking User's Guide

(including first time log in)

Published By
FIRST NATIONAL BANK ALASKA
This User's Guide is designed solely to assist
First National Bank Alaska customers in understanding the various
functions and features of First National's **BankNow!*Online*** services for consumers.
This User's Guide is accurate as of the date published
however, the functions and features of the **bank's consumer online banking services** are subject to change at
any time without notification.

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Introduction

First National Bank Alaska's **BankNow! *Online*** is a user-friendly, highly intuitive, Internet banking service that uses the latest in technology to assure the highest level of security.

This guide shows you in detail how to log in for the first time and gives you an overview of all the online banking features available, including mobile banking.

To take full advantage of **BankNow! *Online*** features, you'll need the below hardware and software.

- Personal Computer with Internet access.
- Browsers for Windows:
  - ⇒ Microsoft Internet Explorer 11
  - ⇒ Microsoft Edge
  - ⇒ Firefox
  - ⇒ Chrome
- Browsers Mac OS :
  - ⇒ Safari 8.0 or higher
  - ⇒ Firefox
  - ⇒ Chrome
- Adobe Acrobat Reader (*download the latest version free at www.adobe.com/products/acrobat*)

First Time Log In

The old style rotary dial telephones are not compatible.

You'll need a phone and:

- Your checking, savings or loan account number.
- The type of account (checking, savings, or loan).
- 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 code of your own choosing.

Using your phone, follow these steps:

1. Call **BankNow!** *by Phone* at 777-4700 in Anchorage/Eagle River or 1-800-856-4FNB (4362) in other communities.
2. As soon as you hear the recorded message, press '**1**'.
3. At the next prompt, press '**1**' again for *All Account Information*.
4. When asked to enter your account number, enter your seven or eight digit account number and then press the '#' symbol key on the keypad.
5. When asked what type of account you entered and given choices, press the appropriate number on the keypad.

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. Use the keypad to enter a six-digit numerical code of your choice and press the **'#'** symbol on the keypad. *This code will also be your 'new'* ***BankNow!*** *by Phone password. You can change it at any time by phone, if desired*.
8. When the phone system tells you it has accepted your new password, hang up and start the online banking first time login steps.

To use BankNow! Online for the first time, follow these important steps.

1. First, have your account information ready, including the first time login password you established over the phone.
2. Using your Internet browser, go to www.FNBAlaska.com. *It may be convenient to add this site to your favorites* ***(Ctrl+D)*** *for later use*.
3. From the home page, click the **Bank Online** button. *(Figure 1)* You'll receive the **Personal and Business Online Banking** screen. *(Figure 2)*

Figure 1: First National Bank Alaska Home

4. From the *Personal and business online banking screen*, click the **step-by-step process** link on the left side of the screen. *(Figure 2)* You'll be taken to the First Time Login screen. *(Figure 3)*

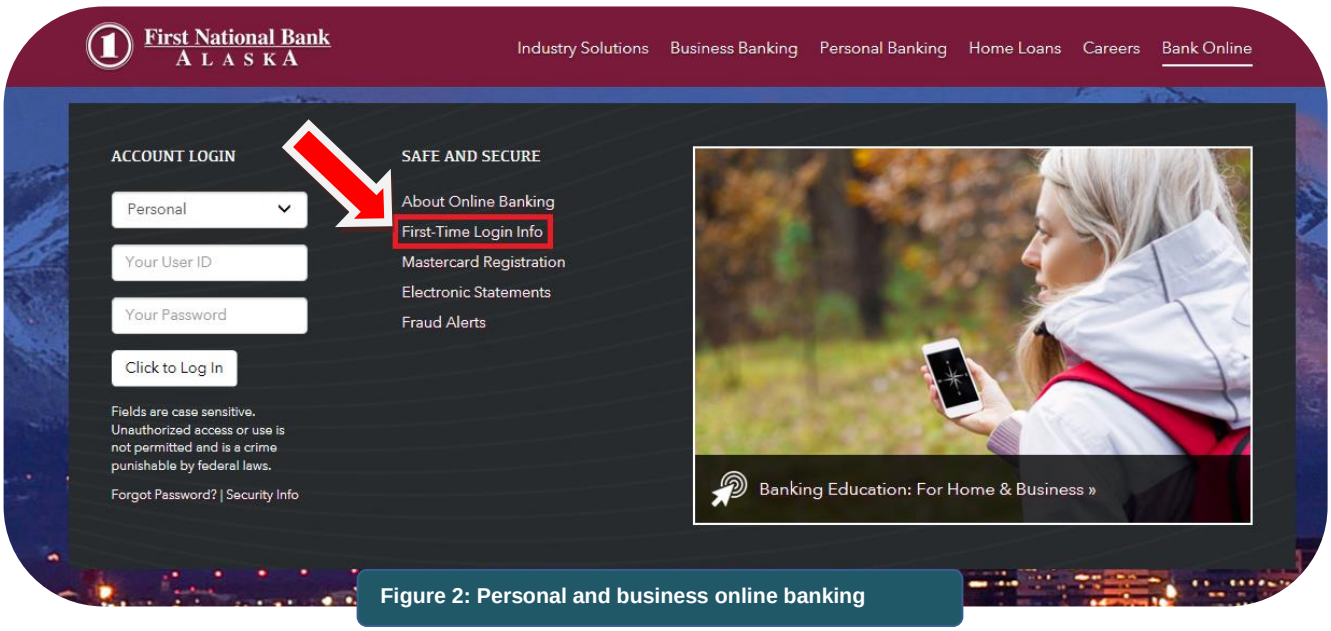


Figure 2: Personal and business online banking

5. From the **First time login** screen, click the **Click here** link. *(Figure 3)*

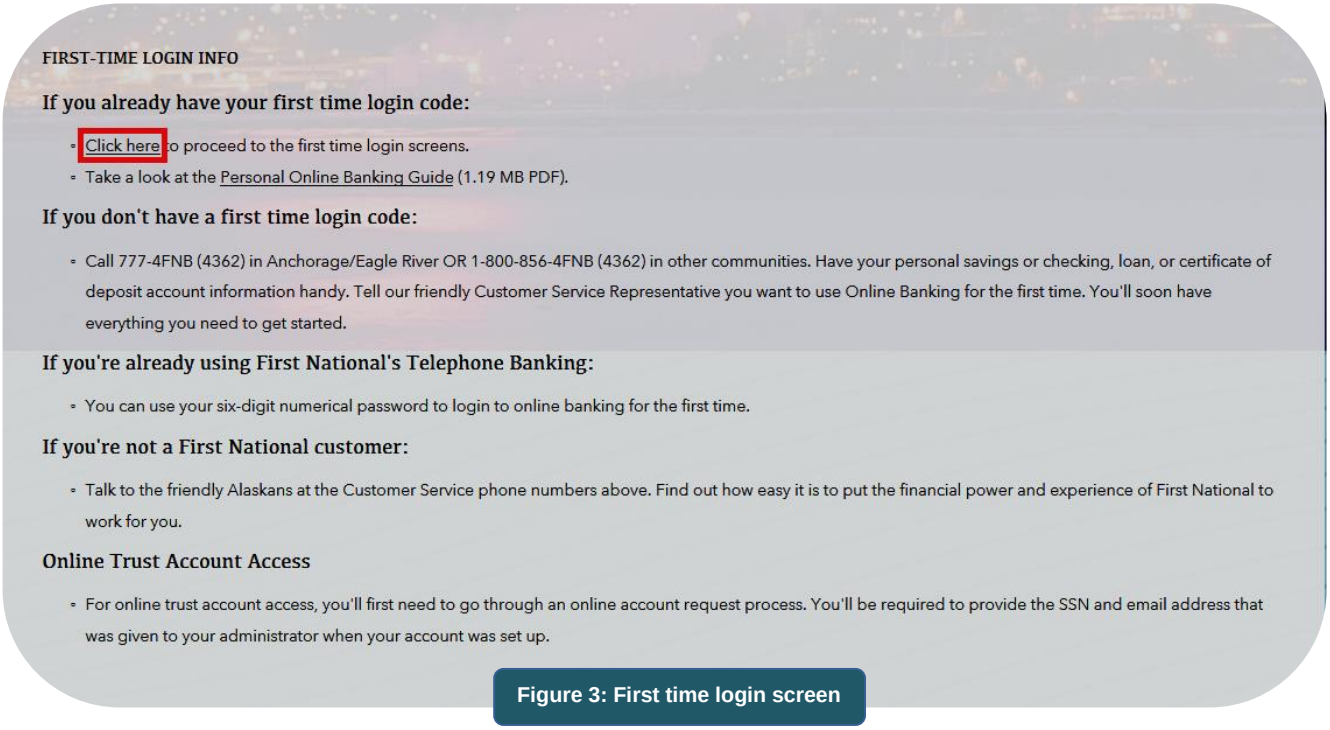


Figure 3: First time login screen

6. In the **First Time Login** screen, complete the fields accordingly and then click Enroll. *(Figure 4)* This information will verify your access, so make sure you use the six-digit numerical password you established over the phone.

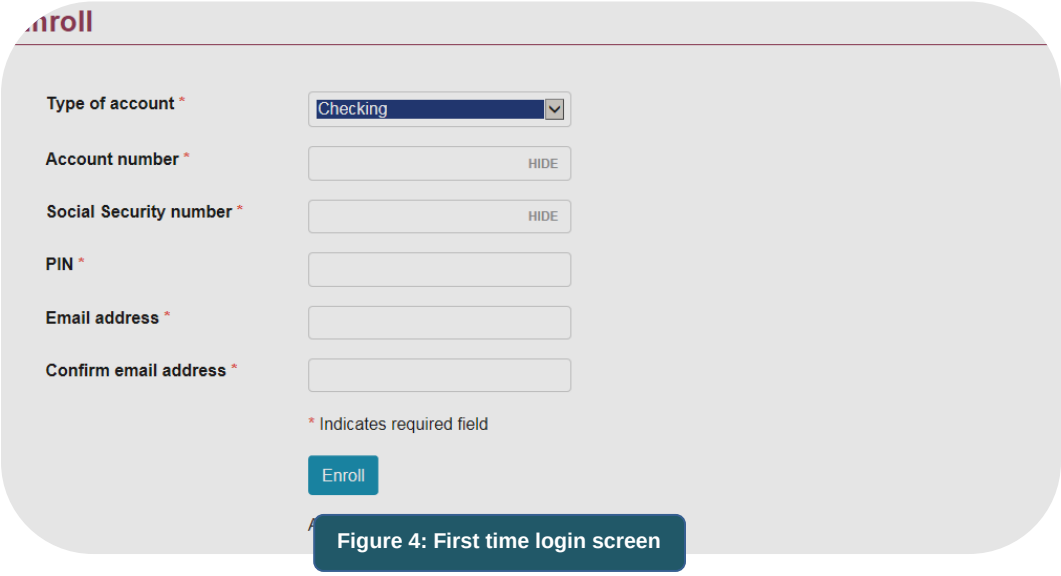


Figure 4: First time login screen

7. Accept the terms and conditions by clicking I agree *(Figure 4a)*. You may download a copy of the terms and conditions.

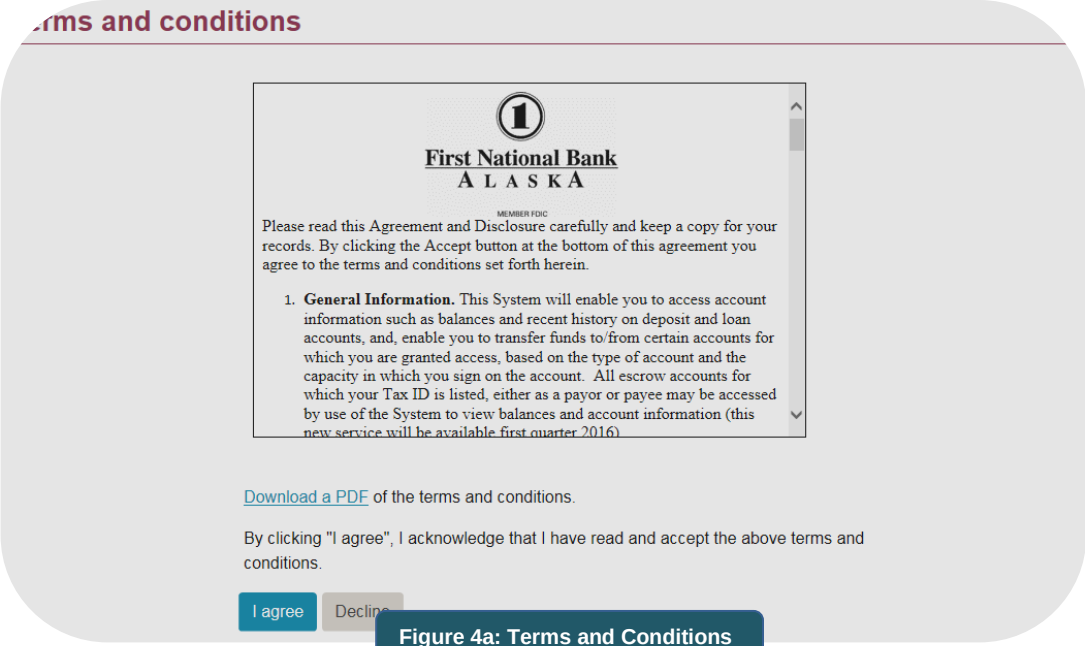


Figure 4a: Terms and Conditions

8. In the **Establish credentials** screen, create a new **Username** and **Password** that you'll use to access your account information online. *(Figure 5)*

   a. New User name – enter an access ID to use when logging in to online banking. *Your Username is case-sensitive and must contain at least six characters.*

   b. New Password - enter a new password to use when logging in to online banking. It must be between 8-17 characters long and contain at least one letter and number. The password is case-sensitive. For tips on creating stronger passwords, see Tips for Strong Passwords or visit **www.FNBAlaska.com/passwordtips**.

   c. Confirm New Password – confirm the new password you entered by entering it again in this field.

d. Click **Continue**.

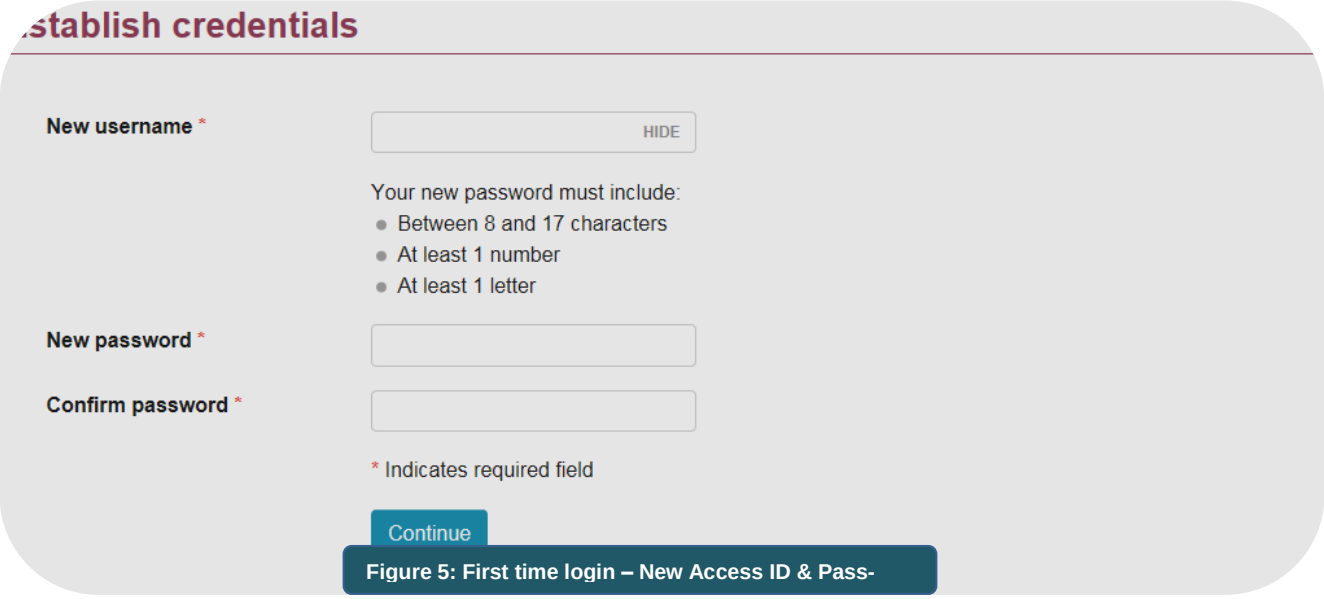


Figure 5: First time login – New Access ID & Pass-

9. In the **Set up challenge questions** screen, complete the various sections of information. Make sure you complete each field. *(Figure 6a)*

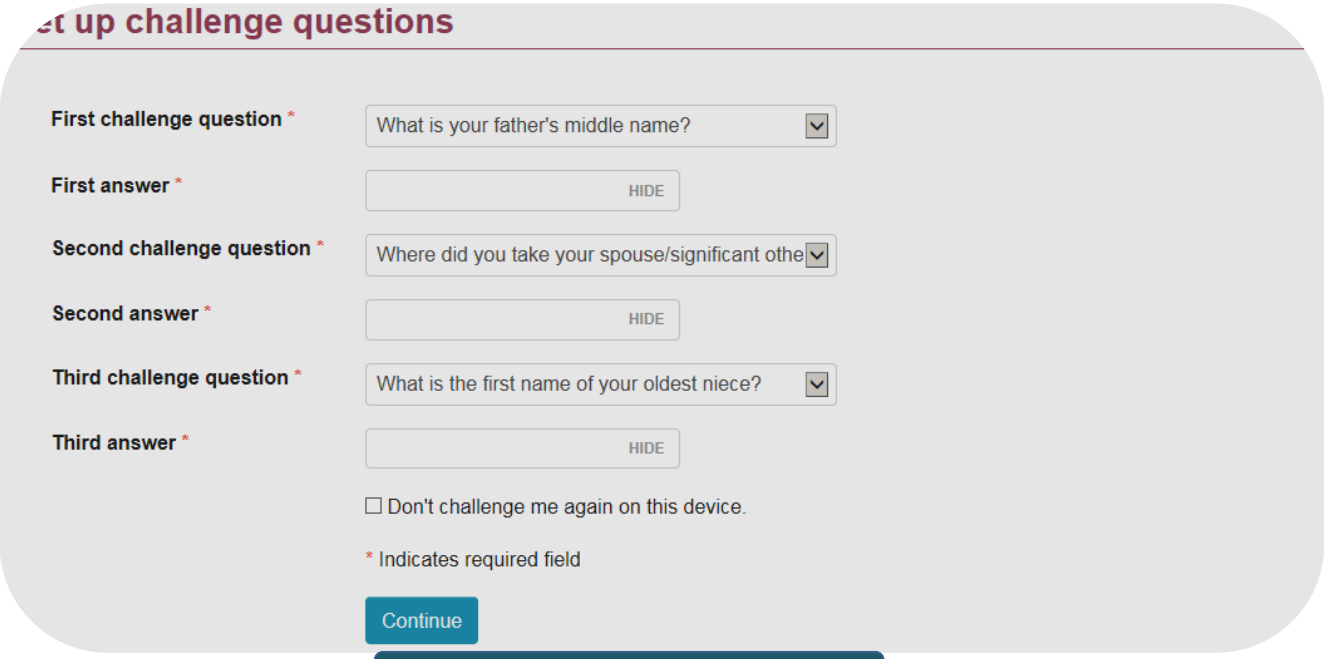


Figure 6a: First time login – Set Security Data

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.

10. If you wish to receive electronic statements instead of paper statements, complete the **Electronic Statement Enrollment** screen. *(Figure 6b)* Otherwise, click the **Decline** or **Ask Me Later** button.

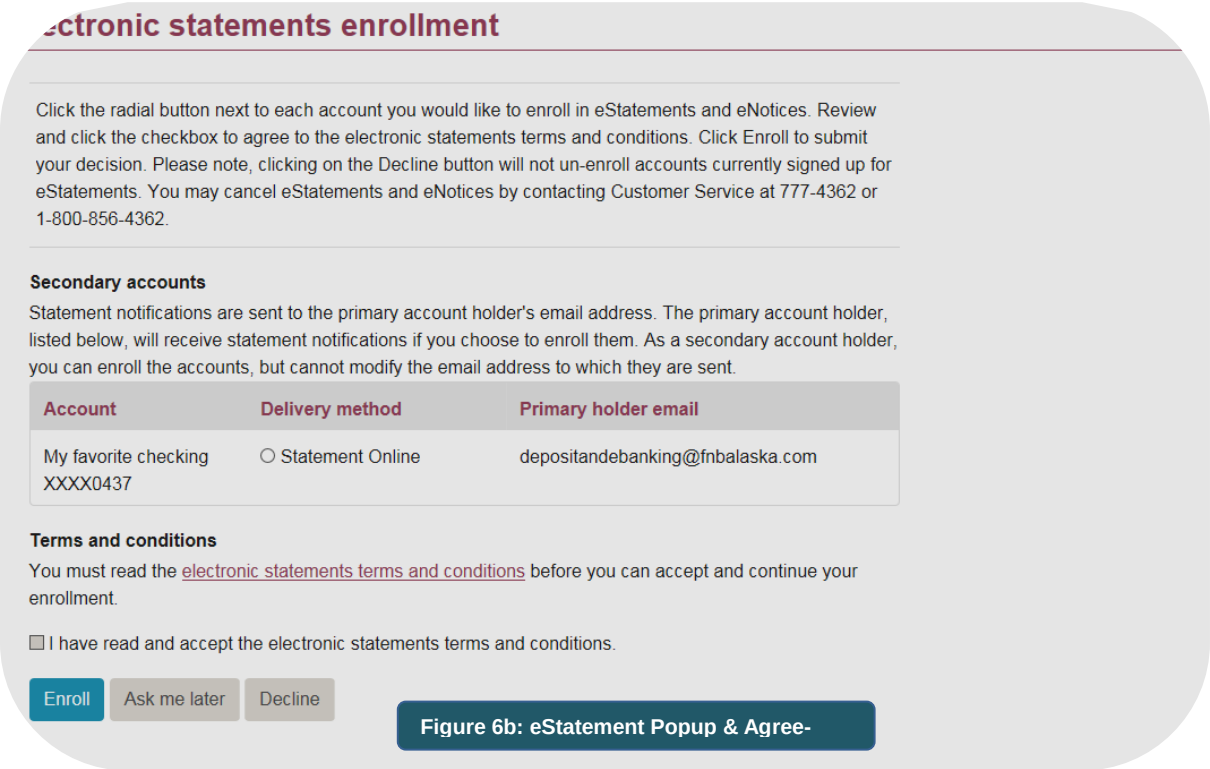


Figure 6b: eStatement Popup & Agree-

- ⇒ Mark the radio button to the right of each account that you want to receive an eStatement.
- ⇒ Read the *Electronic Document Agreement* carefully. This portable document format (PDF) file contains the terms and condition governing the delivery of bank statements and notices using the bank's consumer online banking service. You may wish to print the disclosure for your records before continuing.
- ⇒ Click the checkbox to agree to the terms and conditions.
- ⇒ 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. *(Figure 6c)*

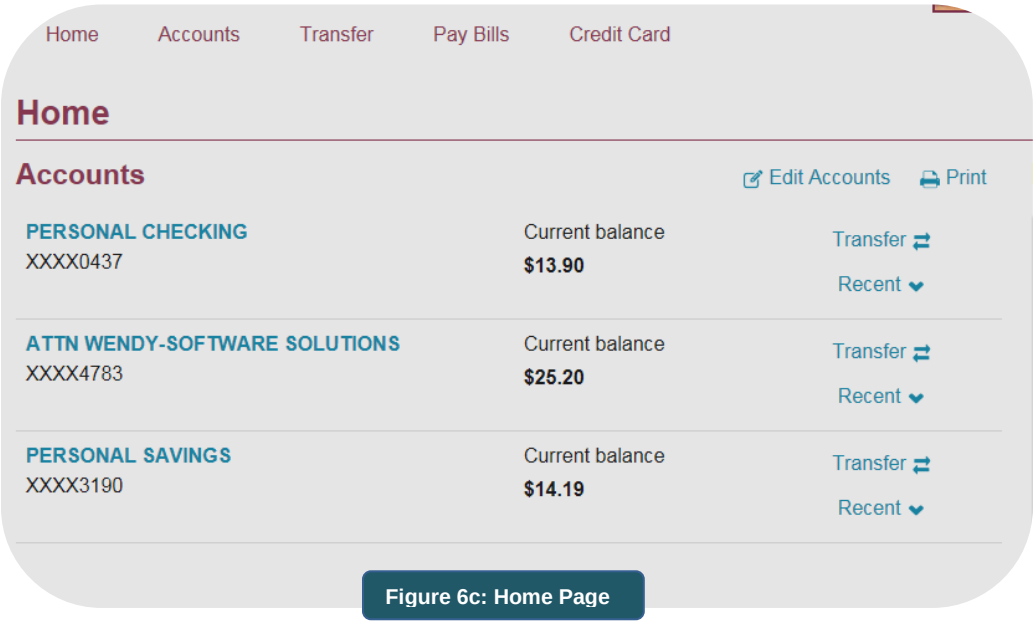


Figure 6c: Home Page

11. If you have more than one account reflected under **Accounts** on your Home Page, set the order in which you want the accounts listed. *The **first listed account** will be reflected as the default account on various online banking function screens*.

    a. Click **Edit Accounts** from the accounts list area. *(Figure 6d)*

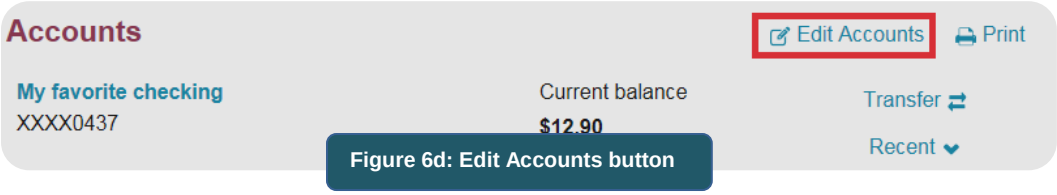


Figure 6d: Edit Accounts button

    b. Click the **Move** buttons to organize the order of accounts. *(Figure 6e)* Click the check box to the right of an account you wish to show or remove from the account list on the home screen. Account names can also be changed by typing in the account name fields. Click the **Save** button.

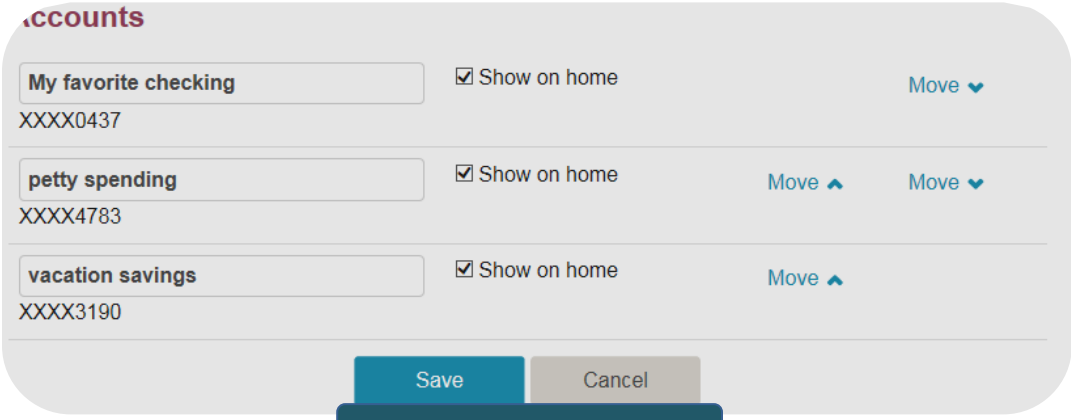


Figure 6e: Account Ordering

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. *(Figure 6f)* You'll be returned to the FNBAlaska.com home page.

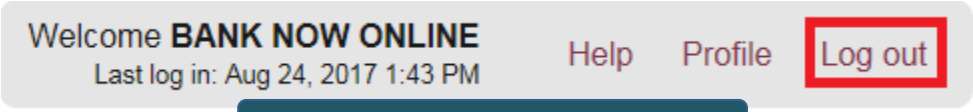


Figure 6f: Ending Session – Log Out

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. *(Figure 7)*

Not

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.

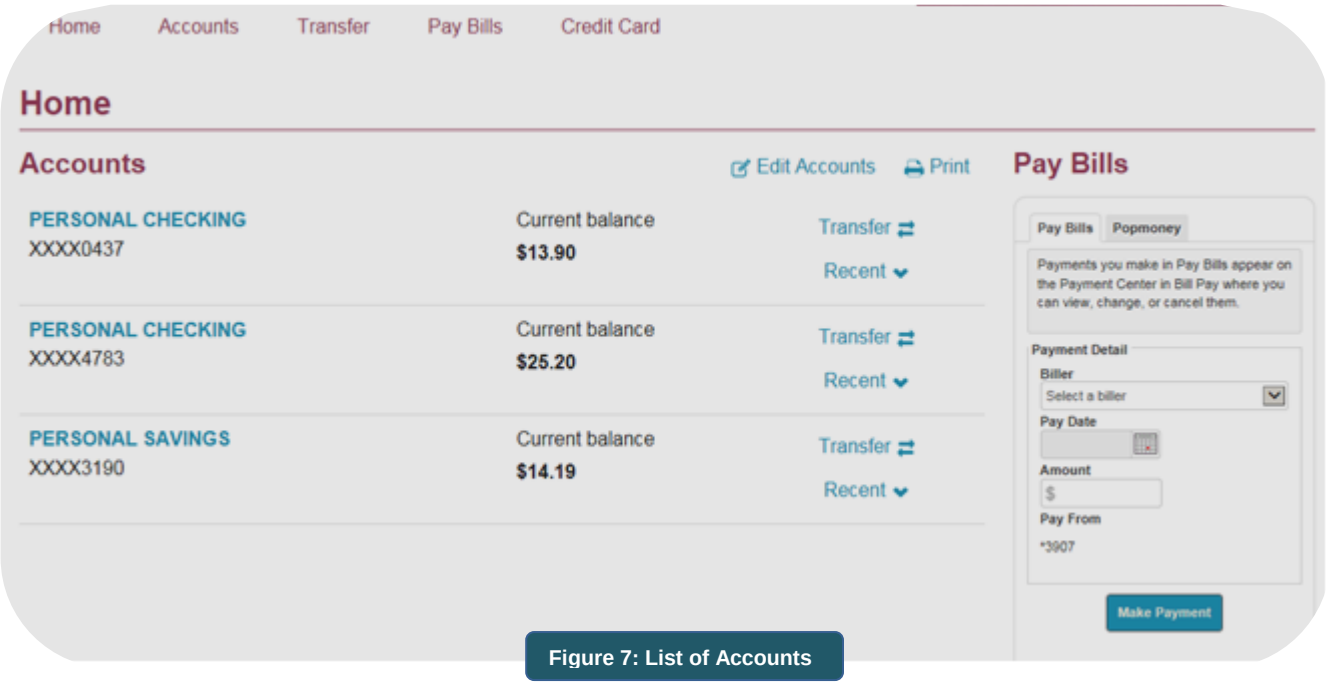


Figure 7: List of Accounts

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 below information or features.

- List of Accounts (including Escrows if applicable) and Current Balances
- Bill Pay (*if you subscribe*) and Zelle®
- Transfer
- Recent Transactions

Accounts

All accounts associated with your Access ID and password will be categorized under **Accounts**. *(For additional security, all but the last four numbers of your account number are hidden.)* Accounts display the last four digits of each account number, the account name, and current balances. *(Figure 7a)*

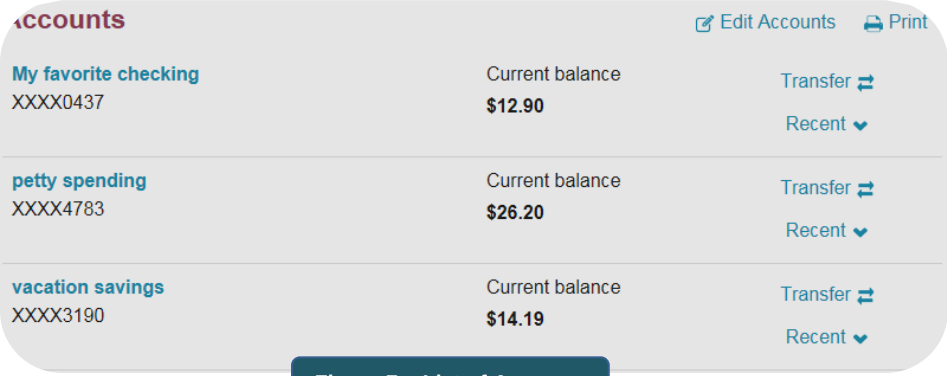


Figure 7a: List of Ac-

List of accounts under other groups appear below the Account list. *(Figure 7b)*

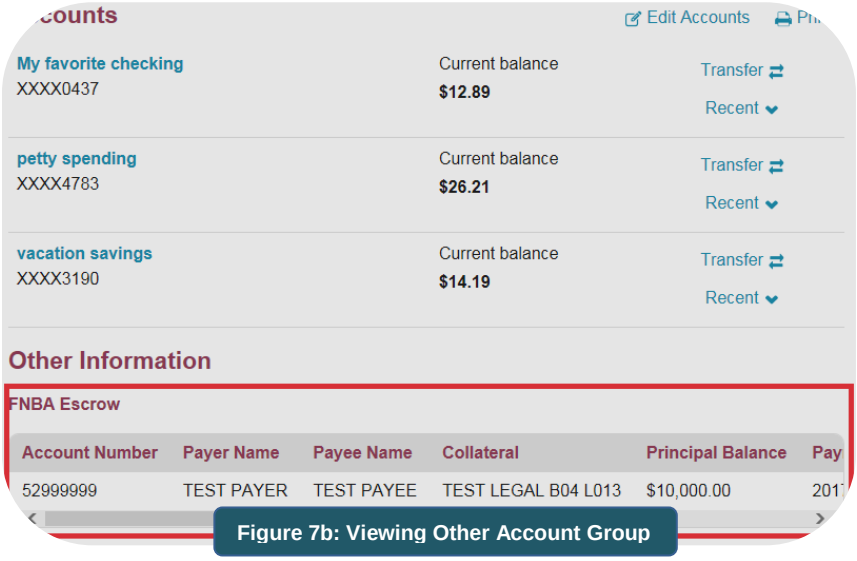


Figure 7b: Viewing Other Account Group

Not

Only escrow accounts where your tax identification number is on file as the payor or payee will be reflected.

To view details of a specific account, click on the account name to navigate to the Account page. To return to your Home Page, simply click **Home** from the main toolbar. *(Figure 7c)*

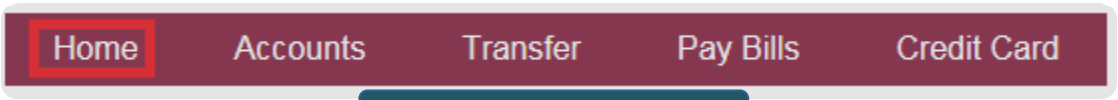


Figure 7c: Viewing Group Listing

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** carrot. *(Figure 7d)*

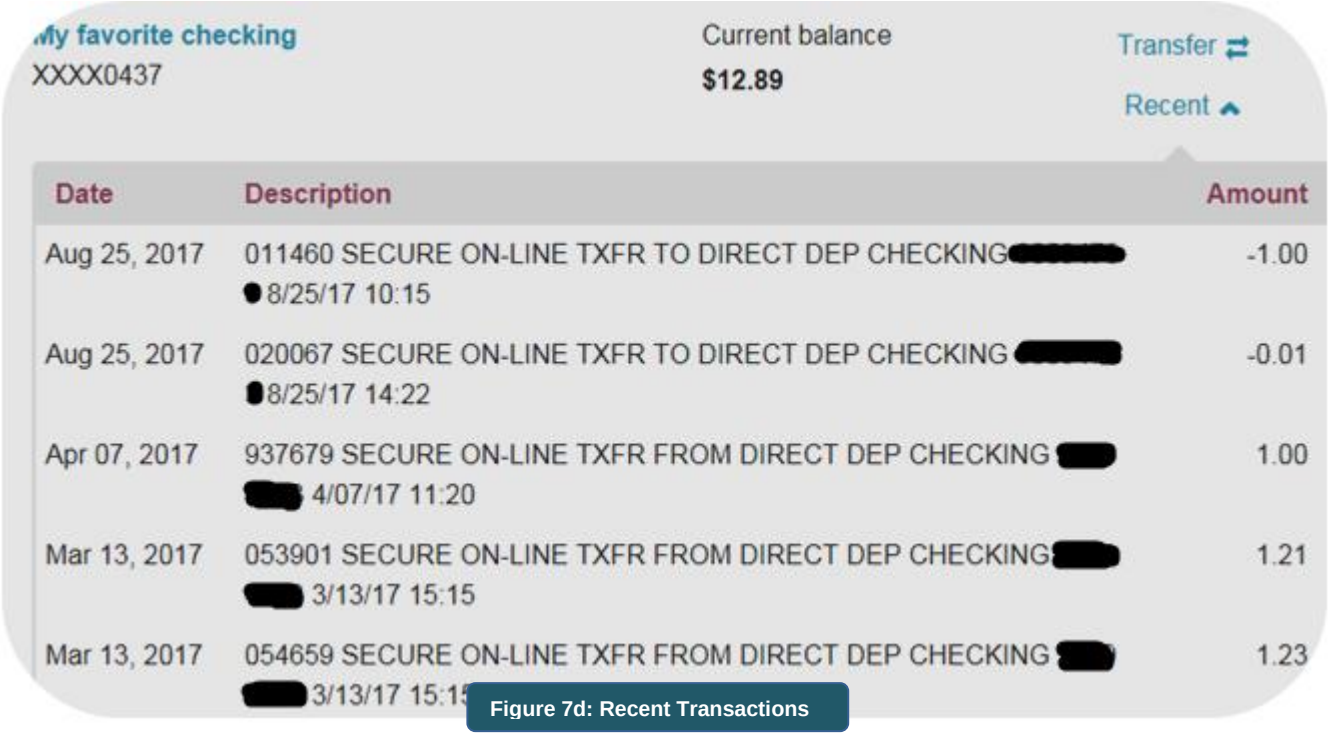


Figure 7d: Recent Transactions

Bill Payment *(including Zelle® feature)*

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 ***Biller*, *Pay Date*** and ***Amount;*** or to initiate a person to person payment using the Zelle service. 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. *(Figure 7e)*

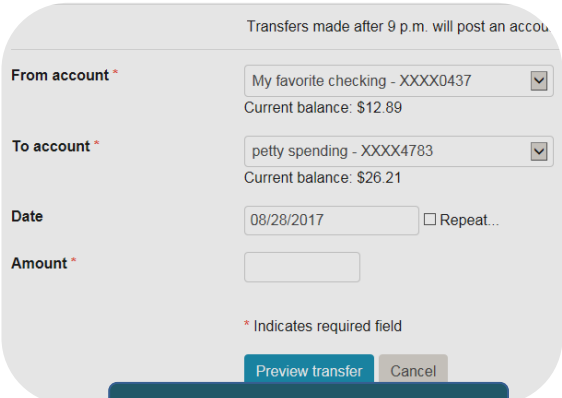


Figure 7e: Home Screen Transfer

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** *(Figure 8)* button on the main toolbar or clicking a specific account name on the homepage *(Figure 8a)*.

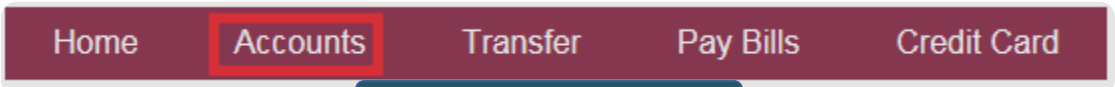


Figure 8: Access from Home tab

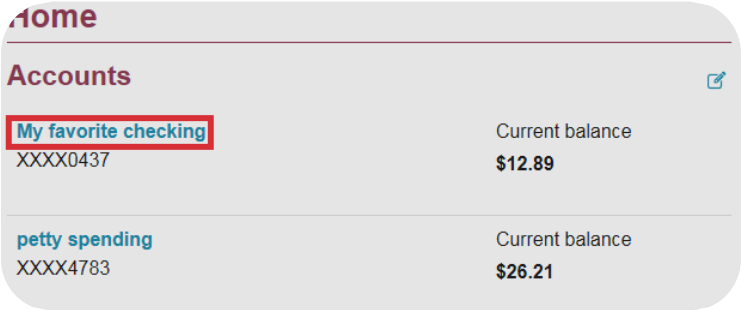


Figure 8a: Access from List of Ac-

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 *(Figure 8b).*

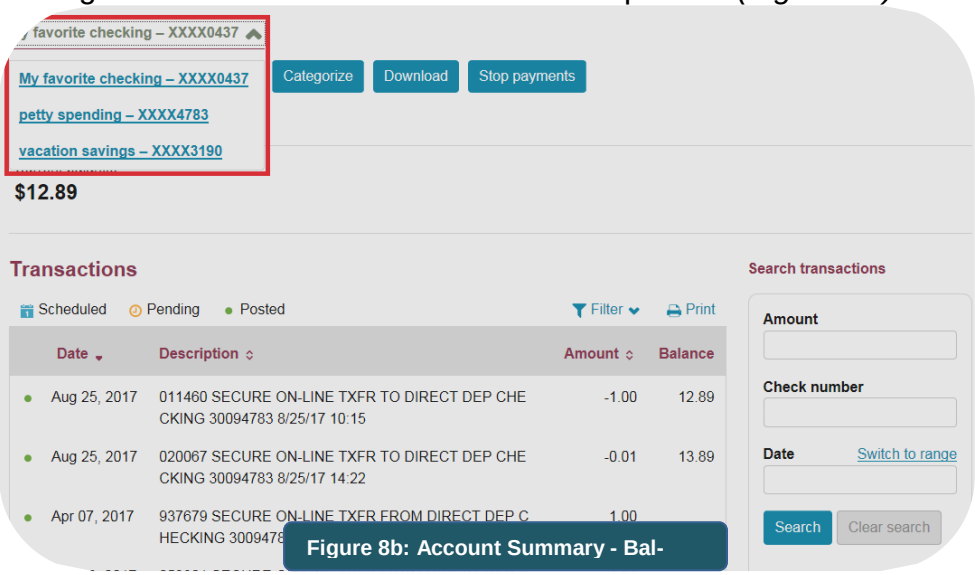


Figure 8b: Account Summary - Bal-

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.

Not

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 of the selected account. Many online banking customers find this the most useful tool for monitoring their account.

Use the **Search transactions** tool to find specific transactions *(figure 9)*. Searches are only applied to the selected account.

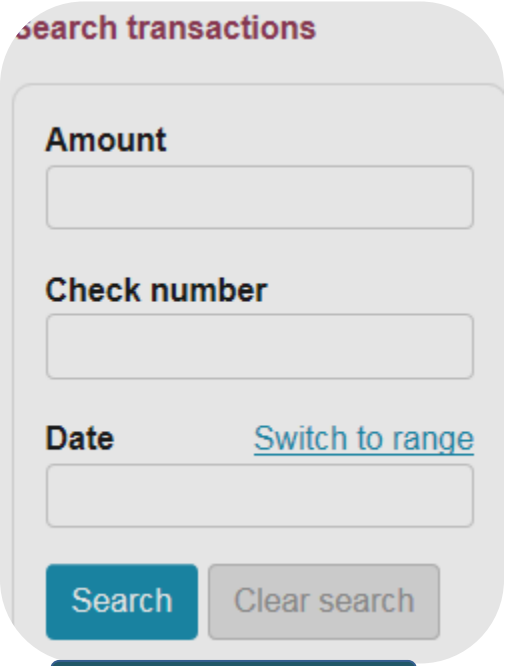


Figure 9: Transactions Menu

The details screen displays all recent transactions for the selected account. *(Figure 10)* 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.

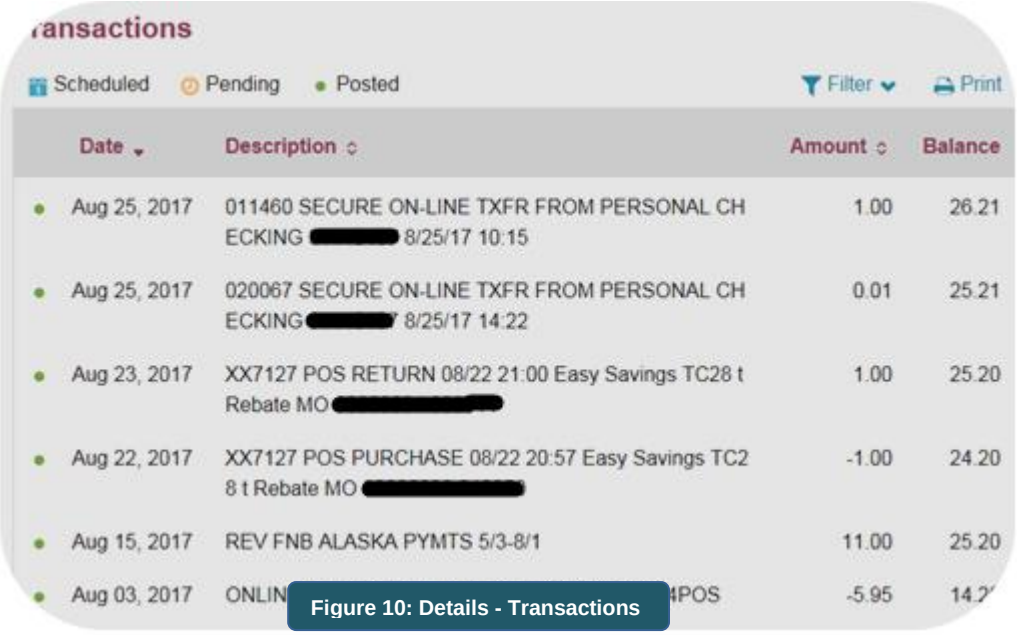


Figure 10: Details - Transactions

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 and print out and/or download those documents with **BankNow!** Online.

- From the Account Summary screen, click on the **Documents** option to receive a window to select the specific document to retrieve. *(Figure 11)* 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). *(Figure 12)*

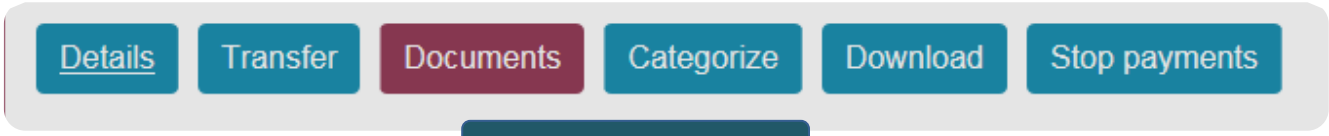


Figure 11: Documents Screen

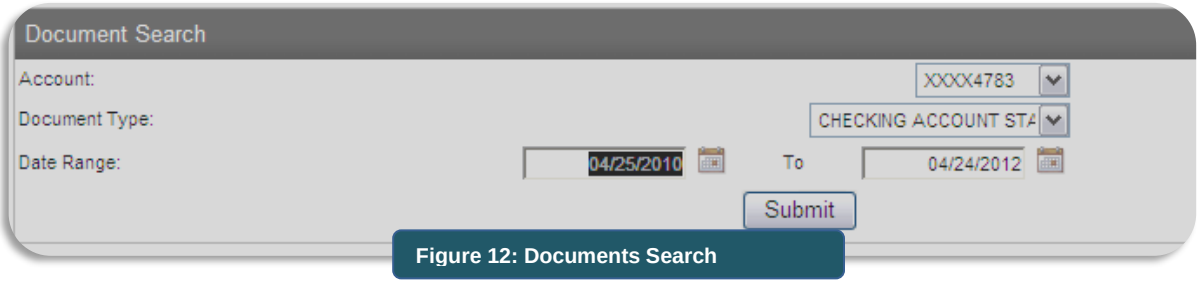


Figure 12: Documents Search

From the **Available Documents** screen, click on the document you want to view. *(Figure 13)* Account statements will accumulate (starting at sign-up) over the next two years. Other e-Documents will accumulate over the next 30 days after sign up. After that, when you receive a new document, the oldest document for that type will roll off the list. 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.

Not

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

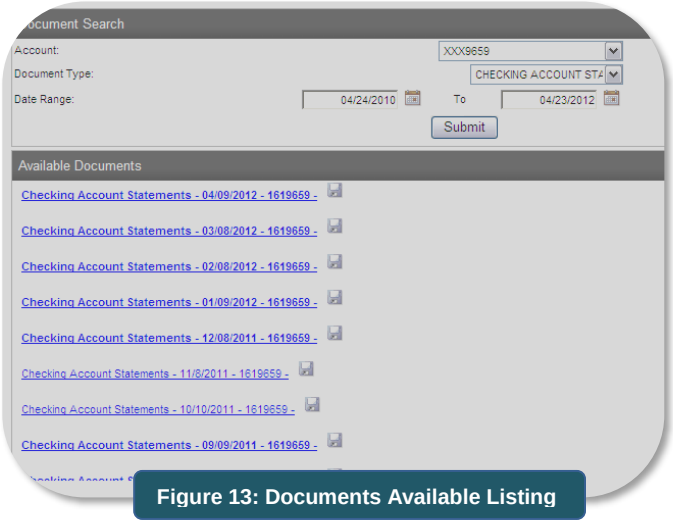


Figure 13: Documents Available Listing

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. *(Figure 14)*

Each page lists 25 transactions; however, this can be adjusted using the **Transaction Per Page** drop-down field. To navigate between pages, use the navigation icons at the bottom of the page **(<< > > > >>).** *To close the pop-up window, click the close icon (X) in the lower right corner of the window.*

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.

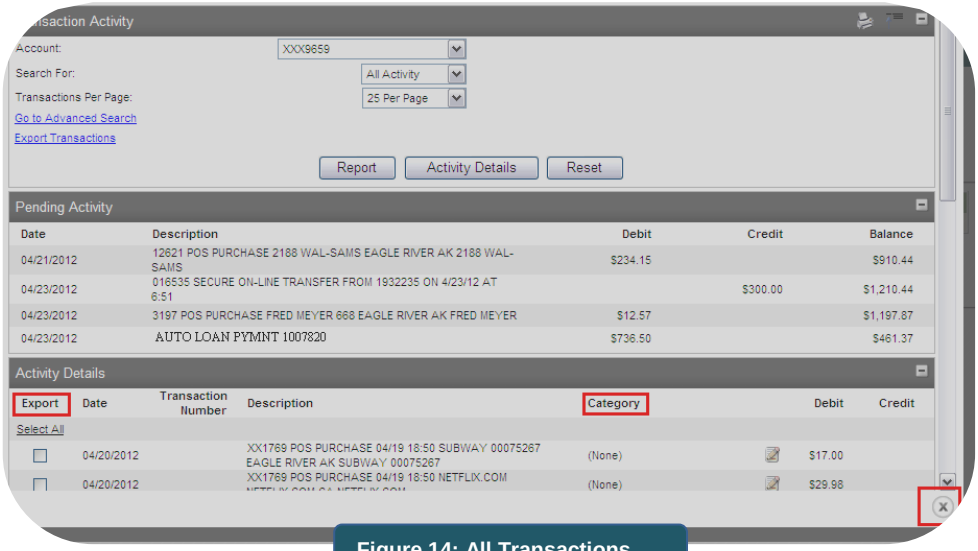


Figure 14: All Transactions

Download

For more options, click **Download** on the function toolbar *(Figure 15)* On the download screen (*Figure 15a)* 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.

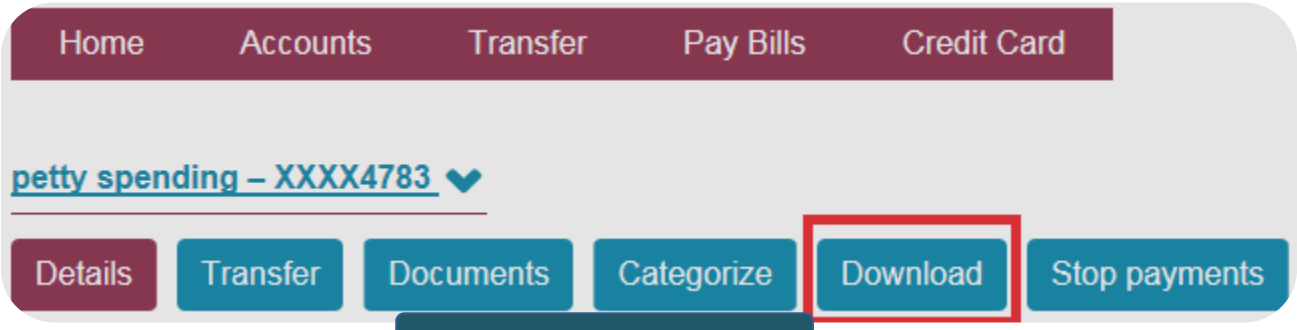


Figure 15: Download Function Bar

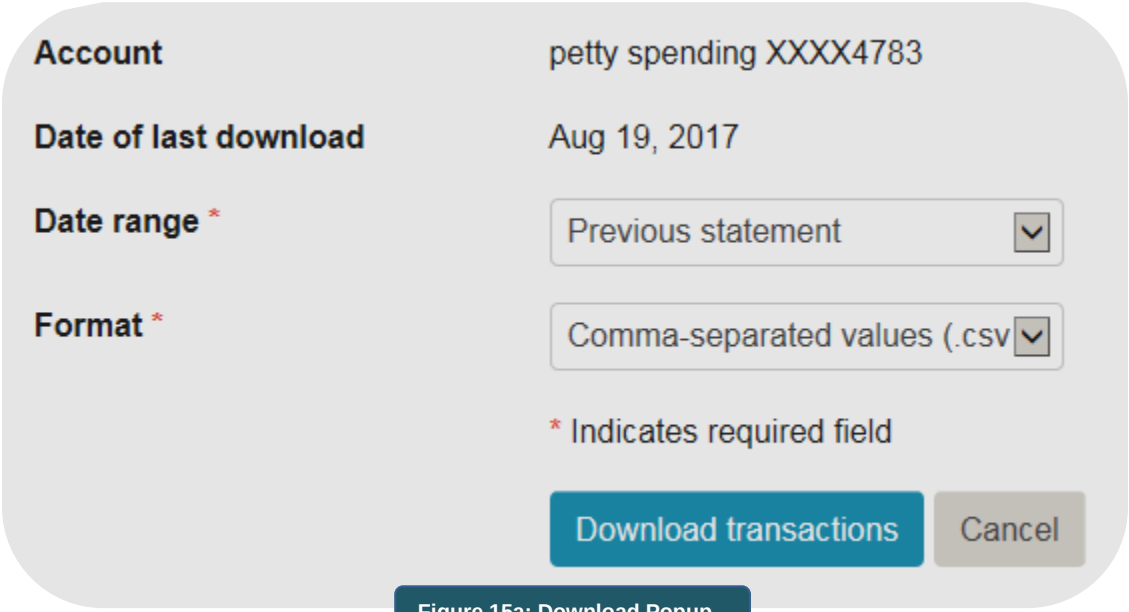


Figure 15a: Download Popup

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 **Create a Stop Payment** screen. *(Figure 16)* Issued stop payments are listed at the bottom of the screen.

Not

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.)

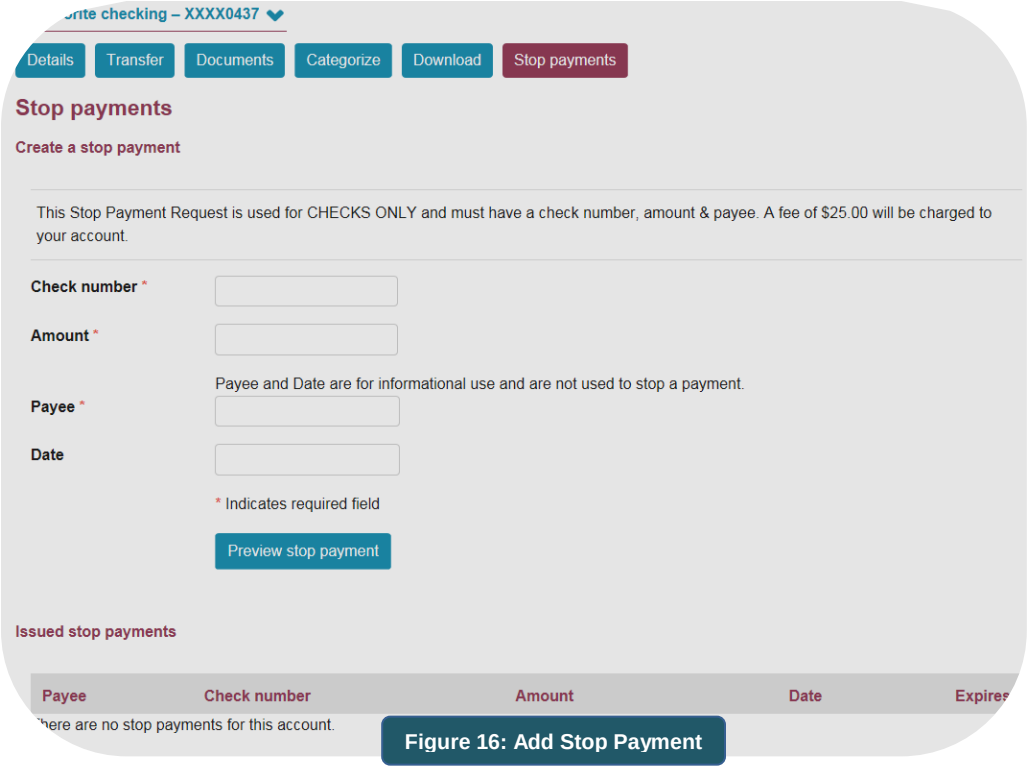


Figure 16: Add Stop Payment

Check & 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. *(Figure 17)* If so, just click on the link to view the item. *(Figure 18)*

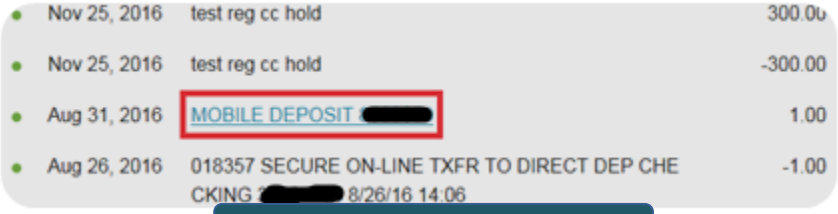


Figure 17: Transactions – Check Link

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.

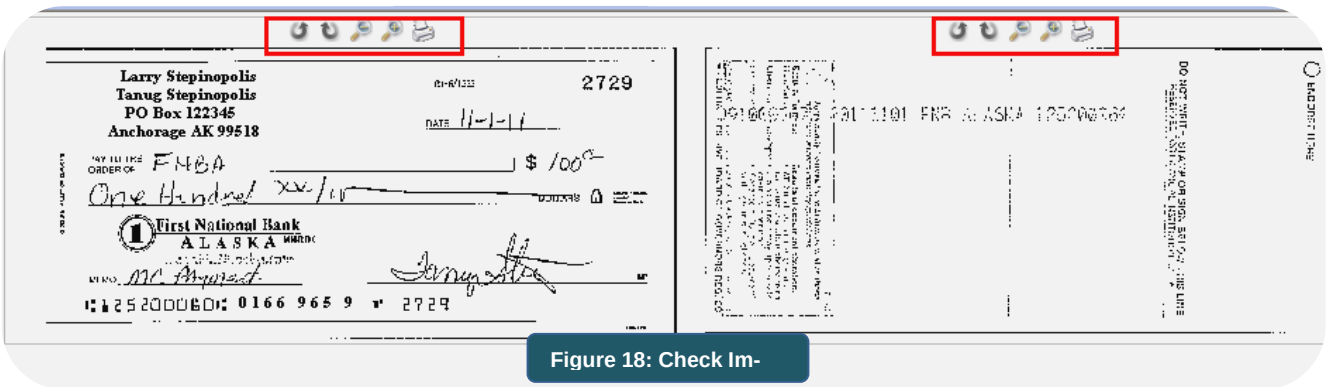


Figure 18: Check Im-

Not

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. *(Figure 19)*

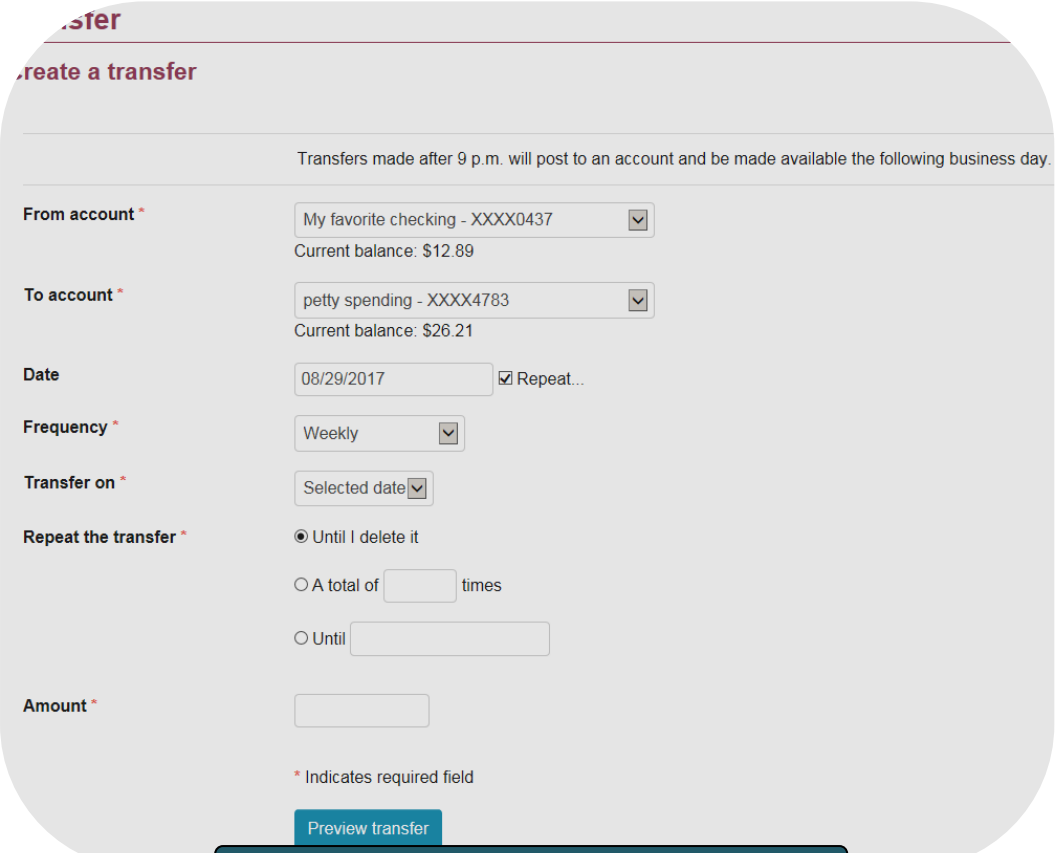


Figure 19: Transfer button – Account Summary page

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.

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 receive notifications when there are changes to your account. *(See Figure 20a)*

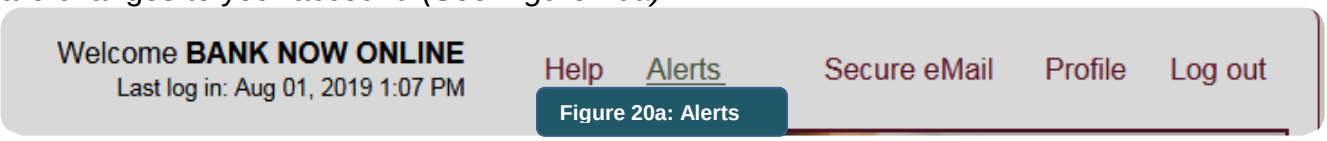


Figure 20a: Alerts

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.

First Time Set Up

When using Alerts for the first time, customers will need to enroll within Personal Online Banking to setup their alert contact options (SMS txt number and e-mail address).

1. From the home screen, click on the Enroll button. *(See Figure 20b)*

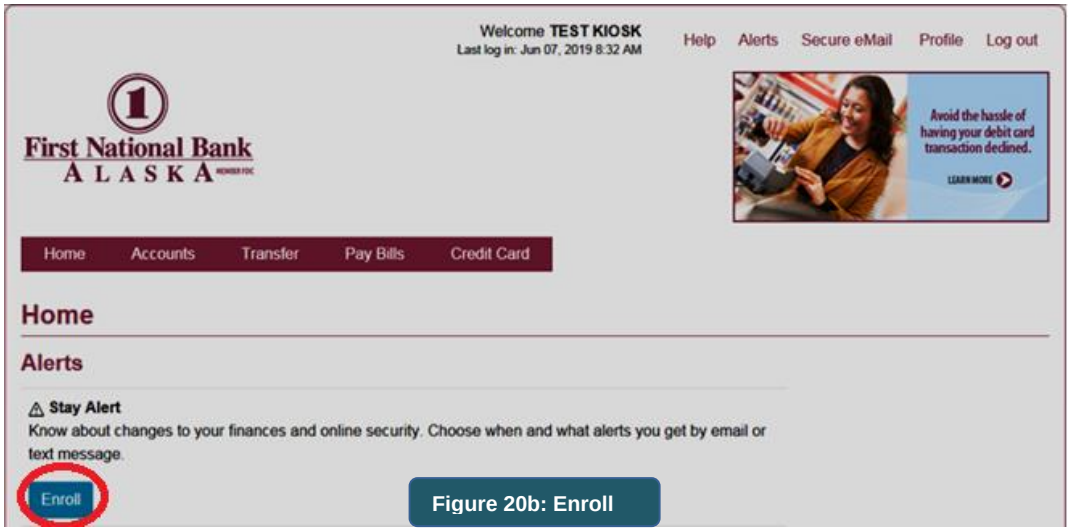


Figure 20b: Enroll

2. A screen will display to activate email contact options. Click Send Activation Code. Upon receiving the code, enter the code. The email address is now activated to receive Alerts.
3. A screen will display to active text message contact options. Click Send Activation Code. Upon receiving a text with the code, enter the code. The phone is now activated to receive Alerts.

Setting Up Alerts

1. From the Alerts landing page, click the Alert Options tab. Click the expand button for the category of alert you want to set up. *(See Figure 20c)*

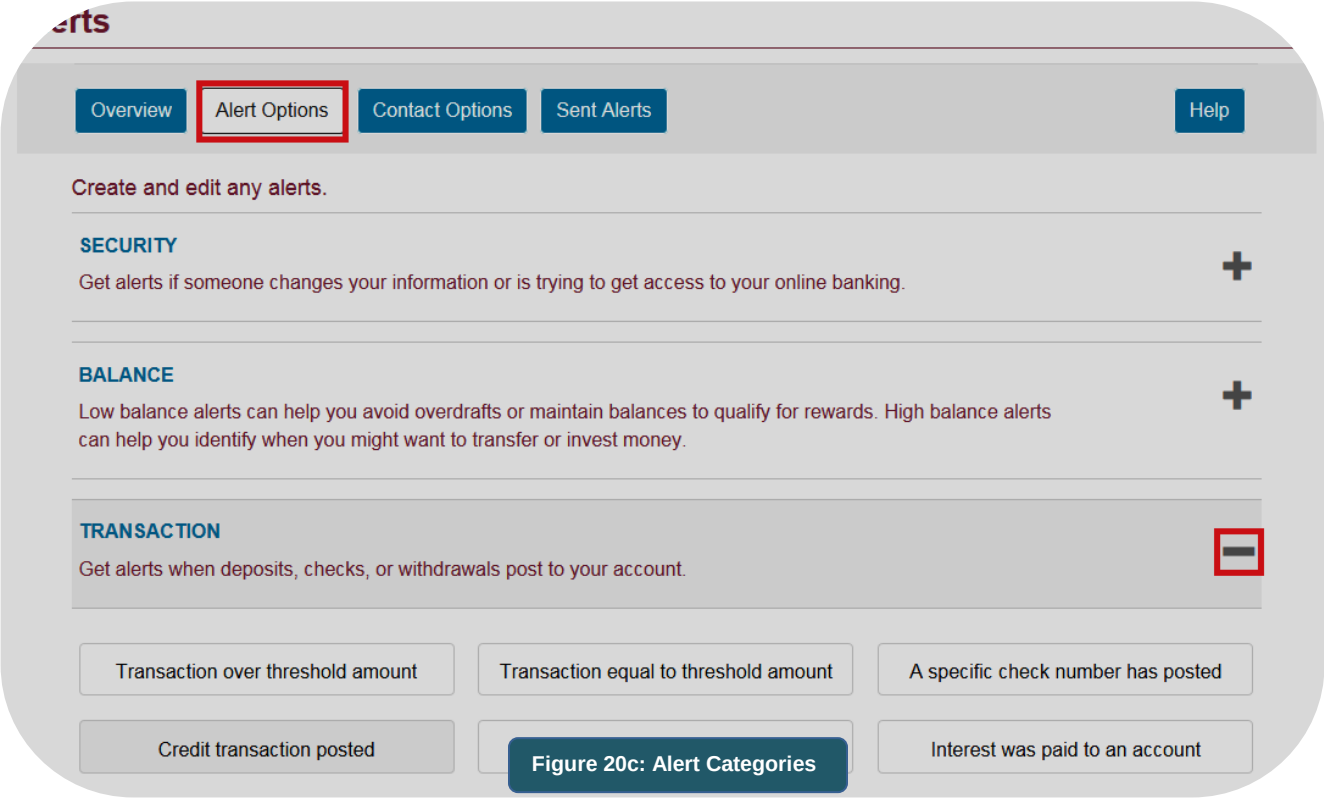


Figure 20c: Alert Categories

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 timeframes by clicking the **Set Up** button below each listed contact method.

Setting Up Alerts - Phone

1. When a customer first logs in to the FNBApp, they will see a "What's new" message. From the More menu, click on Alerts and enable Push Notifications. *(See Figure 20d)*

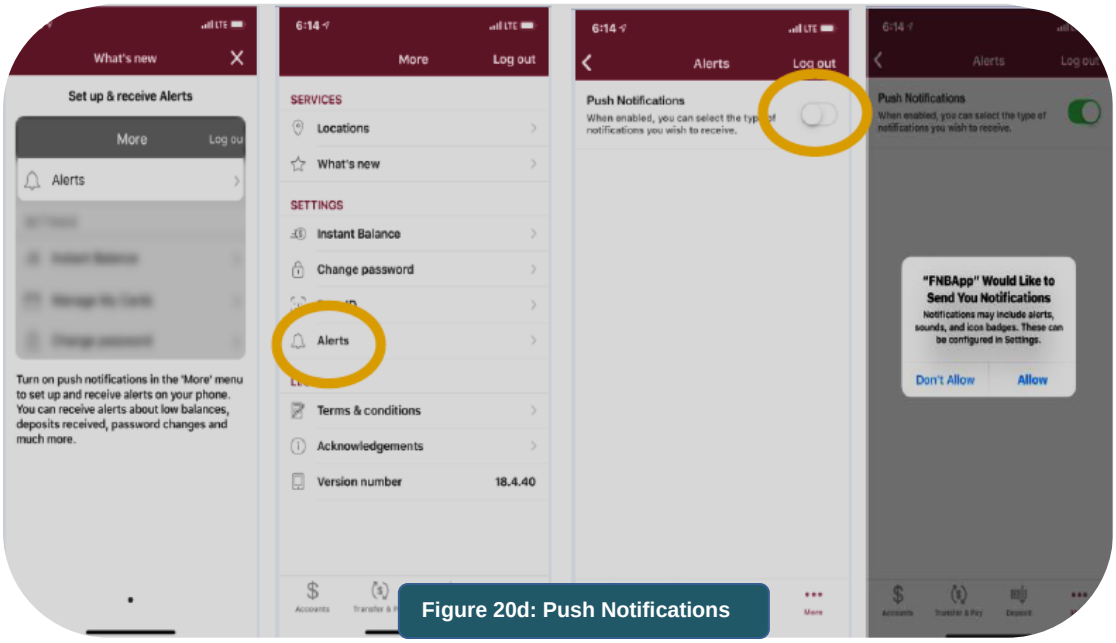


Figure 20d: Push Notifications

2. From the Alerts screen, select Account Alerts or Security Alerts to activate which alerts you would like to notified on by push notification. *(See Figure 20e)* History displays alerts received in the past 90 days.

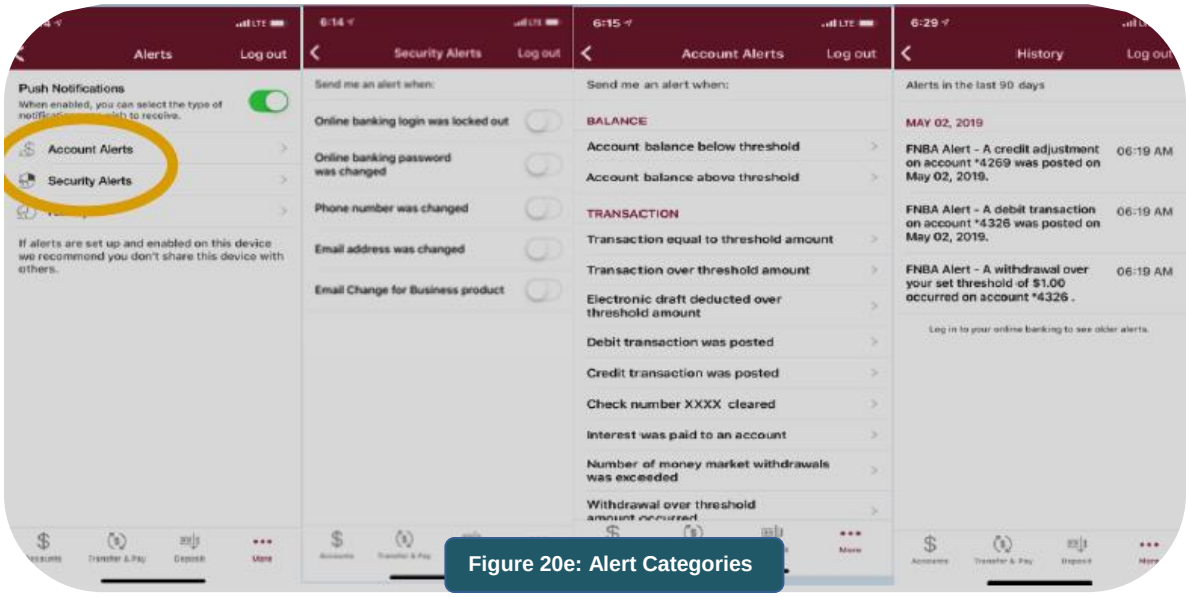


Figure 20e: Alert Categories

Secure eMail

Click **Secure eMail** in the upper right hand corner to contact Customer Support via **Bank-Now! *Online's*** secure email service. *(Figure 21a)*

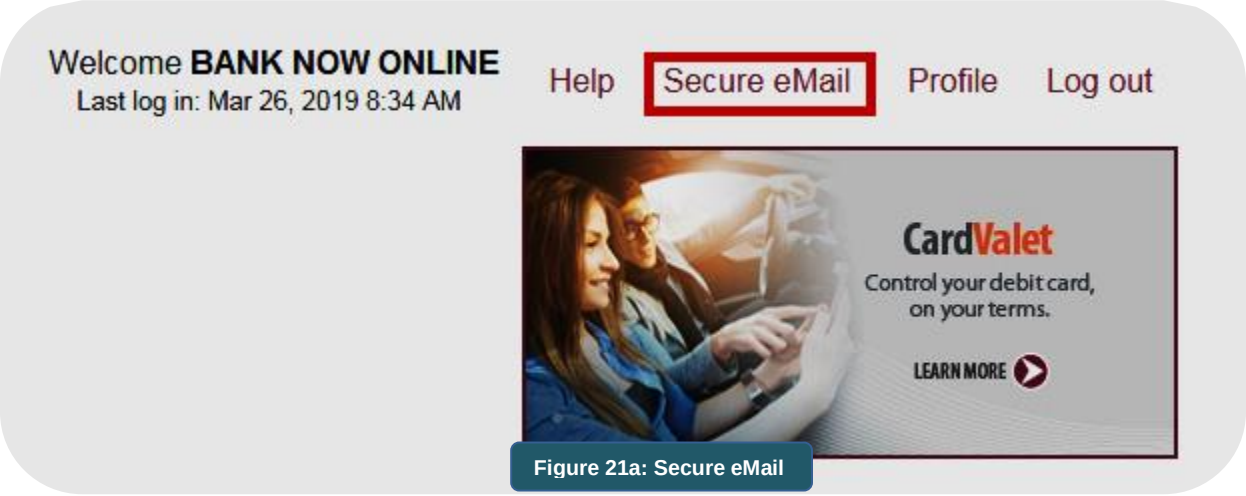
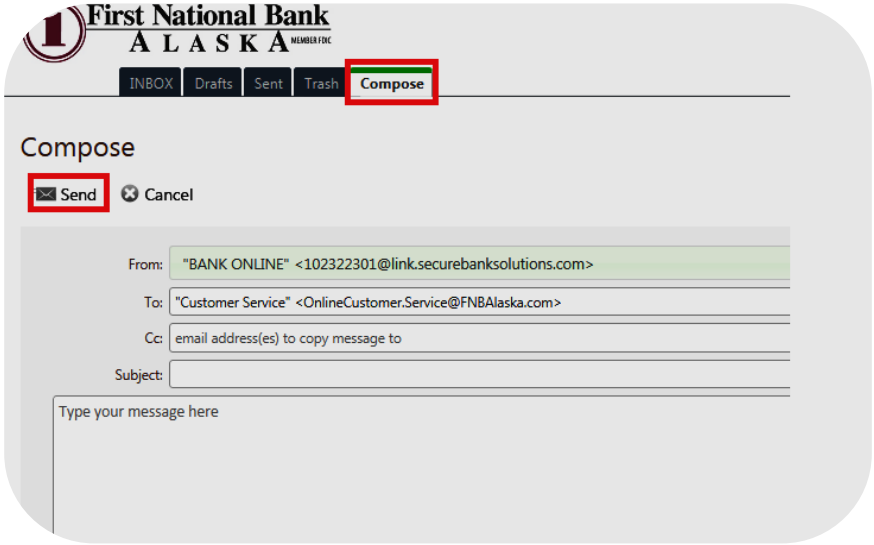


Figure 21a: Secure eMail

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 automatically floods into the **To** field. Once you have finished typing your email click the **Send** button *(Figure 20b)*. 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 and 1-800-856-4FNB (4362) in other communities.



Profile Options

Click **Profile** in the upper right hand corner to change your password, change your challenge questions, change your online banking email address, change your phone number on file, manage your electronic statements, and enroll in mobile banking or manage your mobile devices. *(Figure 22)*

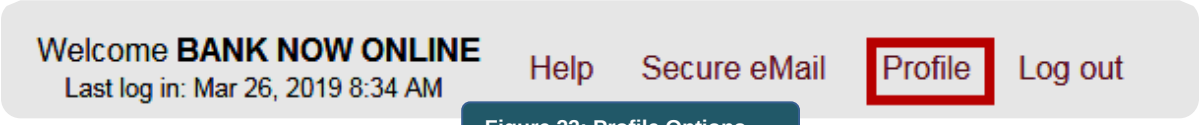


Figure 22: Profile Options

Password

This option allows you to change your password at any time. Click the **Edit** button to open the **Change Password** window. *(Figure 22a)* You'll need to enter your current password, enter your new password; reenter the new password in the Confirm New Password field, and then click the **Save** button.

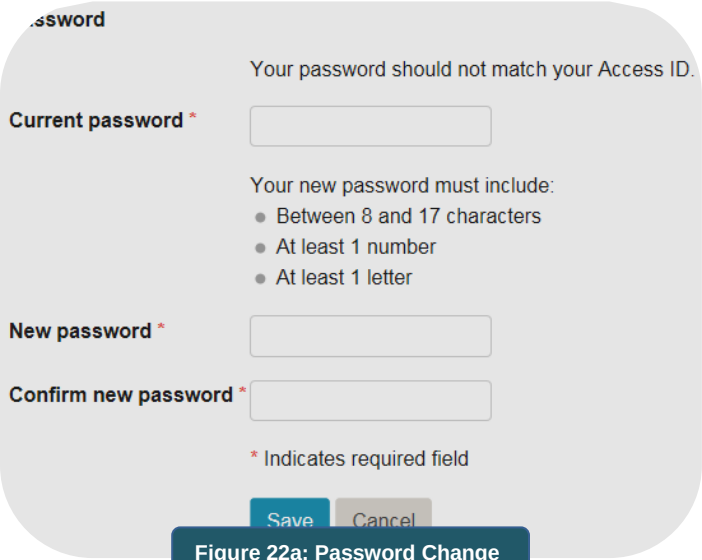


Figure 22a: Password Change

Challenge Questions

This option allows you to change your Challenge Questions and Answers at anytime. Click the **Edit** button to open the **Change Challenge Questions and Answers** screen. *(Figure 22b)* Once changes have been made, click the **Save** button to save your changes.

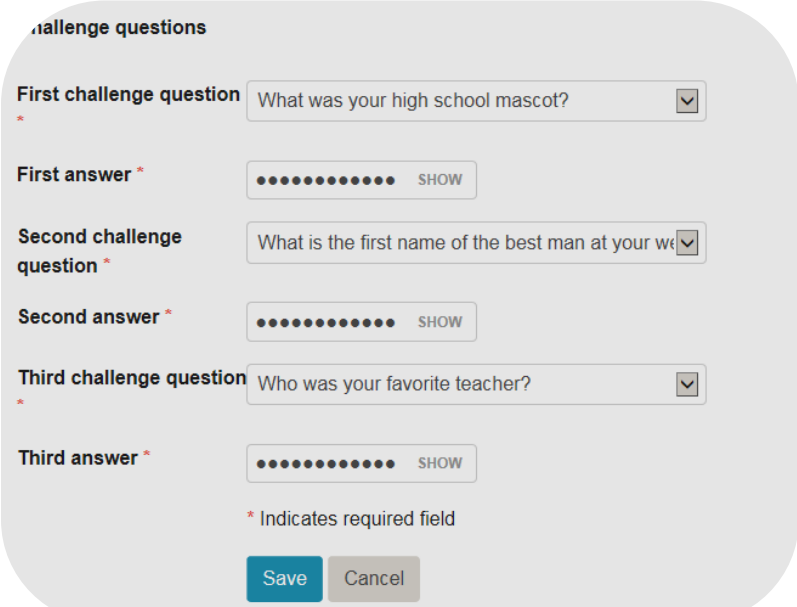


Figure 22b: Image, Phrase and Challenge Questions Change

E-Mail

This option allows you to change your online bank email address at any time. Click the **Edit** button to open the **Change E-mail address**. *(Figure 22c)* You'll need to complete the **New E-mail Address** field as well as the **Confirm E-mail Address** field and then click the **Save** button.

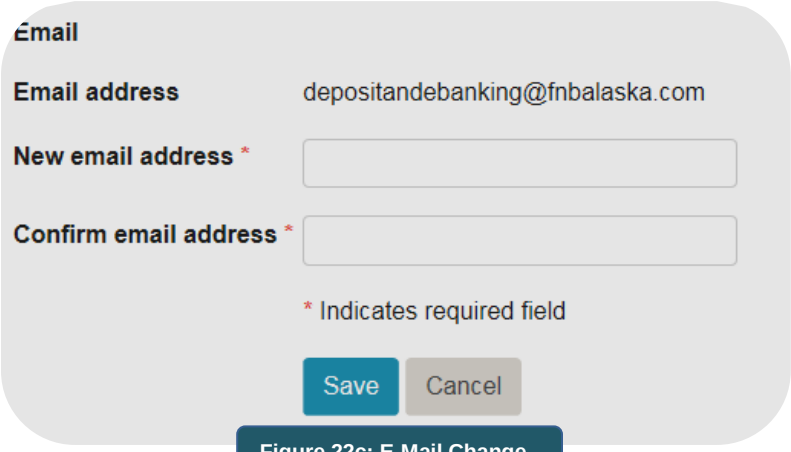


Figure 22c: E-Mail Change

Not

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.

Phone

This option allows you to change your telephone number at any time. Click the **Edit** button to open the **Change Phone Number** *(Figure 22d).* Once changes have been made, click the **Save** button.

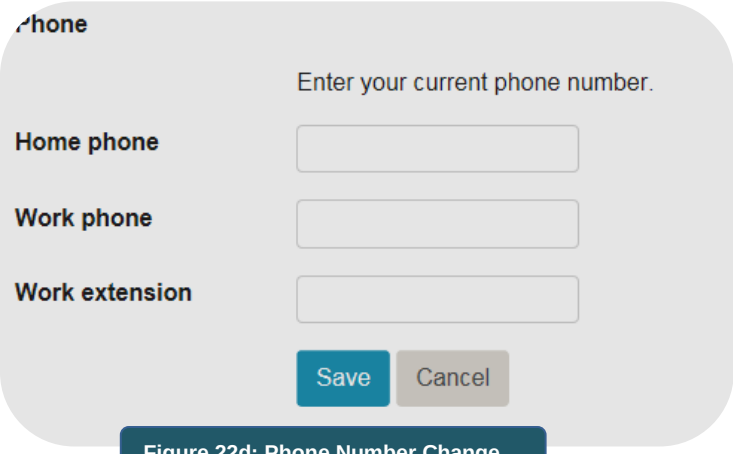


Figure 22d: Phone Number Change

Address

The **Address** screen displays your current address on file. Information for changing your address is also located here.

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** *(Figure 22e)* heading and/or the **Secondary Accounts** heading *(Figure 22f).* 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* checkbox. Click the **Save** button to save your changes.

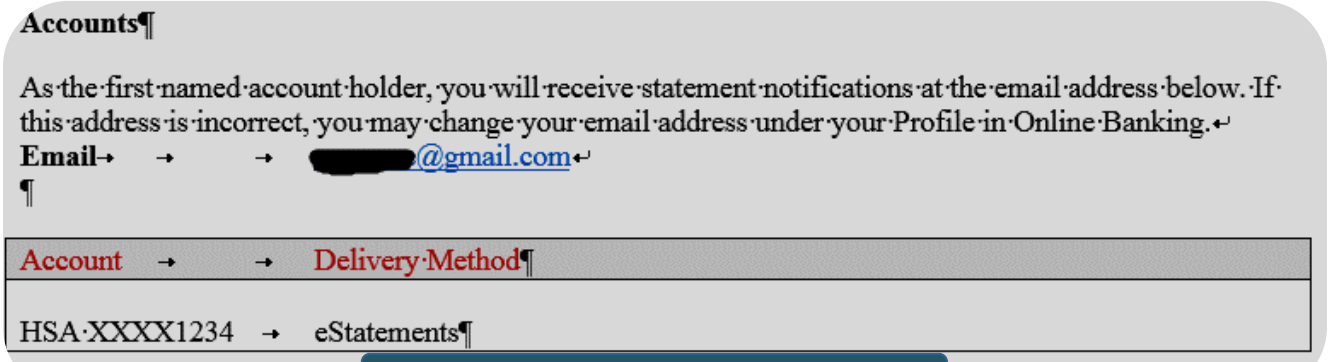


Figure 22e: Electronic Statement – Primary Accounts

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.

Secondary Accounts

By default, statement notifications are sent to the email address of the first named owner of the account. To have statement notifications sent to an email address different than the one indicated or to enroll for e-Statements and e-Notices for any of your personal accounts that are not listed, send your request to the Bank using the secure email feature by clicking on "Mail" in Online Banking. Specify what you are requesting and include the account number(s) and the email address to which the statement notification is to be sent.

Account	Delivery Method	Primary holder email
DDA XXXX1234	eStatements	[redacted]@gmail.com

Figure 22f: Electronic Statement – Secondary Accounts

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.

Not

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 returned item 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. *(Figure 22g)* If already enrolled, the **Manage Device(s)** button is reflected. *(Figure 22h)*

Figure 22g: Image, Mobile Banking Profile

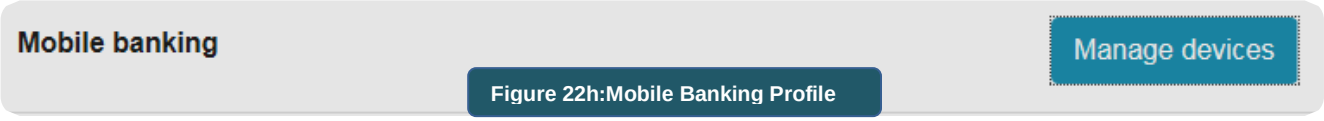


Figure 22h:Mobile Banking Profile

See the FNBApp™ Service in this guide for more details and available mobile banking features.

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. *(Figure 23)*

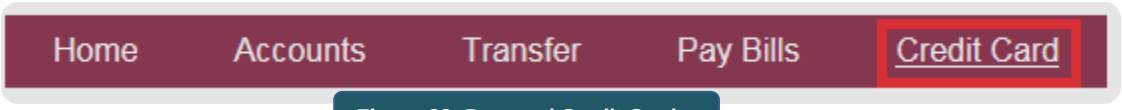


Figure 23: Personal Credit Card

Access to the MasterCard® e-Customer Service site can also be accessed from the **Online Banking, Account Login** page. *(Figure 23b)*

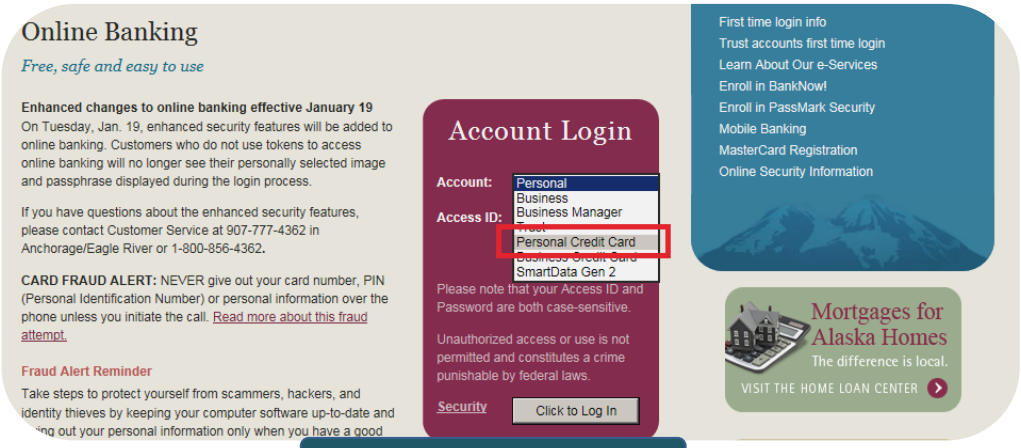


Figure 23b: Personal Credit Card

Bill Payment

If you enroll in Bill Payment service you will enjoy the convenience of paying 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. *(Figure 24)* The Payment Center information screen will appear. *(Figure 24a) 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.*

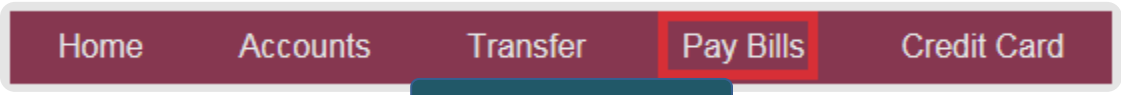


Figure 24: Pay Bills button

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. When the **Enter Information** screen appears, confirm or enter your email address and click **Submit**. *(Figure 24c)*

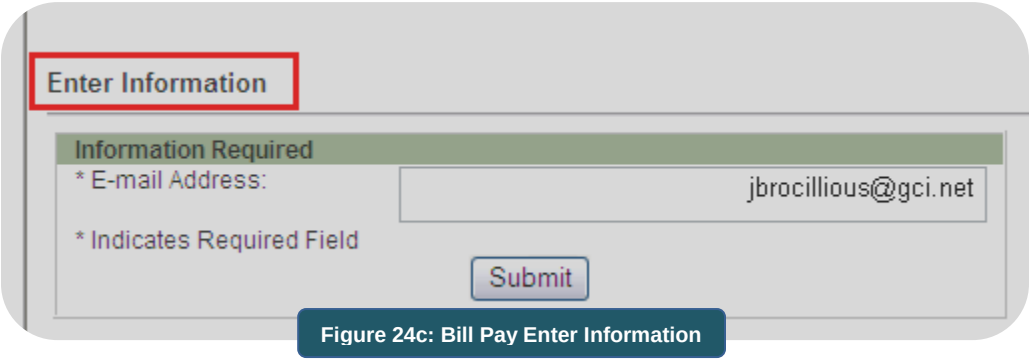


Figure 24c: Bill Pay Enter Information

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 **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 **Accept** button at the end of the document. If not, click the **Close** 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. *(Figure 24d) The 'quick start' screen appears. (Figure 24e)*

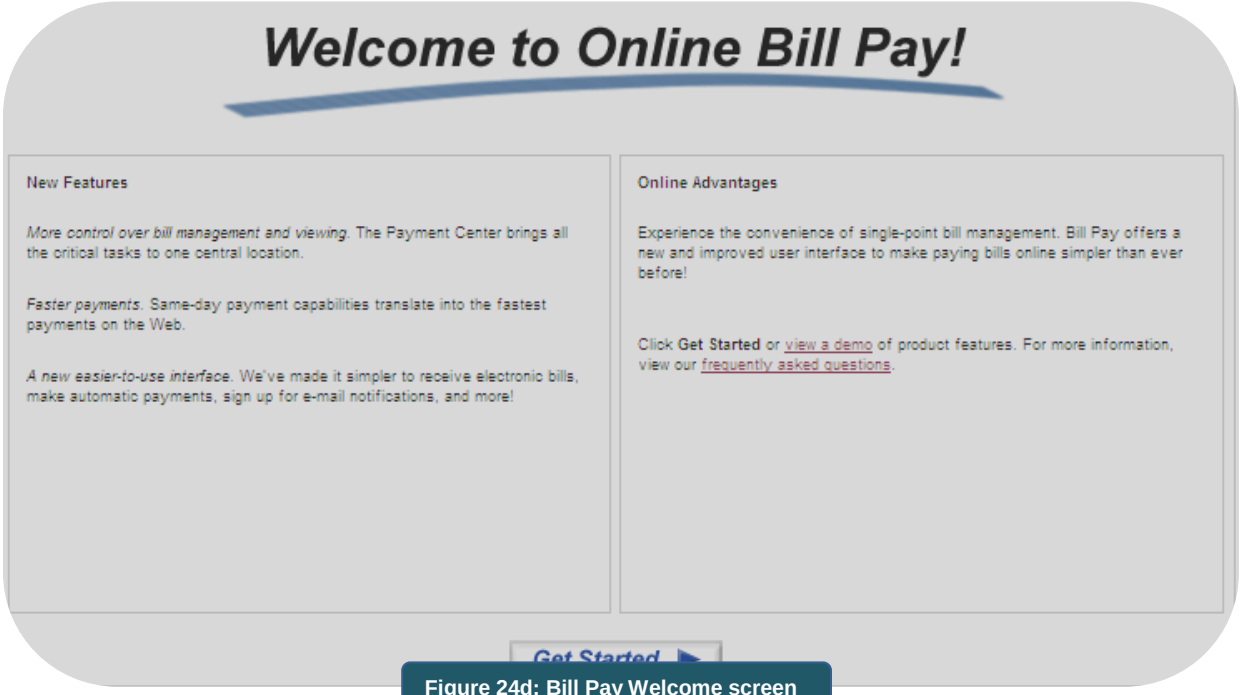


Figure 24d: Bill Pay Welcome screen

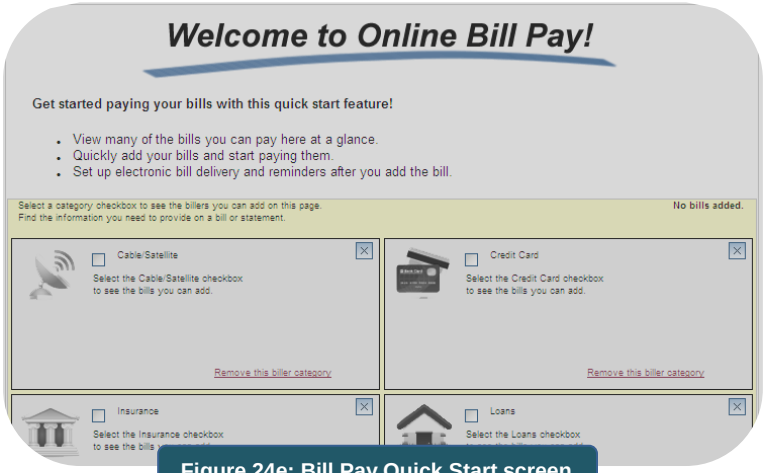


Figure 24e: Bill Pay Quick Start screen

6. 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. *(Figure 24f)* If you're not ready to setup a biller, click the **Go To The Payment Center** link at the bottom of the screen.

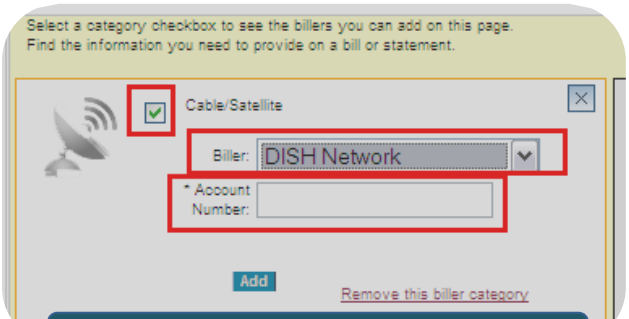


Figure 24f: Bill Pay Quick Start Category Box

7. From the **Payment Center** screen, select what feature you wish to use. *(Figure 24g)*

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).

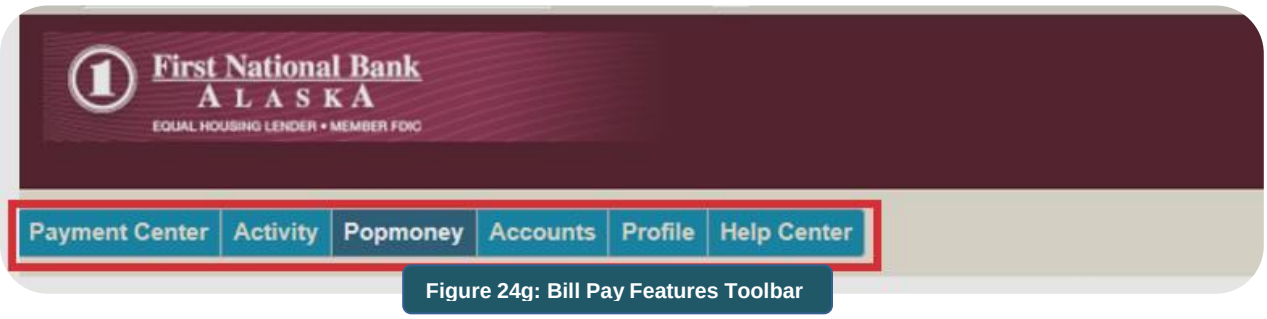


Figure 24g: Bill Pay Features Toolbar

Figure 26g: Bill Pay Quick Start

Figure 38: Bill Pay Payment Center screen

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. *(Figure 24h)* 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.*

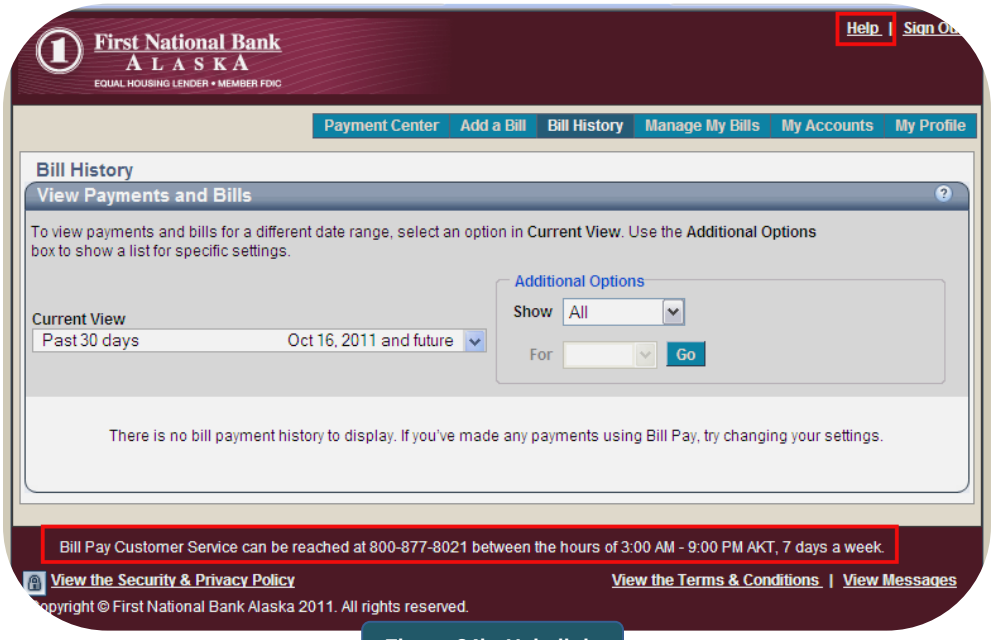


Figure 24h: Help link

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 that 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. *(Figure 25)*

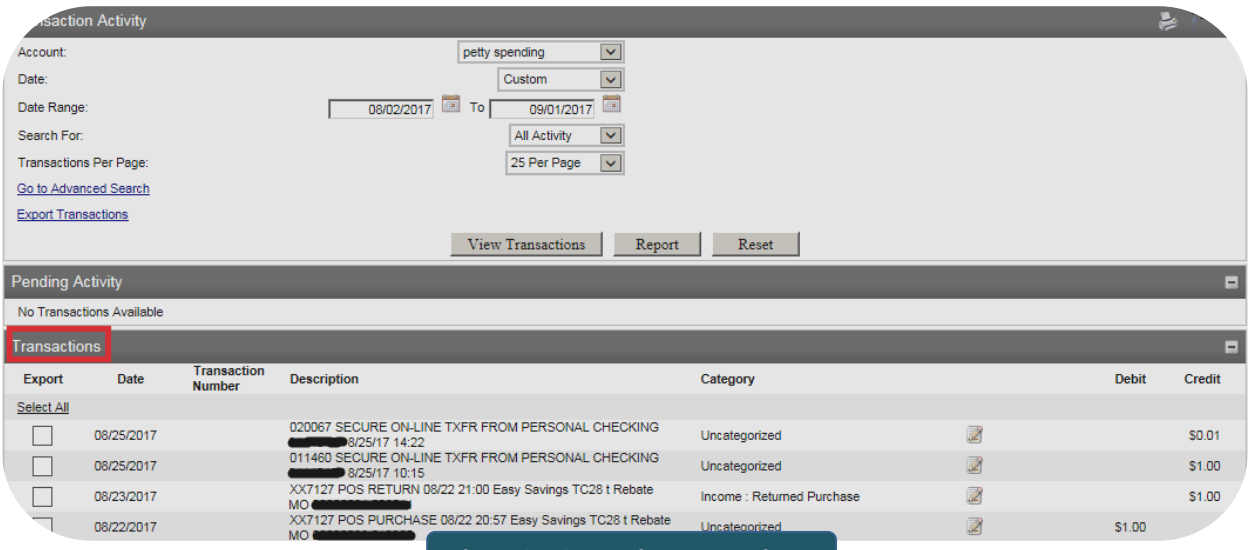


Figure 25: Categorize-Transactions

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. *(Figure 25a)*

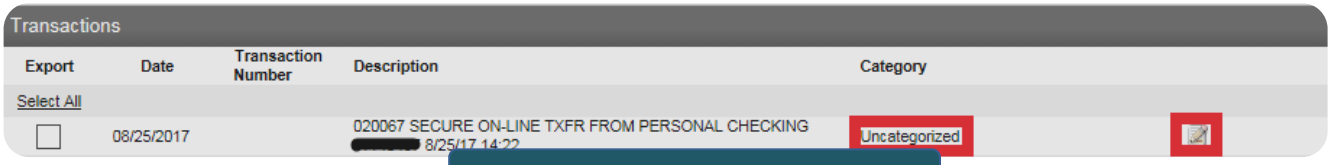


Figure 25a: Transactions – Uncategorized

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. *(Figure 25b)* Complete this step for each transaction.

Figure 25b: Transactions – Activity Detail

Not

*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**. *(Figure 25c)*
   - The Expense Report and Income Report will appear. *(Figure 25d and 25e)* To return to the Activity Details to add or change a transaction category, click the View Transactions button under the Transaction Activity panel.

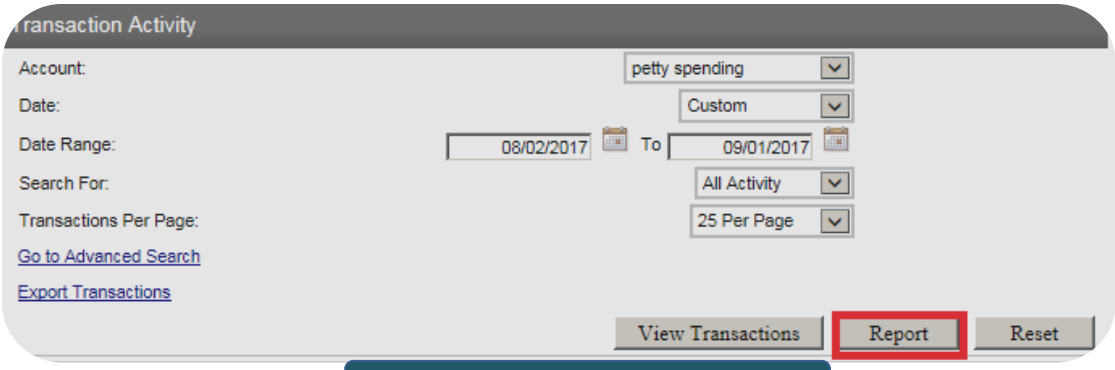


Figure 25c: Transactions – Report

Expense Report

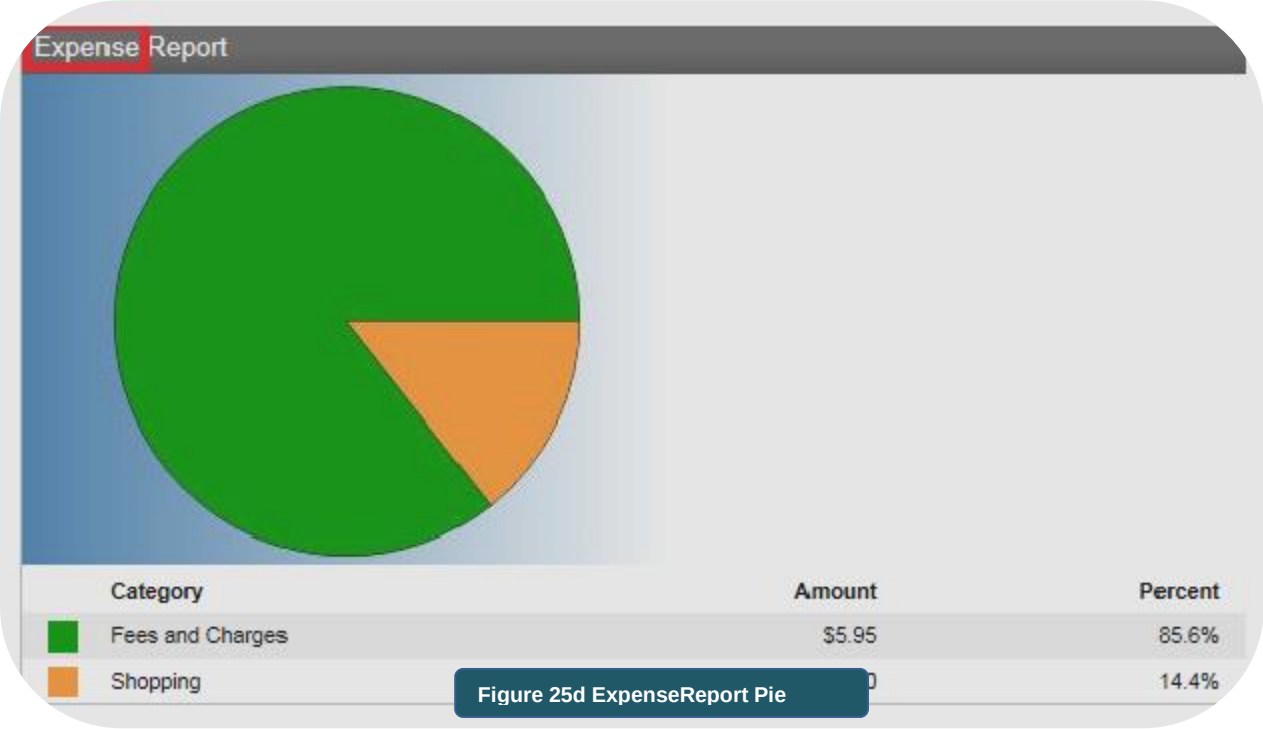


Figure 25d ExpenseReport Pie

Income Report

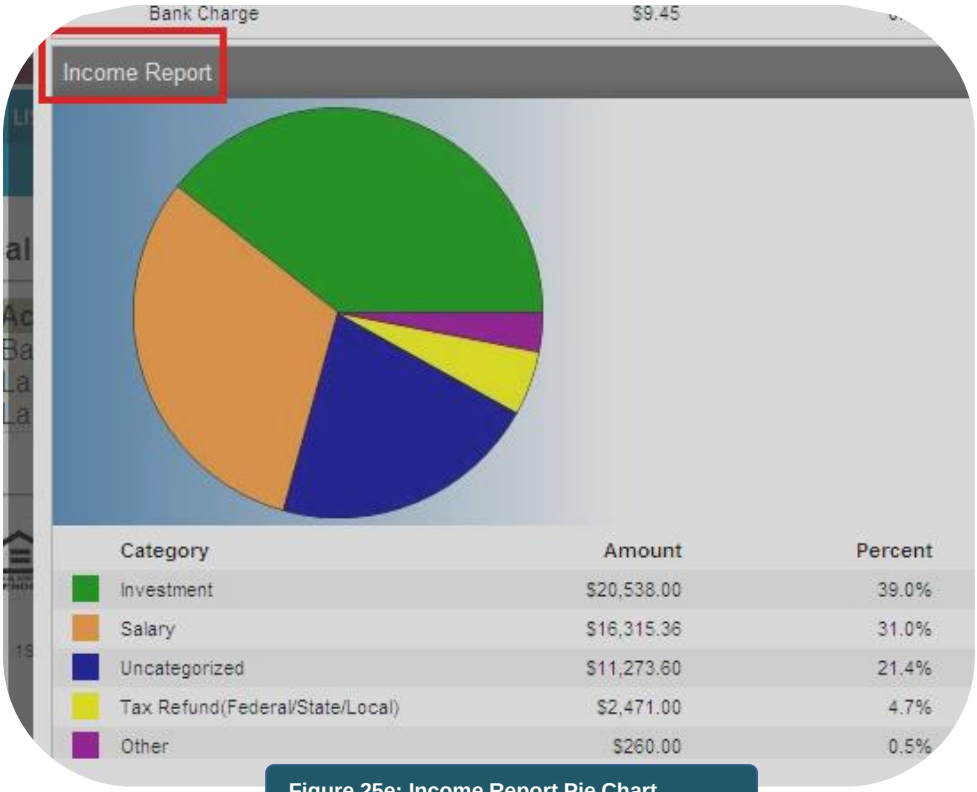
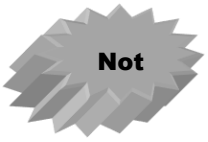


Figure 25e: Income Report Pie Chart

FNBApp™ Service (Mobile Banking)

First National Bank Alaska's FNBApp™ is a mobile banking application that gives you freedom to manage your money anytime, anywhere – from your mobile device(s). The application is a convenient and secure way for you to access **BankNow! *Online*** to view balances, check account activity, pay bills, deposit checks, and make transfers between accounts.



First National Bank Alaska's mobile banking service may not be compatible with all mobile devices.

If your mobile device only supports text messaging, you can log in to ***BankNow! Online*** *from a personal computer to register your mobile device and receive balance and transaction history as text messages.*

Text messaging fees and data rates may apply.

There are two methods that can be used to register mobile devices for mobile banking; download the **FNBApp™** directly to the mobile device, or log in to BankNow! *Online from a personal computer*. *Downloading the FNBApp™ is the fastest and most convenient method*.

Register Using FNBApp™ Download

1. From your mobile device, access the **App Store** (iPhone®) or **Google Play** (Android®). Search for **FNBApp™**. Once found, tap **Free** if iPhone® or **Install** if Android®. *(See Figure 26a & 26b)*

Figure 26a iPhone®

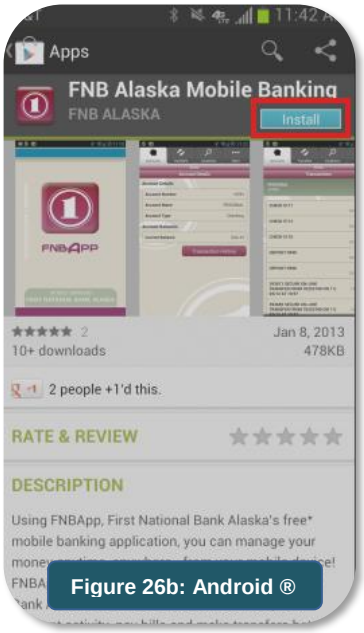


Figure 26b: Android ®

2. Tap the **Install App** if iPhone® or **Accept & download** if Android®. *(See Figure 26c & 26d)*

Figure 26c: iPhone®

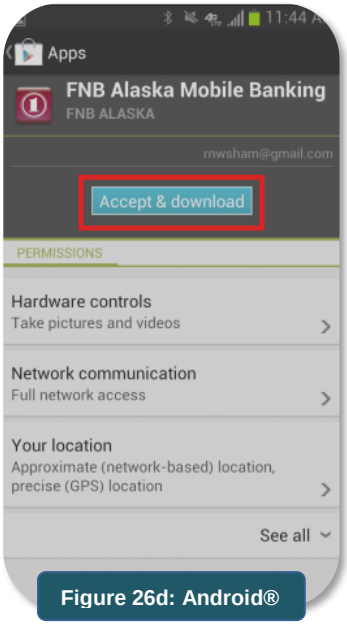


Figure 26d: Android®

3. When **FNBApp** appears on the device homepage, tap **FNBApp**. *(See Figure 26e)*

Figure 26e: FNBApp Added

Not

If using an iPhone®, you can tap **Open** from the resulting FNBApp™ install screen without having to move to the device homepage.

4. At the **Login** screen, enter your BankNow! *Online* **user name and password** and tap **Log In**. if you are already registered for BankNow! Online, skip to step 8. If you are not registered for BankNow! *Online* tap the **First Time User? Enroll Now** link. *(See Figure 26f)*

Not

The FNBApp™ does not recognize special characters in the user name field. If your user name contains special characters **(such as @,%, &**.), please contact Customer Service at 777-4FNB (4362) in Anchorage and Eagle River, and 1-800-856-4FNB (4362) in other communities or email the bank at Customer.Service@ FNBAlaska.com. The bank will delete your online banking access and have you create a new user name that does not include special characters by having you complete the 'First Time Log In' steps.

5. On the **Enrollment Screen**, select your type of account, the account number, the social security number associated with the account, and the account's temporary PIN. Click **Next**. *(See Figure 26g)*

Figure 26f: iPhone® & Android®

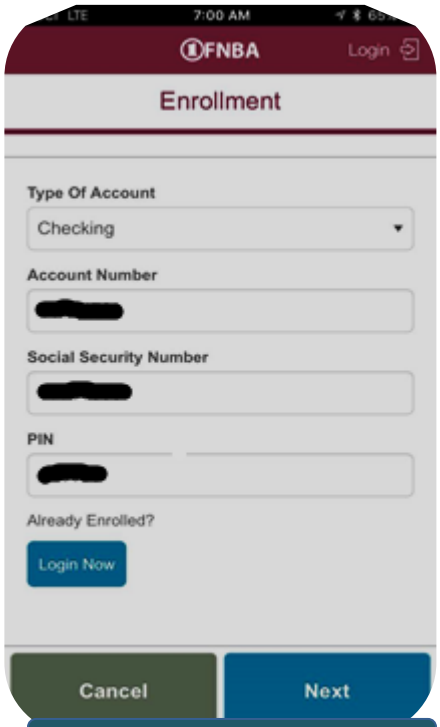


Figure 26g: iPhone® & Android®

6. On the next **Enrollment** screen enter your email address. Tap the **Enroll** button.

4. At the **Terms** screen, read the **Retail Online Banking Terms and Conditions**. On the last page of the Terms and Conditions, tap **I agree** if you accept these terms and conditions, or tap **Decline** if you do not wish to proceed. *(See Figure 26h)*

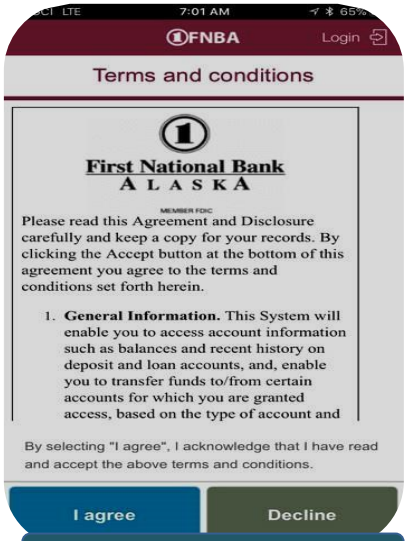


Figure 26h: iPhone® & Android®

5. The **Establish Credentials** screen appears. Complete the **Username** and **Password** fields. Click **Continue.**

Not

If you forget your password it can be reset from the **Log In** screen by tapping the **Forgotten Password?** link (requires username, last 4 digits of SSN, and the email address on the account.

Passwords can also be changed after logging into the app via the Settings>Change Password menu.

6. The **Set Up Challenge Questions** screen appears. Choose challenge questions and provide answers for each. Click **Continue.**

7. On the **Congratulations screen** tap the **Log in now** button. You will be returned to the initial **Log in screen**. Enter your newly established credentials and tap **Log in**.

8. Read the **Mobile Banking Terms and Conditions**. On the last page of the Terms and Conditions, tap **I agree** if you accept these terms and conditions, or tap **Decline** if you do not wish to proceed.

9. Upon accepting the terms & conditions, the online banking screen appears with account balance information. (*See Figure 26i)* Use the buttons at the bottom of the screen (iPhone®) or top of the screen (Android®) to access other online banking features from your mobile device, including paying bills and transaction history.

Figure 26i: iPhone

Not

Refer to the Selecting Accounts To Access if you wish to deselect certain accounts from mobile banking access.

Register Using Personal Computer

Although it is faster and easier to download the FNBApp™ directly to your mobile device to register for mobile banking, a personal computer can also be used to register a mobile device.

Not

Certain mobile device service providers may not be compatible with the bank's consumer online banking application; however, you can typically download the FNBApp™ to most mobile devices directly from an App Store.

1. From the BankNow! *Online* homepage, click **Profile.** Scroll to the **Mobile Banking Profile** panel and click **Enroll Now**. *(See Figure 27a)*

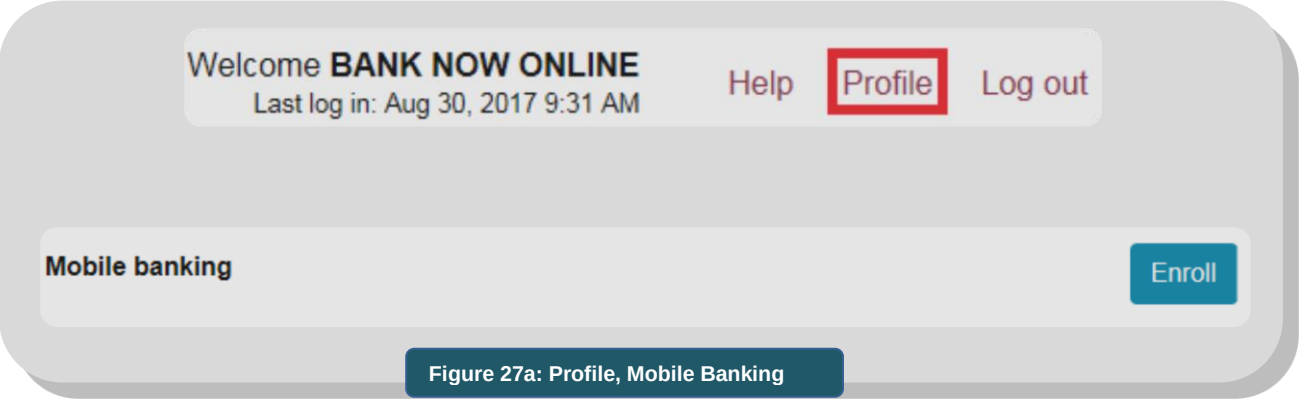


Figure 27a: Profile, Mobile Banking

2. When the **Terms and Conditions For Mobile Banking** appear, review the information. If you agree to the terms and conditions, click **I accept these Terms and Conditions** box. Click **Continue**. *(See Figure 27b)*

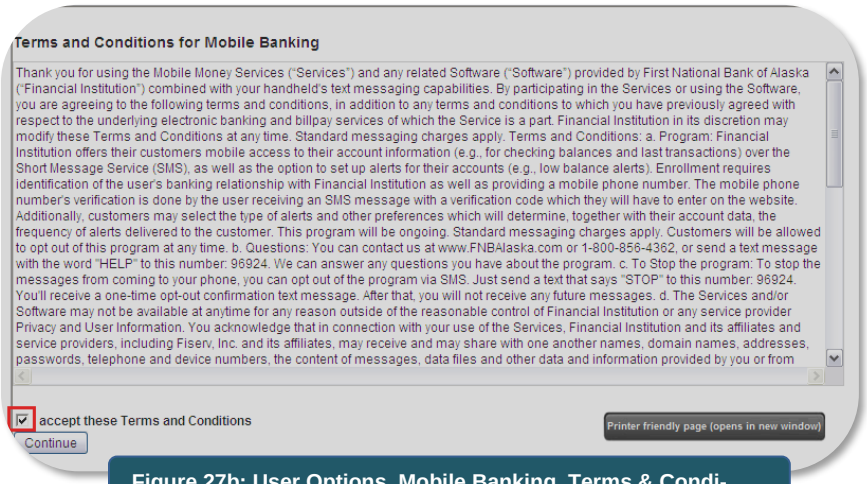


Figure 27b: User Options, Mobile Banking, Terms & Condi-

Not

*If you don't wish to continue registering for mobile banking, click the **Exit Mobile Banking** button in the upper right corner of the screen.*

3. At the **Select Services** screen, choose the specific type of mobile banking features you want to use on your mobile device and click **Continue**. *(See Figure 27c)*

Not

*Click the **Not Sure? Click here to compare the services** hyperlink to see the differences between using Mobile Browser, Text Messaging and Download Mobile Apps.*

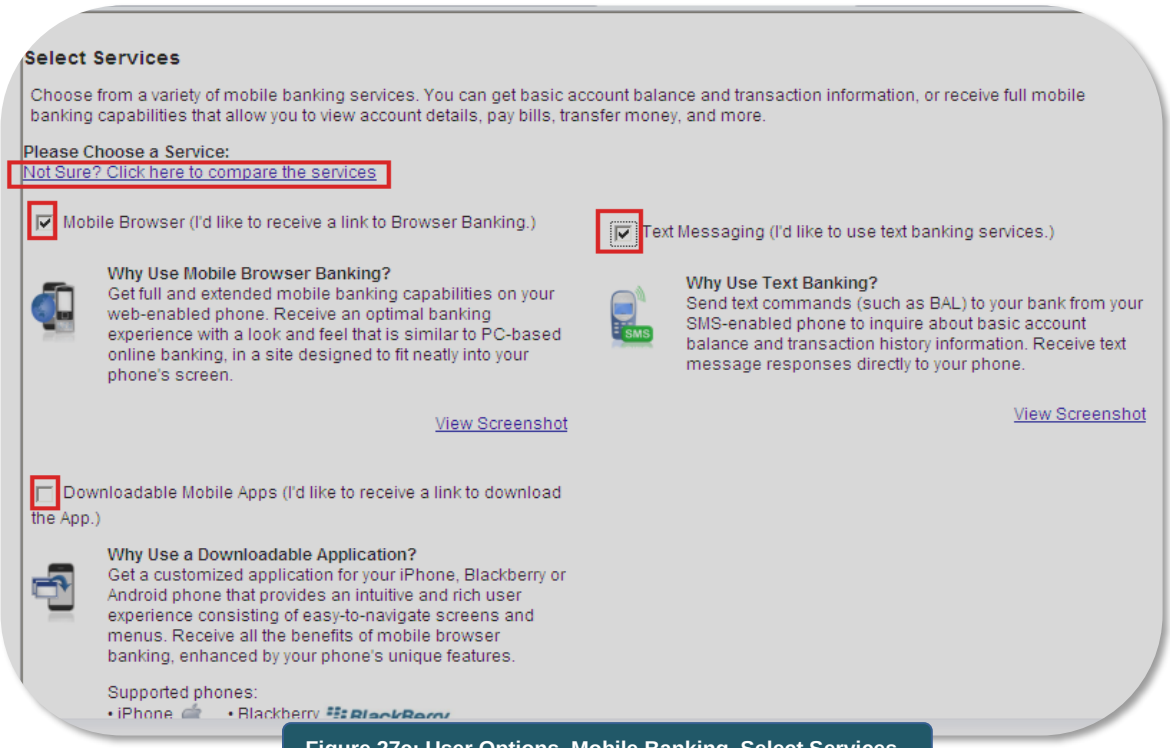


Figure 27c: User Options, Mobile Banking, Select Services

4. Complete the **Account Selection and Configuration** screen as follows:
   a. Set the **Time Zone** using the drop down listing. *(See Figure 27d)*

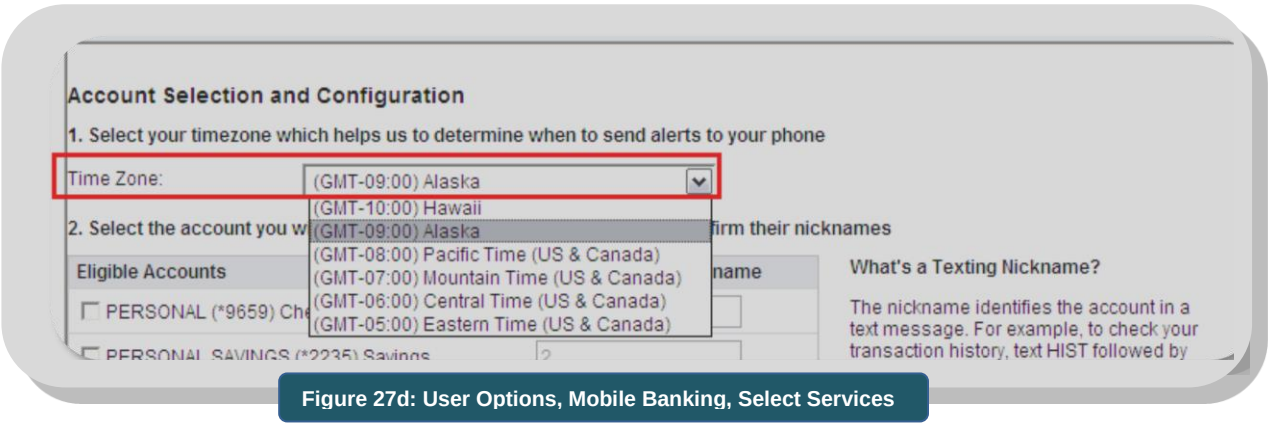


Figure 27d: User Options, Mobile Banking, Select Services

b. Under the **Eligible Accounts** and **Mobile Banking Nickname**, select each account you want to view on the mobile device. Click **Continue**. *(See Figure 27e)*

For text messaging, the account selected is identified in the text by the corresponding nickname for the account. If a unique nickname is not entered, the nickname defaults to the sequential number reflected in the field.

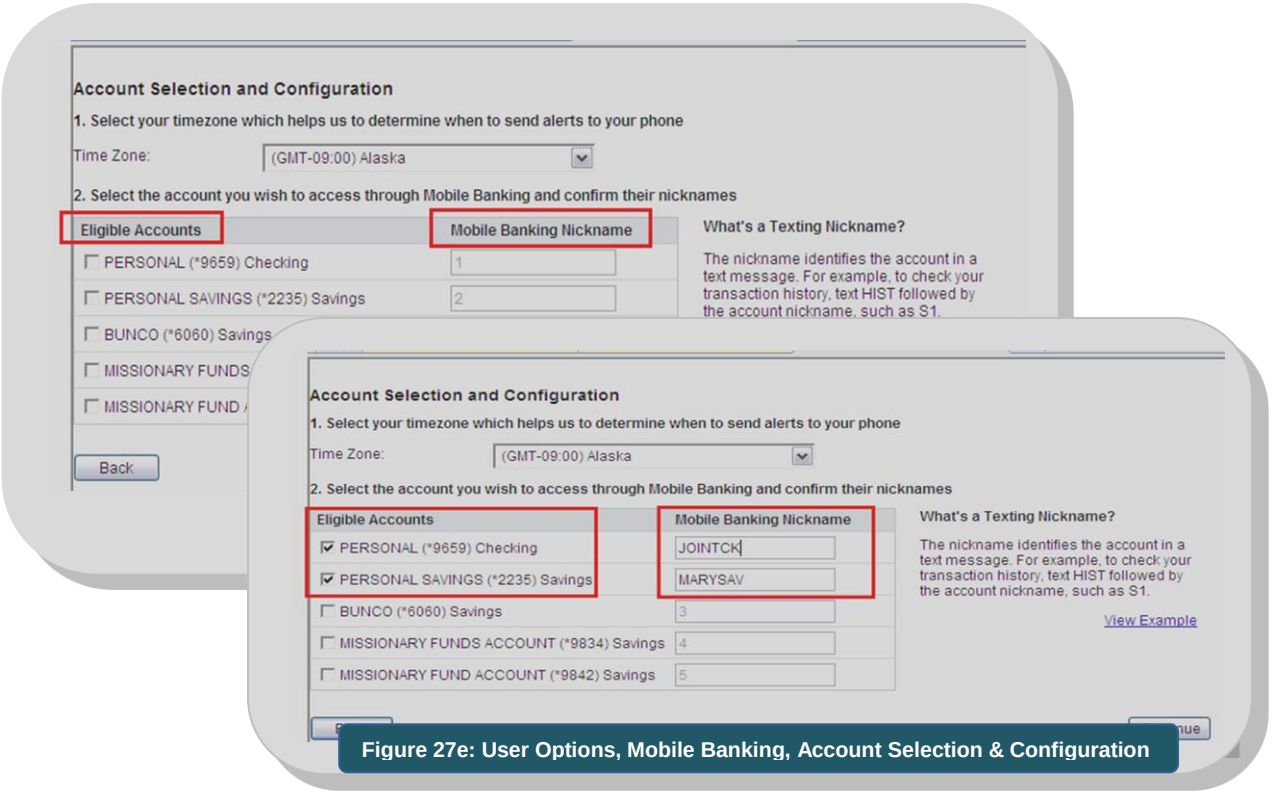


Figure 27e: User Options, Mobile Banking, Account Selection & Configuration

c. At the **Your Mobile Device** screen, enter your mobile number, including area code. Click **Continue**. *(See Figure 27f) An **Activation Code** will be immediately sent as a text message to your mobile device.*

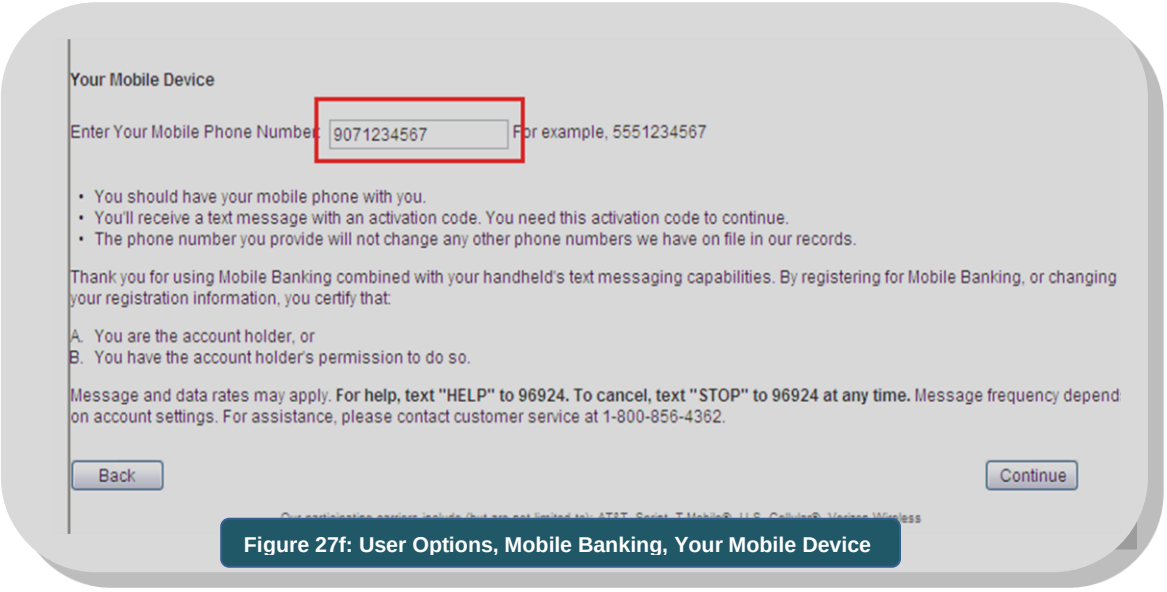


Figure 27f: User Options, Mobile Banking, Your Mobile Device

d. At the **Enter Activation Code** screen, enter the **Activation Code** that was texted to your mobile device. Click **Activate**. *(See Figure 27g)* *This activation code is valid for 24 hours.*

The **Activation Successful** screen appears. *(See Figure 27h) FNBA mobile banking will send a new text to your mobile device based on the mobile banking service selected from step 3.*

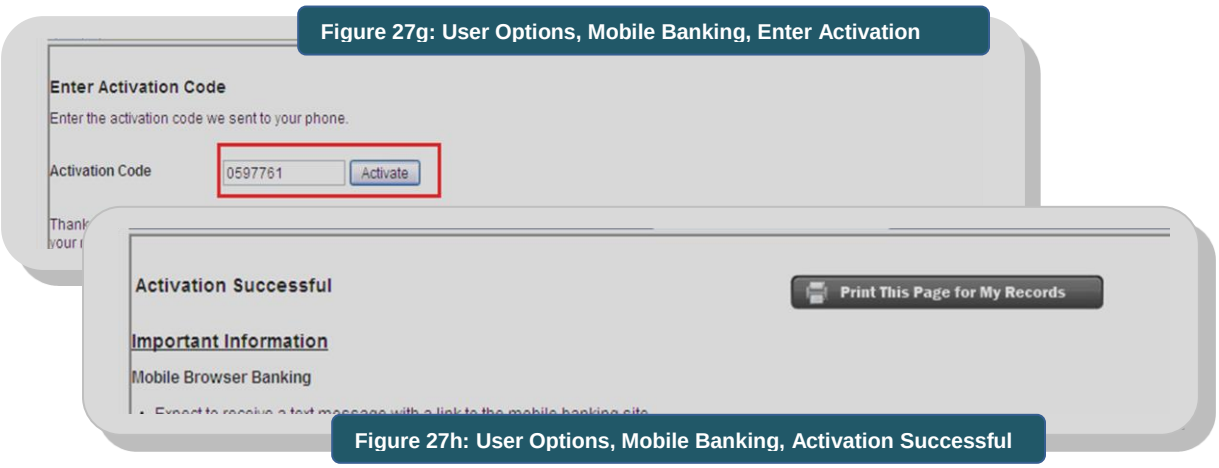


Figure 27g: User Options, Mobile Banking, Enter Activation

Figure 27h: User Options, Mobile Banking, Activation Successful

Browser Banking (recommended for BlackBerry® devices):

- From your mobile device, open the text received and access the launch mobile banking link included in the text. At the Mobile Banking screen, bookmark this site then tap **Log In**. *(See Figure 27i)*
- Enter your **BankNow! *Online*** password. The Mobile Banking browser window appears with the active browser buttons available for use. *(See Figure 27j)*

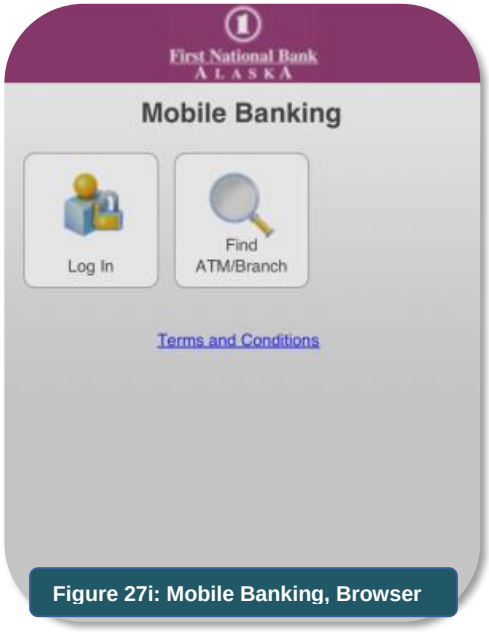


Figure 27i: Mobile Banking, Browser

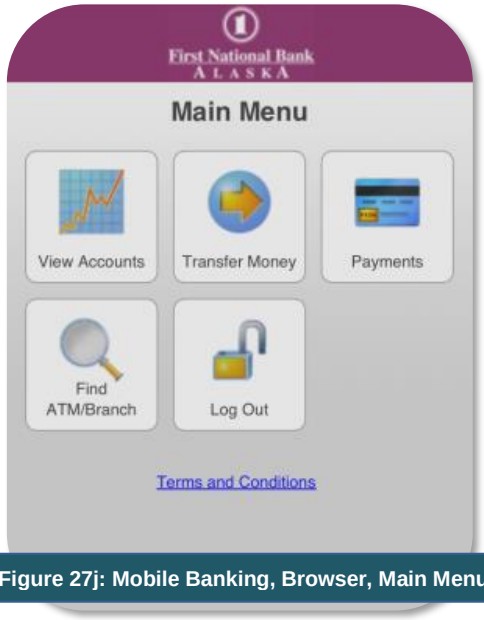


Figure 27j: Mobile Banking, Browser, Main Menu

Downloadable Application (not compatible with BlackBerry® devices):

- Open the text to download the FNBApp™ and install the application.
- Once installed, tap the **Open** button and enter your BankNow! *Online* user name. Tap **Log In**.
- When presented with an **Identity Question**, enter the answer and tap **Continue**.
- Enter your **BankNow! *Online*** password and tap **Log In**. The balance information will appear for your online banking accounts. Use the feature buttons at the bottom of the screen (iPhone®) or top of the screen (Android®) to access other mobile banking features. *The FNBApp icon is automatically added to your mobile device home page*.

Text Banking

- Open the text message received. To obtain account information, text any one of the below commands to **96924** *(short code).*

Not

Contact your mobile service provider if you cannot send a text message using a 'short code'; your service provider may be able to activate the short code feature.

❖ **Bal** = you will receive a text message on your mobile device displaying the account balances. *(See Figure 27k)*

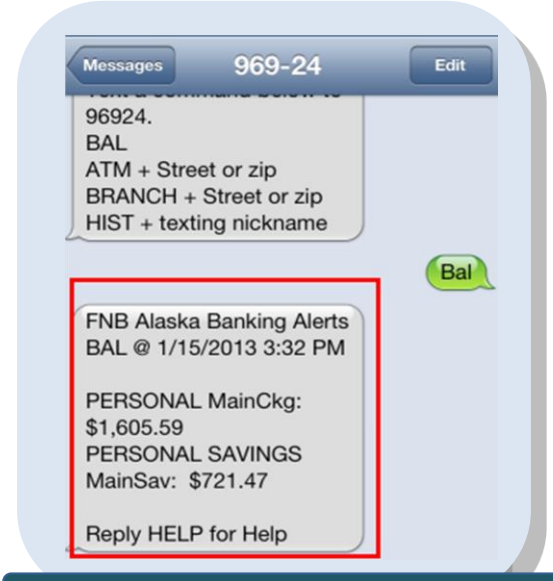


Figure 27k: Text Banking, Response to BAL re-

- **Hist + Acct Nickname** (ex. HIST 1) = the last four transactions on the account. *(See Figure 27l)*

Figure 27l Text Banking, Response to HIST request

- **ATM + street or zip code** (ex. ATM 99567) = the First National Bank Alaska ATM found closest to the street or zip code entered. *(See Figure 27m)*

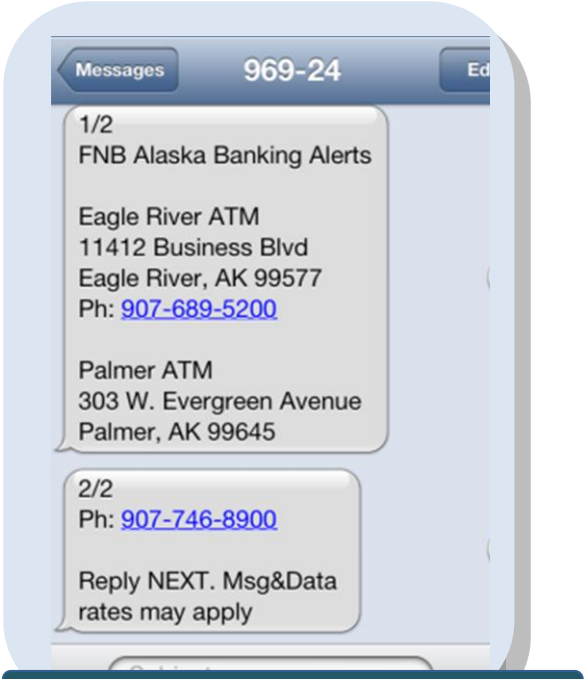


Figure 27m Text Banking, Response to ATM request

- **BRANCH + street or zip code** (ex. BRANCH 99502) = the closest Branch to the street or zip code entered. *(See Figure 27n)*

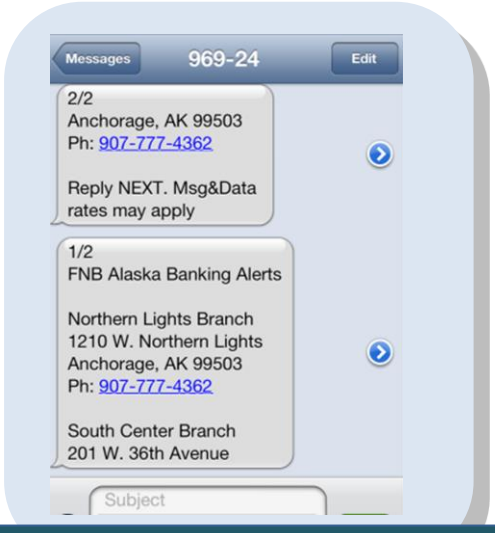


Figure 27n: Text Banking, Response to BRANCH request

- **STOP** = Cancel Alerts. This feature not currently active.

Selecting Accounts To Access

Using a personal computer, you can control what accounts will be accessed when you use mobile banking.

1. From the BankNow! *Online* main menu, click **Profile**. *(See Figure 28a)*

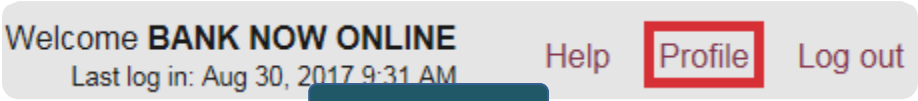


Figure 28a: Profile

2. Under **Mobile Banking Profile**, click **Manage Device(s)**. *(See Figure 28b)*

Figure 28b: User Profile, Mobile Banking, Manage Device(s)

3. Under the **My Accounts** tab, select or deselect which account you want to see by clicking in the box to the left of the listed account and click **Update Accounts**. (*See Figure 28c)*

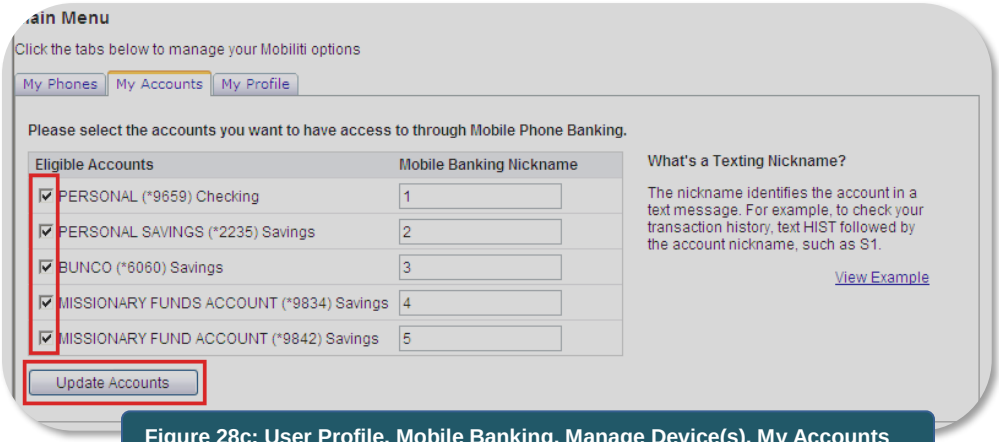


Figure 28c: User Profile, Mobile Banking, Manage Device(s), My Accounts

Mobile Deposit Capture

First National Bank's mobile deposit capture service provides a convenient and secure way to make deposits on the go with your smartphone or tablet. This service is available to deposit account customers after having been enrolled in Online Banking for a period of time.

When depositing an original check, ensure the check has been endorsed and that all information on the check is legible. The system will review the check (written and numerical amounts, payee line, MICR line) for eligibility to transmit.

1. Log in to online banking on the FNBApp from your mobile device.

2. Click **Deposit** on the navigation bar at the bottom of the screen. *(See Figure 29a)*

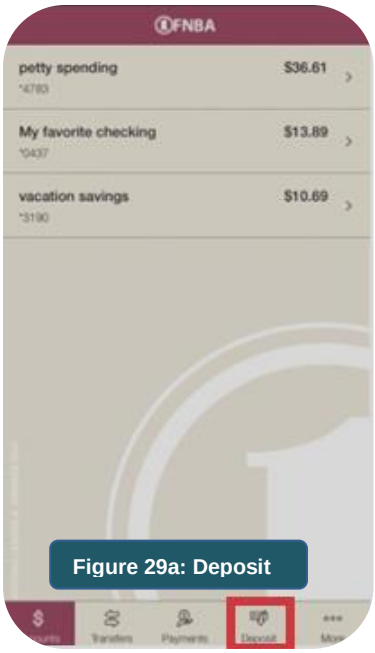


Figure 29a: Deposit

3. On the **Deposit** screen click on **Deposit Check**. *(See Figure 29b)*

Figure 29b: Deposit Check

4. Complete the **Deposit Check** screen as follows:

   a. **To** – Choose the account to which you want to deposit the check. *(See Figure 29c)*

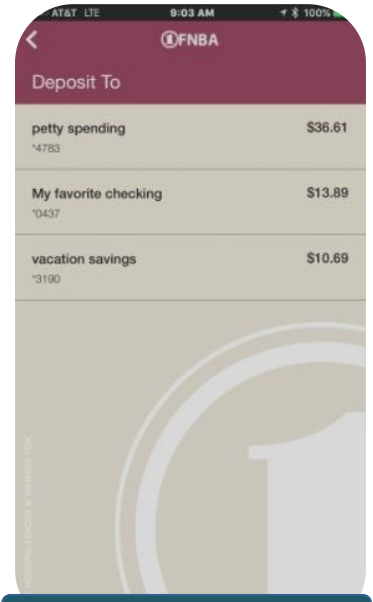


Figure 29c: Account Selection

   b. **Amount** – Enter the amount of the check.

   c. Take a photo of the front of the original check in landscape format. Be sure the entire front of the check is visible, in focus, and well lit. When finished, click **Use**. *(See Figure 29d)*

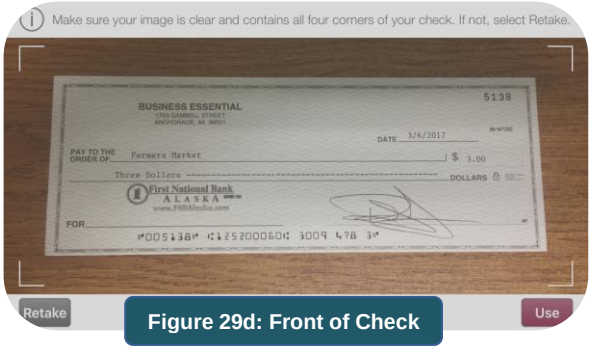


Figure 29d: Front of Check

d. Repeat the process for the back of the original check. *(See Figure 29e)*

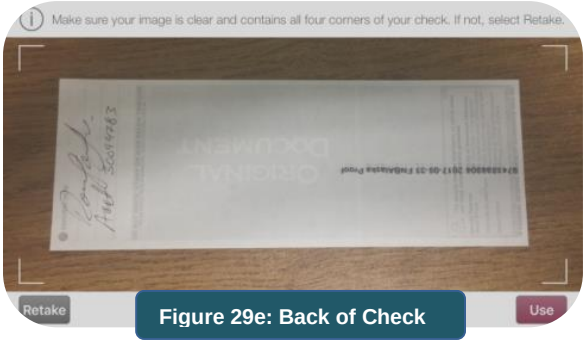


Figure 29e: Back of Check

e. Review the information on the **Deposit Check** screen, click **Next**. On the **Confirm Deposit** screen click **Confirm.** *(See Figure 29f)*

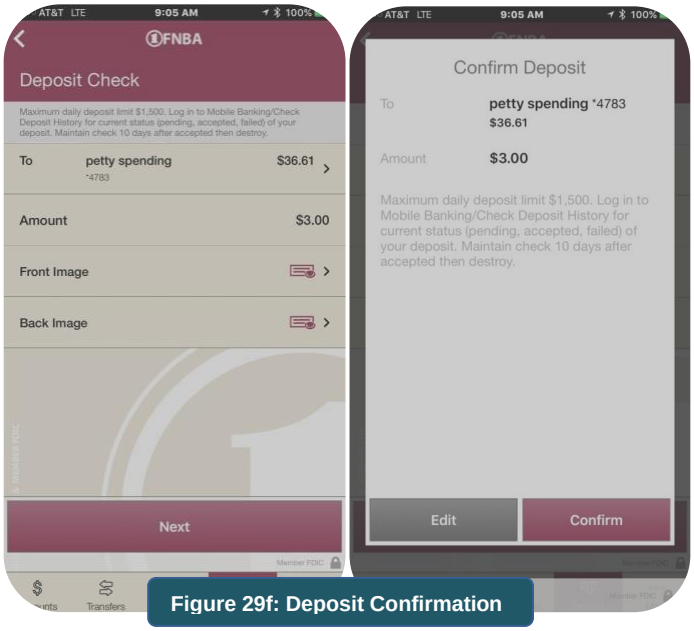


Figure 29f: Deposit Confirmation

5. To review the status of deposits click **Select Deposit History** from the **Deposit** screen. *(See Figure 29g)*

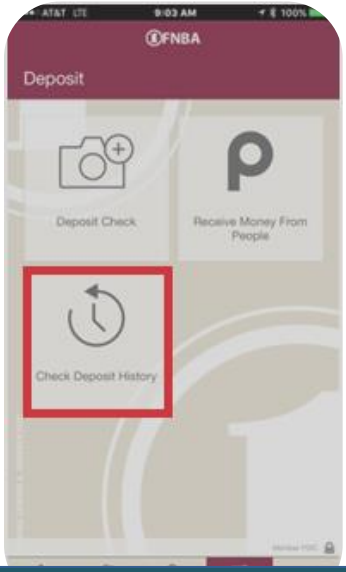


Figure 29g: Check Deposit History

6. Select the deposit you want to view. The deposit status will show as **Accepted, Pending, or Failed**. *(See Figure 29h)*

   a. **Accepted** – this status indicates the deposit has been accepted for processing, and continues to show as the status for 60 days after that item is processed and posted to your account.

   b. **Pending** – this status indicates the deposit is pending acceptance for processing and continues to show as the status until the deposit is either accepted for processing or is rejected by the bank. Deposits may stay in this status until the evening of the business day it is eligible to post to the account based on when the check image is transmitted to the bank.

   c. **Failed** – this status indicates the deposit was rejected by the bank. An email notification indicating the reason for rejection will be sent to your email address on file.

Not

Paper checks should be kept for 10 days after the check has been accepted by the Bank (the deposit status in the mobile app reflects "accepted" or the deposit shows in your account). Destroy the check after this time by shredding or other prudent means to ensure it cannot be presented again.

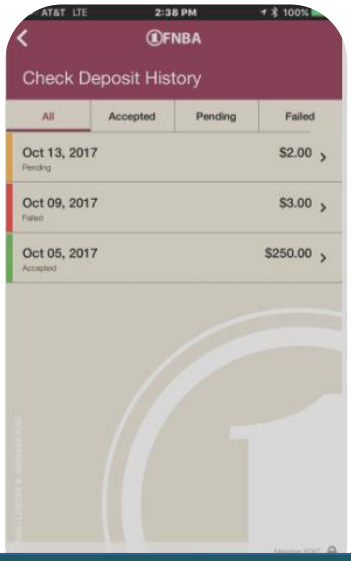


Figure 29h: Check Deposit Statuses

Cancelling (de-registering) Mobile Device

Cancelling access to mobile banking is done from a personal computer (*it cannot be done by use of a mobile device).* If you are unable to access BankNow! *Online* by personal computer, please call Customer Service at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities or email the bank at Customer.Service@FNBAlaska.com.

Not

For **FNBApp™** and **browser** users, deleting the App or Bookmark from the device **does not de-register the device**. You must complete the below steps using a personal computer to ensure access to mobile banking is removed.

1. From the BankNow! *Online* main menu, click **Profile**. *(See Figure 30a)*

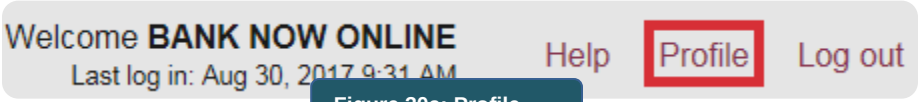


Figure 30a: Profile

2. Under **Mobile Banking Profile**, click **Manage Device(s)**. *(See Figure 30b)*

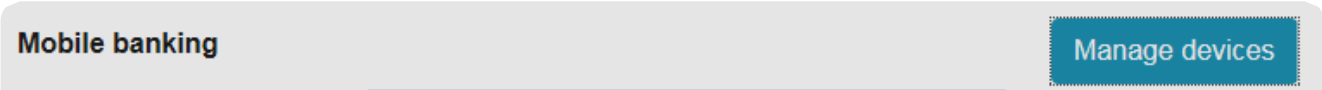


Figure 30b: User Profile, Mobile Banking, Manage Device(s)

3. Under the **My Devices** tab, select **Stop using this phone for Mobile Banking** from the drop down box next to the mobile device to be de-registered. Click **Go**. *(See Figure 30c)*

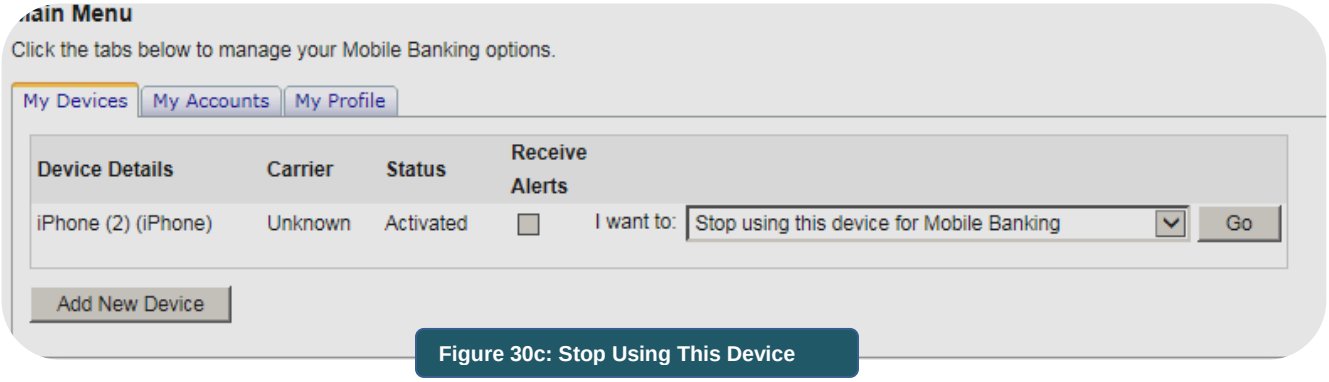


Figure 30c: Stop Using This Device

Not

If you downloaded the **FNBApp™** from the App Store or Google Play, a specific phone number will not be displayed for the mobile device, but the type of device will be reflected, including the unique device name if you have used the name feature on your device.

4. Confirm you want the mobile device de-registered by clicking **Yes** when the **Stop Using This Phone** screen appears. *(See Figure 30d)* The screen will be returned confirming that the mobile device has been de-registered. *(See Figure 30e)*

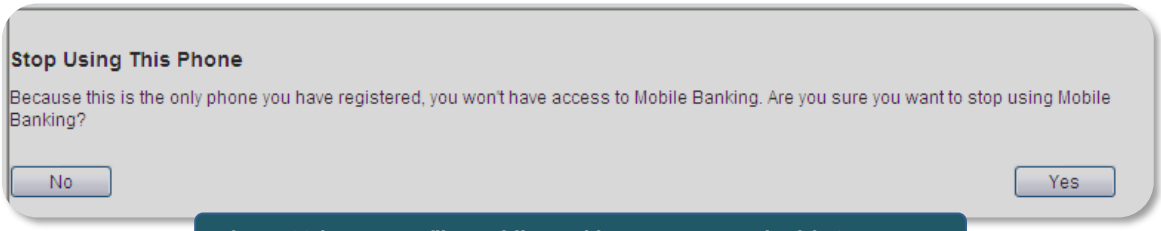


Figure 30d: User Profile, Mobile Banking, Manage Device(s), Stop Us-

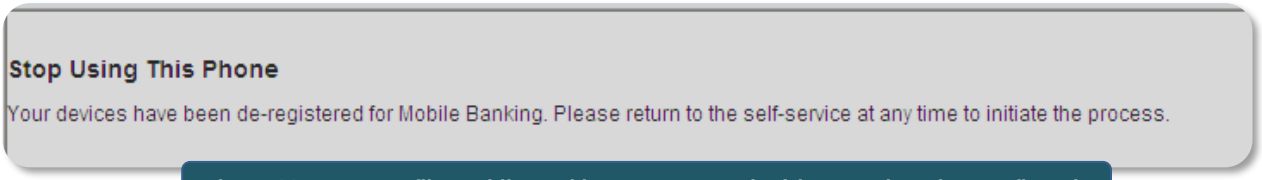


Figure 30e: User Profile, Mobile Banking, Manage Device(s), De-registration confirmed

Changing Mobile Device Number

If you registered your mobile device using a personal computer *(did not download FNBApp™ onto your mobile device from the App Store or Google Play)*, you will need to use a personal computer to change your mobile device number.

1. From the BankNow! *Online* main menu, click **User Options**. *(See Figure 31a)*

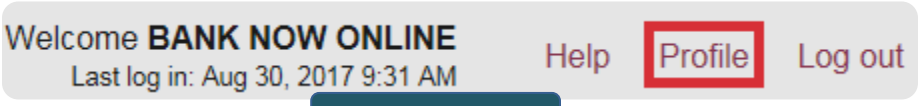


Figure 31a: Profile

2. Under **Mobile Banking Profile**, click **Manage Device(s)**. *(See Figure 31b)*

Figure 31b: User Profile, Mobile Banking, Manage Device(s)

3. Under the **My Devices** tab, select **Change my phone number** from the drop down box next to the mobile device to be de-registered. Click **Go**. *(See Figure 31c)*

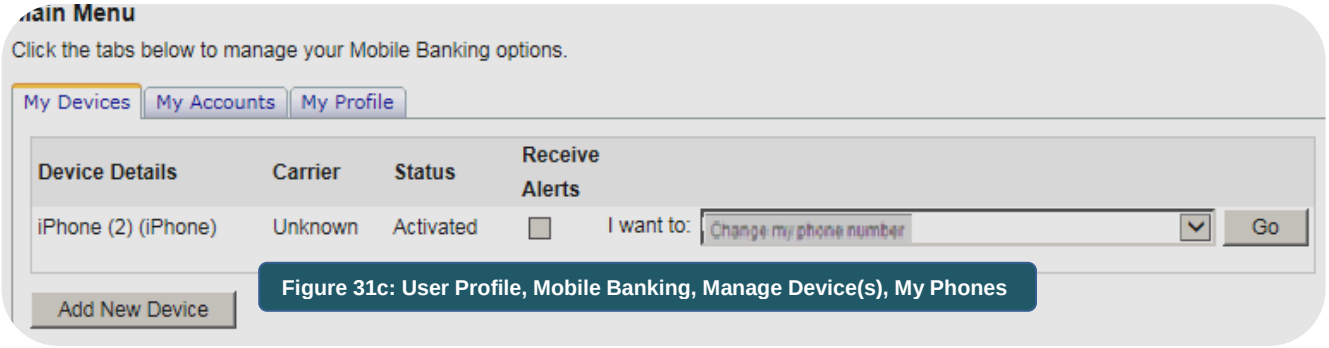


Figure 31c: User Profile, Mobile Banking, Manage Device(s), My Phones

4. From the **Your Mobile Device** screen, enter your **changed device number** and click **Continue**. *(See Figure 31d)* An **Activation Code** will be automatically sent as a text message to this mobile device.

Figure 31d: User Profile, Mobile Banking, Manage Device(s), Your Mobile Device

5. At the **Enter Activation Code** screen, enter the **Activation Code** that was texted to your mobile device and click **Activate**. *(See Figure 31e) This activation code is valid for 24 hours.*

   The **Activation Successful** screen appears. *(See Figure 31f) FNBA mobile banking will send a new text to your mobile device based if text banking service is being used.*

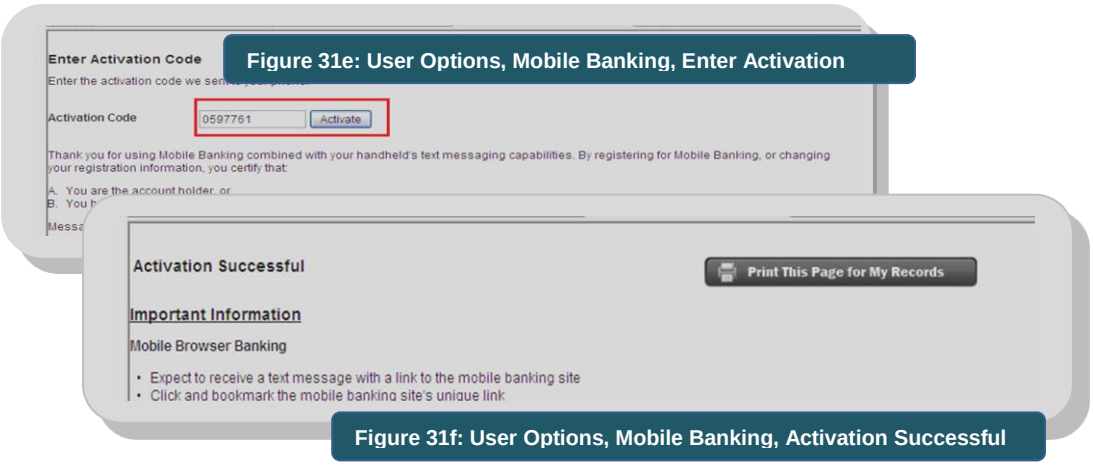


Figure 31e: User Options, Mobile Banking, Enter Activation

Figure 31f: User Options, Mobile Banking, Activation Successful

Add Phone/Device

Register Using FNBApp™ Download

From the mobile device to be added, simply download the **FNBApp™** following the steps found under Registering Using FNBApp™ Download.

Registering Using Personal Computer

1. From the BankNow! *Online* main menu, click **Profile**.
2. Under **Mobile Banking Profile**, click **Manage Device(s)**.
3. Under the **My Devices** tab, click **Add New Device.**
4. Enter the mobile device phone number to be added (including area code) and click **Continue**.
5. At the Select Services screen, select which mobile banking service you want and click **Continue**. An **Activation Code** will be immediately sent as a text message to the newly added device.
6. At the **Enter Activation Code** screen, enter the **Activation Code** sent to the mobile device and click Activate. The **Activation Successful** screen appears. FNBA mobile banking will send a new text to the mobile device based on the mobile banking service selected from step 5.

Device Locked

As a security measure, access to online banking from your mobile device is locked after three unsuccessful password attempts, whether done from a personal computer or a mobile device.

- If three unsuccessful login attempts are done using the mobile device, you will receive a message that access to your account information has been locked. *(See Figure 32a). You can still access online banking from a personal computer after about 11 minutes; however, you will need to contact* Customer Service at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities to have the bank unlock your mobile device access.

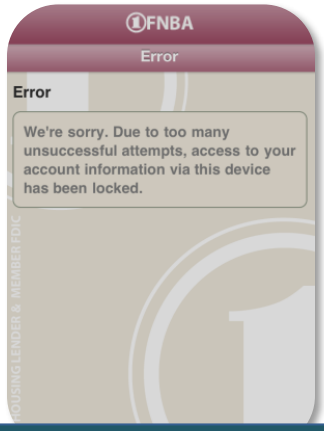


Figure 32a: Three unsuccessful password

- If three unsuccessful login attempts are done from a personal computer, access to your account information by personal computer and mobile device is locked. *(See Figure 32b)* You will need to Customer Service at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities to have the bank unlock your online banking access.

Figure 32b: Three unsuccessful password attempts from another computer.

Help

BankNow! *Online* offers an online help guide for most functions in this guide. If you still have a question, please call Customer Service at 777-4FNB (4362) in Anchorage and Eagle River and 1-800-856-4FNB (4362) in other communities or email the bank at Customer.Service@FNBAlaska.com.

Not

Some help topics are not applicable to BankNow! *Online.*

Tips for Strong Passwords

Your BankNow! Online password must be 8-17 characters long and must contain at least one letter and number. Remember, your password is case-sensitive.

Using a strong password helps keep your information secure. Here are some ways to come up with your own strong password.

- Use one character from three of the following four character types:
  - **Upper Case Letters:** A B C D E F
  - **Lower Case Letters:** g h I j k l
  - **Numbers:** 1 2 3 4 5 6 7 8 9 0
  - **Special Characters such as:** ! @ # $ % ^ & * (=) + -
- Passwords SHOULD NOT be:
  - Easily guessed
  - Anyone's name, a place or proper noun
  - A phone, account or Social Security Number
  - Related to your job or personal life
  - Found in the dictionary
  - A string of numbers or letters only
  - A pattern such as from the keyboard (asdfgh)

Not

Passwords cannot use the words password or Fiserv or match all or part of your Username/ID.

Password Creation Examples: One method for picking a good password is to use your own easily remembered phrase to make an acronym. Then, modify it using the tips above. For example:

The Phrase:	Password Would Be:
Good passwords are not that hard to choose	gPanth2c
A better password would use a special symbol in place of the word 'not'. ! and <> are used in place of the word 'not' and 'that'	gPa!th2c gPa<>h2c
This may be one way to remember	TmB1w2R! Tmb1W>r
Note: do not use any of these examples as passwords!	