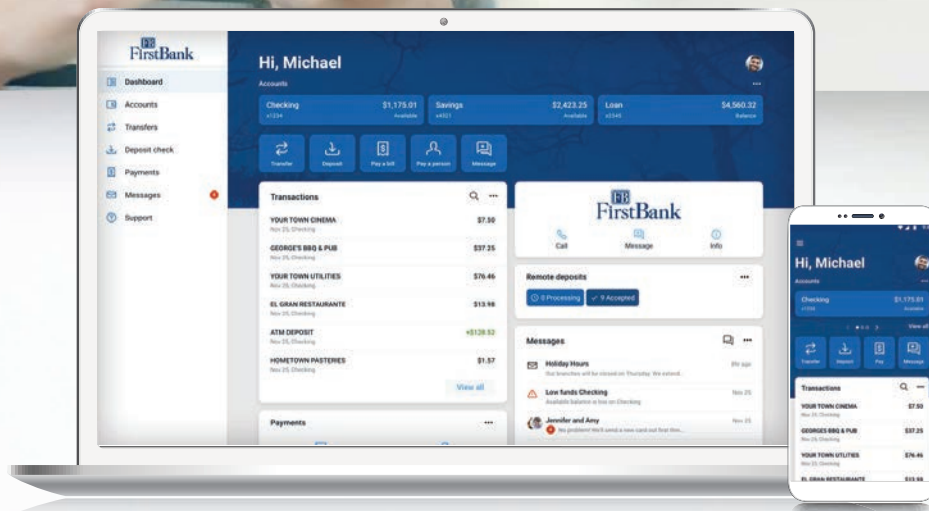




DIGITAL BANKING QUICK GUIDE 2020



Bank on the go, anytime, anywhere with our best in class digital banking solution.





**FIRSTBANK DELIVERS
THE COHESIVE, CONSISTENT
EXPERIENCE; NO MATTER HOW
YOU CHOOSE TO BANK WITH US.**

FirstBank has always delivered a great personal experience inside our branches. Now our Digital Banking platform also gives you a topnotch experience online. Here are just a few key highlights of the next-generation digital banking solution:

Right from the start, you'll see a custom greeting that welcomes you with the personal touch we all love. There's nothing like being called by name even if it's in an app. Plus, you can choose your own avatar or picture to personalize the experience even more with the beautiful Chattanooga, Tennessee skyline as your backdrop.

Our digital banking solution was built with a mobile first functionality, meaning the mobile app offers the same robust and secure performance as online banking. Plus, you can go directly to the app store, download the app, and log in without having to go online first.

You will have just one username and password for both the mobile app and for online banking. Once you log in for the first time from either device, this information is synced across both devices. For mobile, the login is compatible to your phone, allowing you to use Face ID, Thumbprint or Pin capabilities.

While the app and online banking look aren't identical, you will quickly see that they have the same overall design and convenient ways to interact with your accounts digitally.

An easy to use Dashboard can be personalized and customized to how you want to bank from scrolling accounts right at your fingertips to quick action buttons that help you get banking done fast. Both the app and the online experience are easy to maneuver and access the information you need.

You'll notice many functions such as the ability to add your accounts from other financial institutions without having to log into a separate app, customization of account alerts, management of your debit cards as well as many added security features.



To access Online Banking,
go to the login at
[FirstBankOnline.com](https://www.firstbankonline.com).



To access the Mobile App, search
FirstBank Personal from either the
Apple App Store or the Google Play Store.



SAVE THE DATE AND SAVE TIME WITH NEW DIGITAL BANKING.

What You Need To Know



Before October 9

- Make sure you know your existing online banking username (you'll need this to log into mobile or online).
- Not sure what your user name is? Log into online banking before October 9 and select Self Service > User Information. Still not sure? Call your local branch.
- Temporary Password – this will be mailed and emailed to you prior to October 9, so watch your mailbox and inbox!
- Make sure your email and phone are up to date in online banking or call or visit your local branch. We will be sending “need to know” information leading up to October 9th, so make sure you’re “in the know”!
- The last day to schedule a new bill pay transaction or set up new payees in the current system will be Tuesday, October 6th at 5 pm CT. Existing recurring payments will occur as scheduled.

October 9

At midnight October 8th, Franklin Synergy's mobile banking will be completely unavailable. Online banking will be unavailable beginning at 5pm until the morning of October 13.

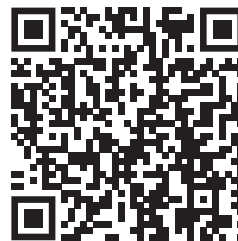
On or after October 13th (beginning at 8 am CT)

FIRST TIME LOGIN: download the new FirstBank Personal Banking app *OR* visit www.FirstBankOnline.com.

You can establish your new log in credentials on either device and the information will sync to the other.

Your current Franklin Synergy accounts will populate into the FirstBank system automatically and be present at log in.

Scan to download for your Apple or Android phone:



Apple App



Google Play

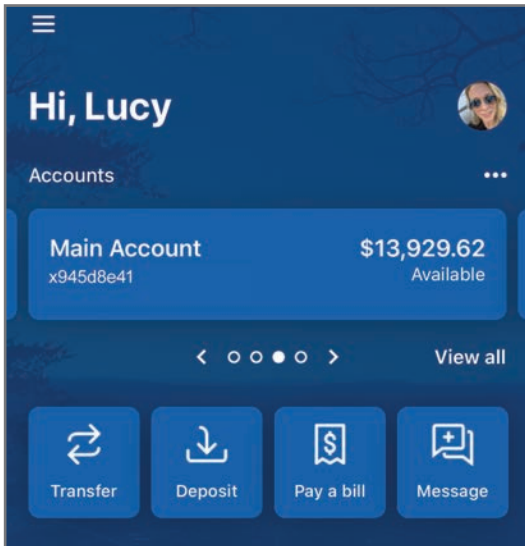
START BY: Enter your existing online banking username and temporary password that you received. Don't know either? Reset your login information by clicking “Forgot.” To reset your information, follow the prompts provided.

Securely verify your login information with Two-Factor Authentication (2FA), sometimes referred to as “Two-Step Verification” by sending yourself a code via text, automated phone call or Authy app.

Great work, you're logged in!

1 MOBILE BANKING APP

Your FirstBank Mobile App dashboard is completely customizable. Tap the “...” in the upper right corner under your picture to connect an account from another institution, organize FirstBank accounts, customize your view, or organize your dashboard. Other app features can be quickly accessed from the Side Menu (look for the hamburger icon or stack of three horizontal lines) in the upper left, or from the Quick Actions beneath your accounts. When you select the Menu in the upper left, underneath the menu you can access Settings where you can update your contact information, access and edit Security Login options and reset your Two-Factor Authentication (2FA).



Accounts

Keep up to date on all your account balances. Quickly flip through your accounts by swiping the balance option left or right. Select View all to view all accounts. You can also change the order in which accounts are listed by selecting “Organize accounts” at the bottom of your account list. Then use the hamburger toggle to organize your accounts.

Quick Actions

Under your scrolling account list there are Quick Actions you can take including Transfer, Deposit, Pay a Bill, Message and Transactions.

Account Details

From the Dashboard, tap any account to see name of account and balance, quick action options and account details beneath.

Card Management

From your Dashboard screen, you can turn your debit card on or off, report it lost or stolen, or activate your new card.

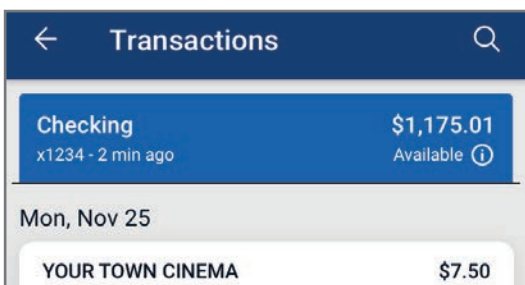
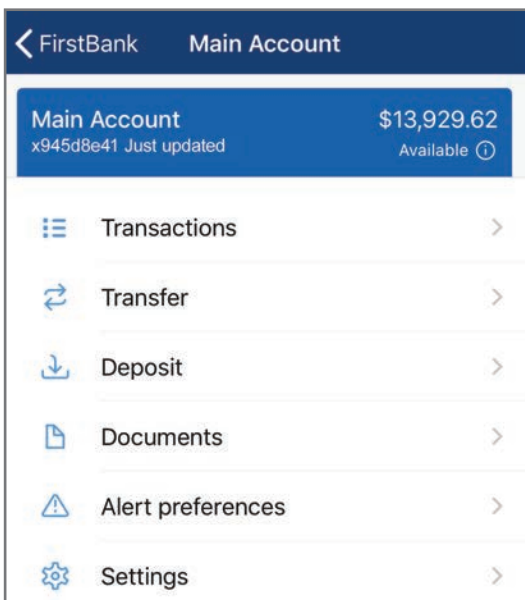
Organize Dashboard

At the bottom of your Dashboard, you can select Organize Dashboard to drag and drop to reorder.

Transactions

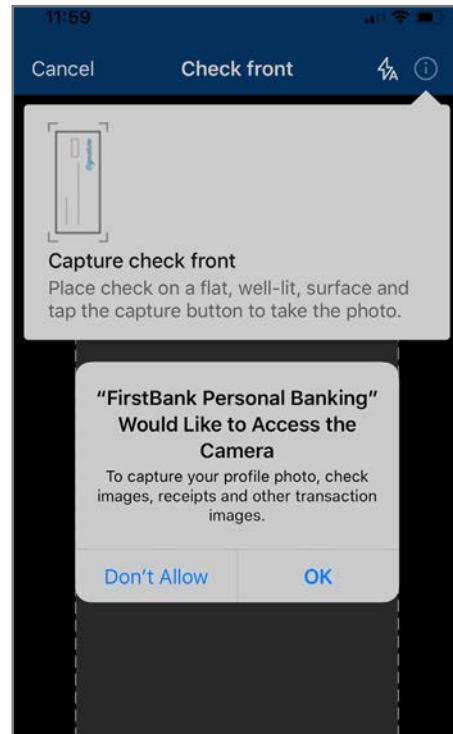
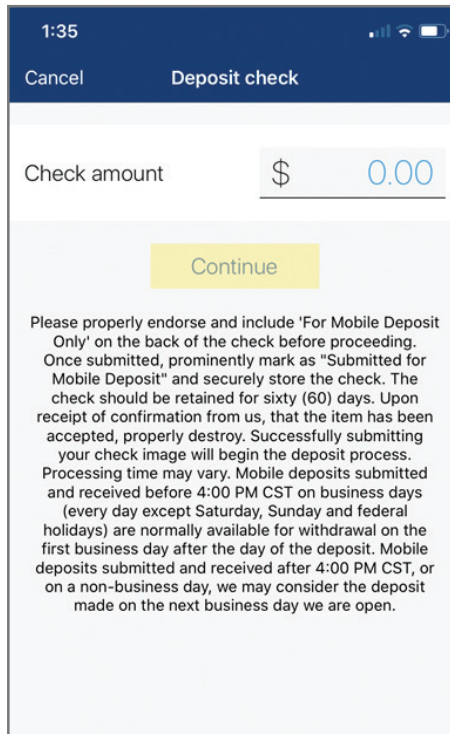
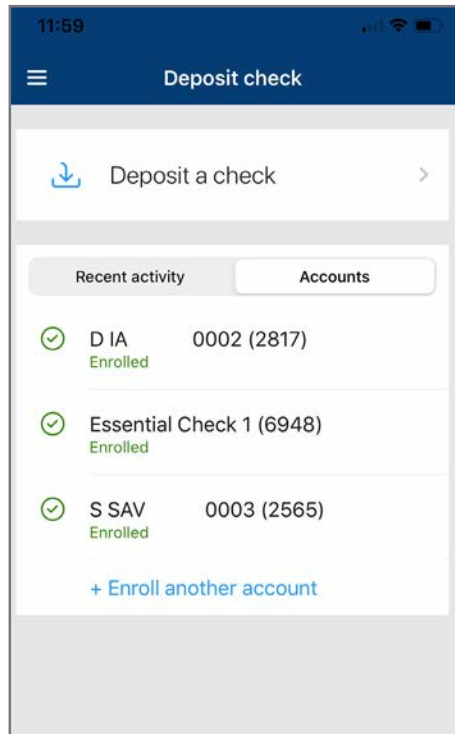
From the Dashboard, Transactions allows you to view transactions across all of your accounts in a single convenient list. If you prefer to view transactions one account at a time, use the Transactions link under Accounts.

Click the magnifying glass in the upper right to search for a specific transaction. Select any posted transaction to add a tag, note, or attach an image.



Mobile Deposit

Check out our Mobile Deposit feature! It's easy to get checks in the bank without having to go to the bank! Below you will see just the first three steps.



FREQUENTLY USED MOBILE FEATURES

Add or remove accounts from dashboard view: Menu > Select your name at the bottom (in some cases, My Profile) > Settings > FirstBank > Show in App/Show balance and activity.

Rename accounts: Menu > Select your name at the bottom (in some cases, My Profile) > Settings > FirstBank > Rename.

Debit Card Controls: From the Card management option on the dashboard or from the Accounts option on the dashboard > press the account name > Card management.

Alerts: Select the Account on the dashboard and then select Alert Preferences or Menu > My Profile > Settings > FirstBank > Alert preferences.

eStatements: From the Accounts option on the dashboard > Press the account name > Documents.

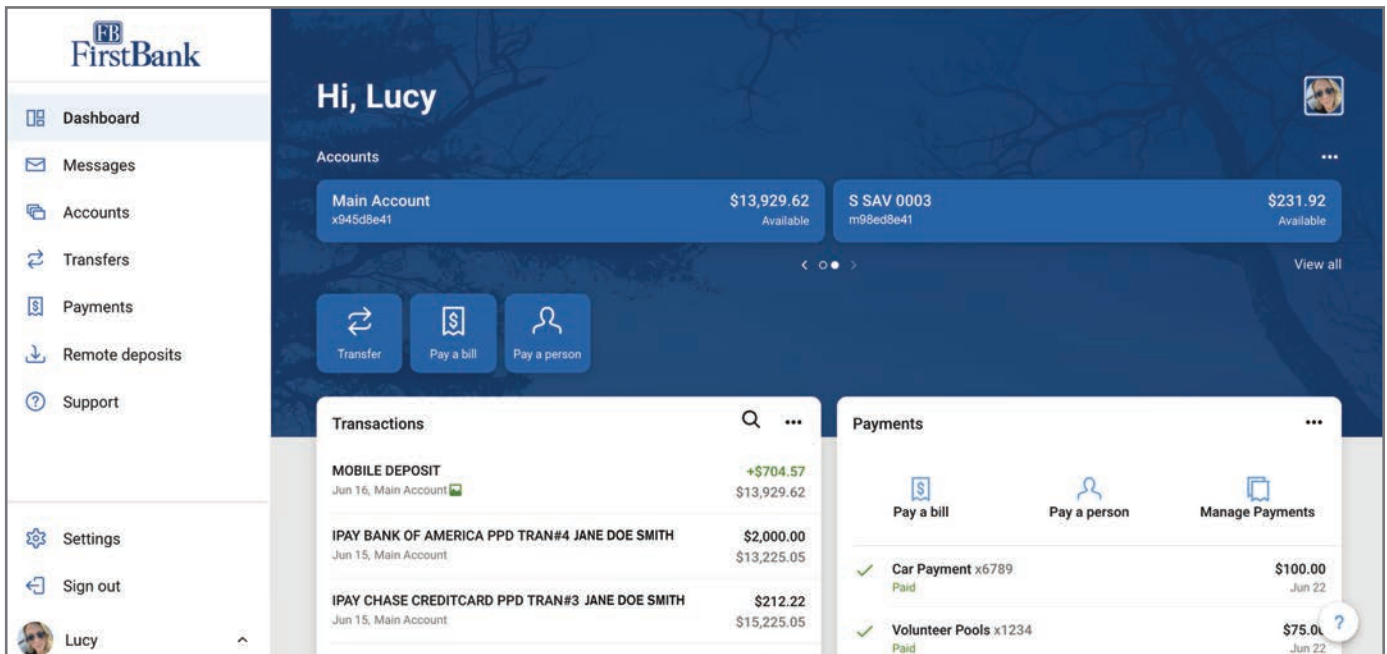
Change username, password, passcode, Face ID, or Authentication phone number: Menu > Select Your Name > Settings > Security.

Add your picture: Menu > Select your name > Settings > Select your name > Click the pencil next to the image.

Edit your contact info: Menu > Select your name > Settings > Select your name > Edit address, email and phone numbers. It is important to keep this information up to date.

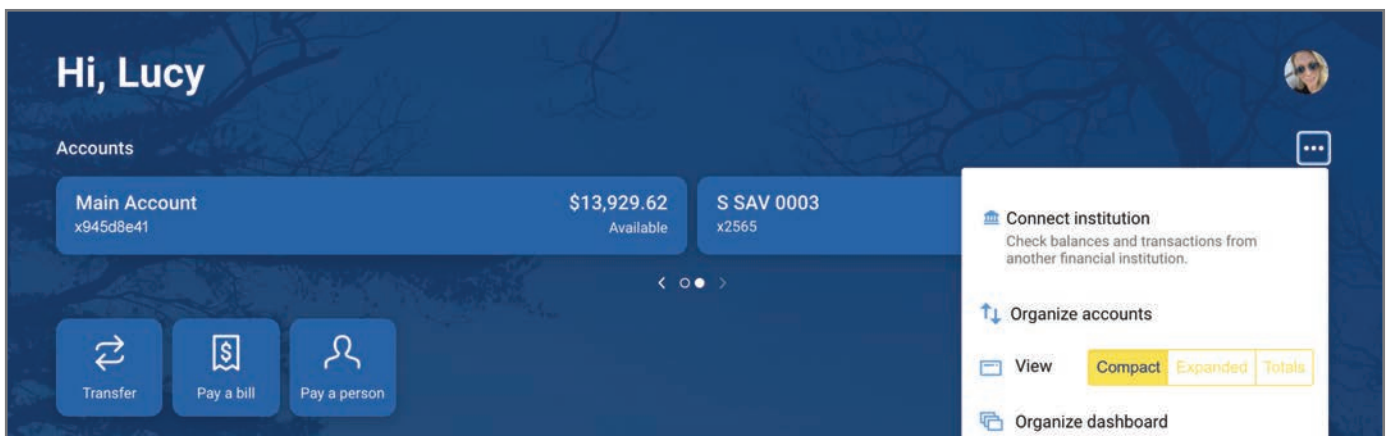
Travel Notices: Menu > Select Your Name > Travel notices.

2 ONLINE BANKING



Your FirstBank Online Banking Dashboard is completely customizable. If you tap on your profile pic or avatar on the right, you can access your Profile, Support, Settings and Sign Out. At a glance you will be able to see your Accounts, Transactions, Messages and more. Other features can be quickly accessed from the Side Menu or from the Quick Actions beneath your accounts. Since the new FirstBank Digital Solution is one platform, any banking information you add or tasks you complete from within online banking automatically sync to your mobile app.

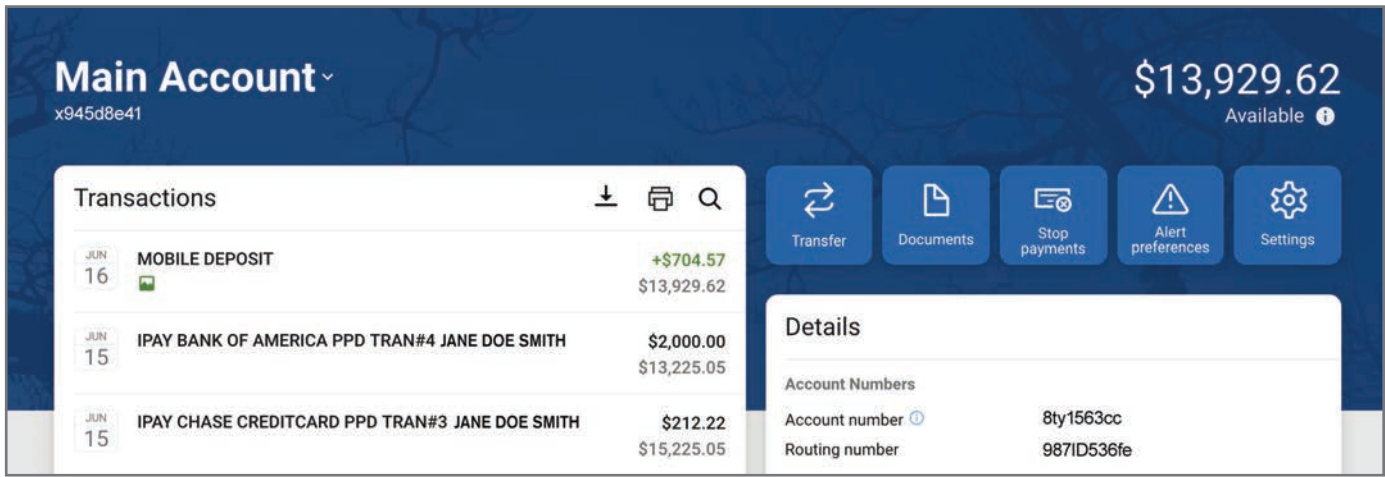
At the bottom of your left hand menu, when you tap Settings, you will see User Management where you can edit your profile, security settings, FirstBank account settings and add accounts from other financial institutions.



Accounts

From your Dashboard, accounts are scrollable from left to right.

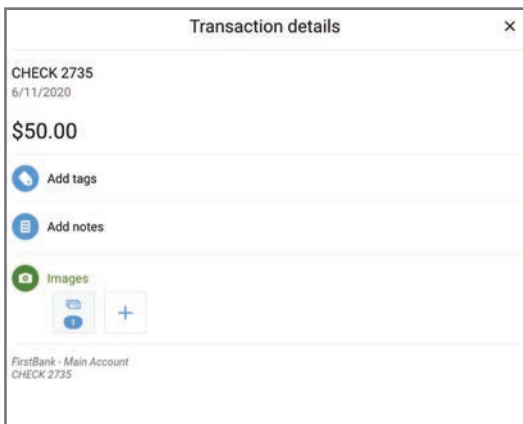
- Add accounts from other financial institutions by selecting the “...” in the upper right corner of the Dashboard under your avatar or profile picture. Note: your FirstBank accounts will be automatically added to your digital solution so there is no need to add them.
- Change the order in which accounts are listed by selecting the “...” in the upper right corner of the Dashboard and then select Organize Accounts.



Choose any account from Accounts to see transactions, account details and other Quick Action buttons at your fingertips.

Transactions

- Download transactions by clicking the down arrow next to the printer and magnifying glass in the right corner of the Transactions list.
- Search for transactions by clicking the magnifying glass in the upper right of the Transactions list.



Transactions Details

Select any posted transaction to add a tag, note, attach an image, or to ask us about this transaction.

eStatements

Access your eStatements from the Documents link. You will need to enroll your accounts when first selecting Documents.

Alert Preferences

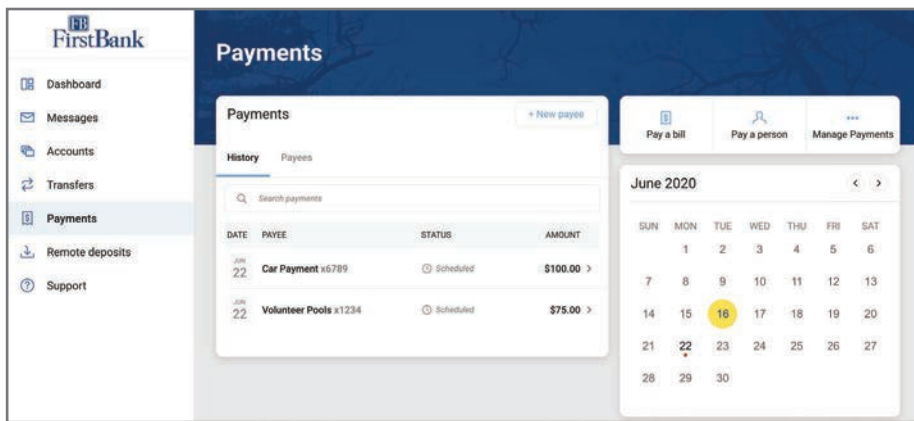
Set balance or transaction alerts.

Settings

Under Settings, you can customize your account views, manage your debit cards under Card Management, rename accounts.

Move Money

- Move money between FirstBank accounts with the Transfers option. Note: in late 2020, we will add External Transfers allowing you to transfer funds between FirstBank and accounts at other institutions.
- Quickly pay bills, add payees, or pay a person from the Pay a Bill option or the Payments tab.
- Select Payments to access comprehensive iPay and bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history.



Messages

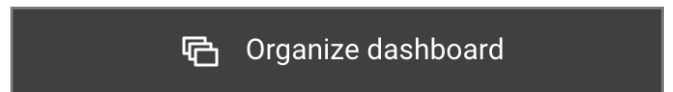
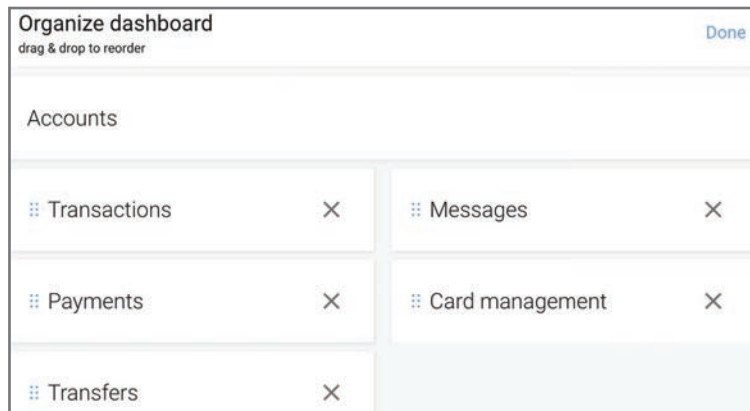
View alerts and messages from FirstBank.

All Activity

From your dashboard, click See more after Transactions to view transactions across all of your accounts in a single convenient list.

Card Manager

Turn your debit card on or off, report it lost or stolen, or activate your new card.



At the Bottom of your Dashboard, you can tap Organize dashboard. From there you can drag and drop to reorder and customize your Dashboard.

FREQUENTLY USED ONLINE FEATURES

eStatements:

Choose an account from the dashboard > Documents.

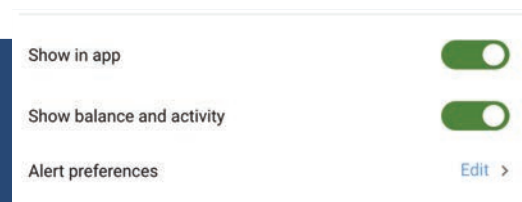
Settings: From your Dashboard, click on your image in the upper right corner or select your name located at the bottom of the Menu bar.

Add your picture: Settings > Profile > Click the pencil next to the round image.



Update your email or phone number: Settings > Profile > Click edit next to the information you wish to change.

Change your username, password, or authentication phone number: Settings > Security.



Add or remove accounts from dashboard view: Settings > FirstBank > Show in App / Show balance and activity.

Rename accounts: Settings > FirstBank > Rename.

Alerts: Settings > FirstBank.

Support: Easy to find contact information to call us or send an email. Menu > Support

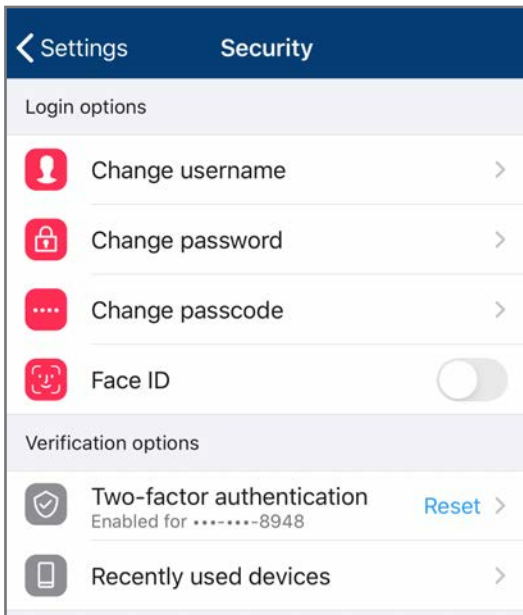
3 SELF RESET

If you should get locked out of your digital banking tools, you can always contact us at 833-407-0500 or your local branch for a reset. You can also self-service your account reset before you are locked out.

READY. RESET. GO.

Forgot your username or password? Reset your login information by clicking “Forgot.” To reset your information, follow the prompts provided.

Securely verify your login information with Two-Factor Authentication (2FA), sometimes referred to as “Two-Step Verification” by sending yourself a code via text, automated phone call or Authy app.



You can also change your username, password or authentication phone number: Settings > Security.



QUESTIONS?

Go to:
[FirstBankOnline.com/FSBMerger](https://www.firstbankonline.com/FSBMerger)
to view tutorial videos.

Or call:
Your local branch or 833-407-0500.

