

Merchants and Farmers Bank Online Banking Service Access

Log onto www.mfbanknet.com and follow the steps listed below:

1. Click on Online Banking (Top of page) **Personal**. Business customers should contact the New Accounts Department to set-up for Online Banking services.
2. Individuals - Select **First Time Users** (below Access ID)
Customers will select Login (below Access ID) after initial set-up is complete to login into Online Banking by entering their Access ID, password and answering security question(s). ALWAYS verify the site's identity and security by looking for the green website address bar for Fiserv. Your accounts will be protected through advanced device forensics that seamlessly authenticate your computer and various devices. Contact the bank as soon as possible if any of your selected information is different.
3. First time access:
 - a. First Page: Complete First Time User information Screen
 - b. Next page: Enter Access ID and Password (Customer selects their own Access ID minimum of six characters – may be all alpha, all numeric or combination. Password minimum of at least 6 alpha and 2 numeric characters)
 - c. Next page: Security Page – You may be required to answer security question(s) when not using your personal home computer.
4. Next page- Bank accounts will appear.
 - a. You may view transactions on your accounts by selecting the account and select the Transaction Button or view your statement by selecting the Document Button. **Online Banking statement history is retained for 18 months.**
 - b. Make transfers between accounts by selecting Express Transfer Button.
 - c. Pay bills online by selecting the Bill Pay button.
 - d. Download transactions to your PC by selecting the Transaction Button. Select the Export file (Microsoft Money or Intuit/QuickBooks/Quicken or CSV file for excel spreadsheet).
 - e. e-Statements – Select the Documents Button and select e-Statements. You may view or print your statement(s) and transactions, if applicable. **Online Banking e-Statement history is retained for 24 months.**
5. Set up for **BillPay** – Select the Bill Pay button and follow instructions – EASY set-up, EASY payments and **FREE** if used every month at least once, otherwise a \$4.95 inactive bill pay fee is assessed. **PopMoney** included with BillPay – Easy way to send or receive money.
6. Sign up for **Message Alerts** for email or text messages to be sent to you. Alerts available for transactions posting, NSF and low balance, plus more. Check it out!
7. **e-Statements** available too...Select during first time set-up for Online Banking or by selecting the “Change Option” button under your Online Banking page.
8. **Mobile Banking** – Now available. Sign-up by selecting “Change Option” button and click on Mobile Banking to get started. Download TouchBanking APP and enter code: **GoMobile1095**.
9. **Mobile Deposit** – (coming August 2015) you can deposit checks into your deposit account using your smartphone. (.50 fee will apply to each deposit) Service is available after bank approval for Personal Online Banking/Mobile Banking customers. Call bank for setup of service.
10. Call New Accounts Dept at 870-382-4311 if you have questions with Merchants and Farmers' Online Banking, Bill Pay, e-Statements, Mobile Banking and/or Mobile Deposit.
11. See **Information Security Customer Awareness** on back:

Protect Your Identity

Learn about Identity Theft under www.ftc.gov or www.fdic.gov/consumers/theft/index.html or View Online Education under www.mfbanknet.com
How to spot Phishing and other email scams
Update anti-virus and anti-spyware software on your PC
Keep your computer operating system up to date and firewall turned on

Online Bill Pay

Schedule Payments Up to 60 Days in Advance
Less Expensive than Buying Checks, Stamps and Envelopes...
REMEMBER: cost of stamps is going up...up...up.
Avoid Unintentional Late Fees
Simplified Statement Reconciliation

INFORMATION SECURITY CUSTOMER AWARENESS

Merchants and Farmers Bank understands that security of your personal and account information is important to you. We are providing the following security awareness information to show ways we help protect your online banking account(s) and transactional information.

Listed below are controls implemented to authenticate your identity when you access these services and to protect your information:

- Access ID and Passwords are required to access accounts through Online Banking and Bill Payment Services.
- You may be required to answer a personal security question to help verify your identity if you log into your account from a different PC than your home computer.
- You should always verify the site's identity and security by looking for the green website address bar for Fiserv, the software company we use for online banking. Your accounts are protected through advanced device forensics that seamlessly authenticate your computer and various devices. Contact the bank as soon as possible if any of your selected information is different.
- Accounts are locked after 3 invalid log on attempts. Resetting your password may be requested by telephone if we can verify your identity. Otherwise you are required to come into the bank with proper ID to reset your password.
- Merchants and Farmers Bank Online Banking will sign off automatically after 20 minutes of inactivity. Bill Payment automatically signs off after 15 minutes of inactivity.
- Merchants and Farmers Online Banking allow you access to view your accounts and transaction history, transfer funds between your owner authorized accounts, pay bills (if signed up for online bill payment) and receive text and email alerts.
- Unused Online Banking accounts are deleted after 180 days of inactivity.
- All information transferred through Online Banking uses 128-bit encryption.
- Merchants and Farmers Bank website uses firewalls to protect your information.

Mobile Banking

- You can sign up for mobile banking by logging into your Online Banking and selecting the "Change Button". Select Mobile Banking and follow the instructions or by calling the bank at the telephone number listed below.
- You download the "TouchBanking" app to use Merchants and Farmers Bank mobile banking.
- We use the same security precautions for mobile banking as for online banking: a) multi layers security and authentication, b) 128-bit encryption, and c) password.
- Mobile Banking will automatically sign-off after 5 minutes.

Tips for Mobile Banking

- Just like you would not leave your Checkbook laying around unattended, DO NOT leave your phone unattended.
- Set-up your phone for a password and set-up your phone to auto lock after a few minutes.
- The bank will NEVER request your personal, or account information or other sensitive information by email.

Limitation of Liability for Online Banking Services

You can help safeguard your account information by protecting your Access ID and Password. Do not share these with anyone. Notify us immediately at the address and telephone number below if you believe that your Access ID and Password has been lost or stolen or that someone has used them without your permission. Contacting us by phone immediately (within 2 business days) is the best way of reducing your possible losses. Remember you have 60 days after you receive your account statement to report unauthorized transactions and keep your liability to a minimum.

Important Tips and Reminders

Merchants and Farmers Bank and companies we do business with will **NOT** ask you to submit personal, or account information, or your online banking credentials via the telephone or by email. If you ever receive a telephone call or email appearing to be from Merchants and Farmers Bank or a company asking for personal, or account information, or your online banking credentials (Access ID, Password, or PIN), do not respond to the caller or email. Please notify the bank's customer service or bookkeeping departments immediately at (870) 382-4311 of any suspicious account activity or security related events.

Protect Yourself...The number one rule when dealing with fraudulent telephone callers or email schemes is do NOT give out your account and/or personal information and NEVER click on a link in an email you are unsure of. You may find other tips by going to Merchants and Farmers Bank website at www.mfbanknet.com and clicking the Online Education button.

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