



## NETTELLER INTERNET BANKING IMPORTANT INFORMATION

Thank you for choosing Falcon National Bank as your financial provider. Falcon National Bank offers a complete banking solution and several different ways to access your money. In addition to 24-Hour Express Telephone Banking, Falcon National Bank is proud to offer Online Internet Banking Service. Please follow the instructions below to ensure the proper use of the Online Internet product.

1. Falcon National Bank's Online service can be accessed through our Web site at [www.falconnational.com](http://www.falconnational.com)
2. The bank's logo will appear at the top of the screen. Please take the opportunity to test your browser, to enter this application you must be at a 128-bit encryption level. You may have to download a higher encryption level.
3. Ensure that your cursor is located in field prompting for your ID. Your individual ID is \_\_\_\_\_. After entering your ID, tab down to the Password field and enter the last four digits of your Social Security Number. Click on the "LOGIN" button.
4. The first time you access FNB Online Banking; you will immediately be prompted to change your Password. Your new password can be from six to eight characters long, a combination of alpha/numeric is required. It is important to note that your password will be the most secure if you have the password as long as possible. When using letters they are case sensitive. Type in your new Password, tab over and reenter your new password. Your password can be changed at anytime (but every 90 days will be required) by selecting management from the dropdown box in the upper left hand corner or clicking on management on the bottom of the page.
5. Account numbers will not be displayed Online, instead, you will see the account type i.e. Falcon Now Checking, you will have the option to change to a "pseudo" name for each of your accounts.
6. FNB Online Banking uses multi-factor authentication. Users will be required to set up challenge questions to accommodate this secure method of entry.
7. Depending on the type of account, from the dropdown box next to your balances, you can select options:
  - View account information
  - View current transactions –These are transactions since your last statement.
  - View range of transactions –These are transactions within a specific date range.
  - View list of scheduled transfers –This will display a list of transfers that were setup within bank or that you have specified through Online Banking.
  - Enter stop payment – Stop payments can be placed Online for a fee.

- Transfer funds from – This option will allow you to transfer funds from this account to another of your accounts held at this bank.
8. Confirmation Number; A confirmation number will be assigned to each Online funds transfer at the time you submit the request. You are encouraged to document the number provided for future reference.
  9. Stop Payments; You may initiate a stop-payment request through “Falcon Online Banking” only for paper checks you have written (non-electronic). Stop payment requests after 3:00 pm CST are processed at 9:00 a.m CST on the Business Day following the date the stop payment has been requested. To be effective, this type of stop-payment request should precisely identify the name of the payee, the check number, the amount, and the date of the check. You must also print the stop payment confirmation and sign and mail it to Falcon National Bank, 183 Cedar Drive, Foley MN 56329. We may honor your order when made online, but must receive your written confirmation within 14 days or it will automatically delete from the system and the stop will no longer be in place. You will incur stop-payment charges as disclosed in the current fee schedule for the applicable account when the stop payment is originally placed.