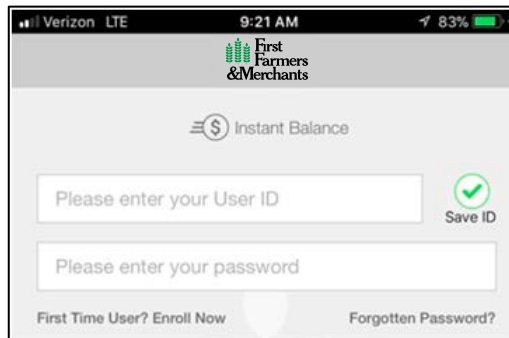


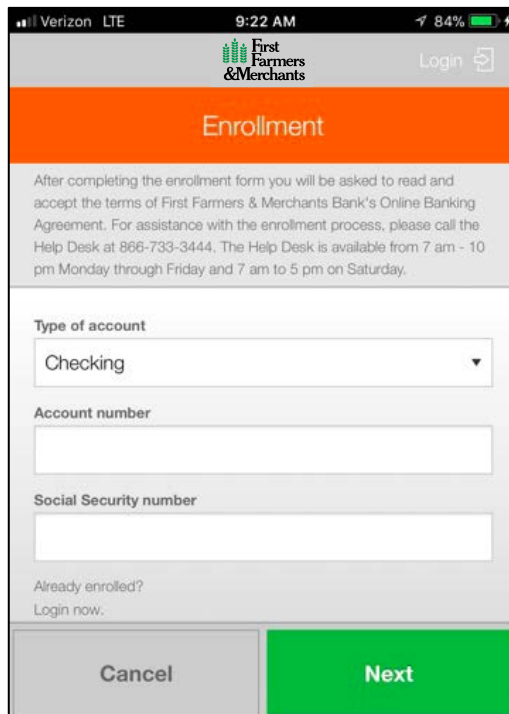
Online Banking Enrollment from a Mobile Device

Below are the steps to enroll for Online Banking and Mobile Banking via the Mobile Banking app. The credentials that you create can be used to log in to both Online Banking and Mobile Banking.

1. Download your bank's app from either the Apple App Store or the Google Play Store. [Click Here](#) for listing of shortcuts to each App Store.
2. Click the link for First Time User? Enroll Now.

The image shows the mobile app interface for First Farmers & Merchants. At the top, the status bar shows 'Verizon LTE', '9:21 AM', and '83%' battery. The app header features the bank's logo and 'Instant Balance' with a dollar sign icon. Below this, there are two input fields: 'Please enter your User ID' and 'Please enter your password'. To the right of the User ID field is a green checkmark icon and the text 'Save ID'. At the bottom, there are two links: 'First Time User? Enroll Now' and 'Forgotten Password?'.

3. Select the type of account you have with First Farmers & Merchants Bank from the drop down menu. Enter the Account Number and your Social Security Number and click Next.

The image shows the mobile app interface for First Farmers & Merchants during the enrollment process. The status bar shows 'Verizon LTE', '9:22 AM', and '84%' battery. The app header features the bank's logo, a 'Login' link with a key icon, and an orange banner with the word 'Enrollment'. Below the banner, there is a paragraph of text: 'After completing the enrollment form you will be asked to read and accept the terms of First Farmers & Merchants Bank's Online Banking Agreement. For assistance with the enrollment process, please call the Help Desk at 866-733-3444. The Help Desk is available from 7 am - 10 pm Monday through Friday and 7 am to 5 pm on Saturday.' Below this text are three input fields: 'Type of account' (a dropdown menu with 'Checking' selected), 'Account number', and 'Social Security number'. At the bottom, there is a link 'Already enrolled? Login now.' and two buttons: 'Cancel' and 'Next'.

4. Fill in the information in all fields. Each field is Required so be sure to enter all of the information. Click Enroll once all information is entered.

The screenshot shows the 'Enrollment' screen of the First Farmers & Merchants mobile app. At the top, the status bar shows 'Verizon LTE', '9:22 AM', and '84%' battery. The app header includes the logo and a 'Login' link. Below the header, a grey bar contains the text: 'Help Desk at 800-733-2444. The Help Desk is available from 7 am - 10 pm Monday through Friday and 7 am to 5 pm on Saturday.' The main form area has several input fields: 'Mother's maiden name', 'Date of birth', 'Security question', 'Security answer', 'Email address', and 'Confirm email address'. Each field is followed by a small 'Required' label. At the bottom, there are two buttons: 'Previous' (grey) and 'Enroll' (green).

5. Read the Online Banking Agreement. Click the "I agree" button to confirm that you have read and agree to the Online Banking Agreement.

The screenshot shows the 'Terms and conditions' screen of the First Farmers & Merchants mobile app. At the top, the status bar shows 'Verizon LTE', '9:48 AM', and '94%' battery. The app header includes the logo and a 'Login' link. Below the header, an orange bar contains the text 'Terms and conditions'. The main content area is titled 'Online Banking Agreement' and contains a paragraph of text describing the user's rights and obligations. Below this, there is a bulleted list of affiliated banks. At the bottom, there is a section titled 'Agreement' with a paragraph of text. At the very bottom, there are two buttons: 'I agree' (green) and 'Decline' (grey).

6. Next, determine the username you will use to log in to Online and Mobile Banking. Set the password based on all of the criteria set forth on the screen.

The screenshot shows the 'Establish credentials' screen of the First Farmers & Merchants mobile app. The status bar at the top indicates 'Verizon LTE', '9:48 AM', and '94%' battery. The app header includes the logo and a 'Login' link. The main heading is 'Establish credentials'. Below it, a sub-header says 'Set up your online banking access by completing the required fields below.' The form contains three input fields: 'Choose a username', 'New password', and 'Confirm password'. The password requirements are listed as: 'Between 12 and 17 characters', 'At least 1 number', 'At least 1 uppercase letter', 'At least 1 lowercase letter', and 'At least 1 special character'. A green 'Continue' button is at the bottom.

7. Finally, set your challenge questions and answers. Once completed, click Continue and you will be redirected to the Mobile Banking login screen.

The screenshot shows the 'Set up challenge questions' screen of the First Farmers & Merchants mobile app. The status bar at the top indicates 'Verizon LTE', '9:49 AM', and '95%' battery. The app header includes the logo and a 'Login' link. The main heading is 'Set up challenge questions'. Below it, a sub-header says 'Please answer the 3 challenge questions below then choose whether or not you would like to be challenged on this device again in the future. ONLY REGISTER PERSONAL DEVICES YOU FREQUENTLY USE AND ARE NOT AVAILABLE FOR PUBLIC USE.' The form contains three challenge questions, each with a dropdown menu and a text input field for the answer: 'First challenge question' (What is your favorite sports team?), 'Second challenge question' (What is your mother's middle name?), and 'Third challenge question' (Who was your favorite teacher?). A green 'Continue' button is at the bottom.