

Mobile Banking Q&A

Why use Mobile Banking?

Now you get all the benefits of banking with your local community bank while also getting the convenience of the latest technology. We know if you try our new service you will really enjoy having your banking information right at your fingertips.

How do I get Mobile Banking?

If you do not have Online Banking, please send us an email or stop in at any one of locations for an agreement and application. We will have you ready to go in no time.

If you signed up for Online Banking, but have not used it in a while and may not know how to get in anymore, you can call us at 815-478-4611 or stop in at any location and we will make sure can use it again.

If you are already using Online Banking or were just established in Online Banking – log into Online Banking and select the Options tab, and then the Mobile Banking sub tab. Enter your mobile phone number, wireless provider, and select the accounts you wish to access in Mobile Banking.



Mobile Web Settings ?

Enable web access for your mobile device

Receive Text Message Alerts Yes ** Standard wireless carrier charges apply **

Mobile Phone Number 815 555 0100

Select your wireless provider [Dropdown]

Select the accounts you want to access from your mobile device

Checking Savings Escrow Investment Checking

*Please review our Mobile Disclosure for important information. A copy can also be viewed from the downloads area of our website, www.fbmanhattan.com .

If you have an Apple or Android phone, you can download our app. For all other smartphones, you can access Mobile Banking by typing in www.FBMMobile.com in your mobile browser.

Is this service safe for me to use?

We strive to assure our systems are secure. We have established layers of security which include expiring passwords, encryption methods and personal images. We add features only after they have been thoroughly tested and certified. We also ask that you, our customers, use care when using our systems, making sure to log off each time, not sharing passwords or give out information regarding your accounts. We also ask that you carefully protect the devices that use our services and report any unusual activity as quickly as possible. Together we can keep our systems safe.

Can I use Mobile Banking with my Apple iPad or Android Tablet?

Yes, we have an iPad solution available for download in the app store.

My password has expired and I can't get into Mobile Banking?

For security reasons, whenever your password expires or if you call us to have your password reset, you should access Online Banking through your personal computer and make your password changes as instructed. There are additional security features using this method and it provides more protection for your account information.

Now that I have Mobile Banking, how can I make deposits through the service?

The Deposit service is an optional feature and available only through our app. We need to set up a few things for you, such as which account numbers you want to use. If you would like to use this feature, please email us at csr@fnbmanhattan.com, go to our website at www.fnbmanhattan.com and click contact us, or call us at 815-478-4611. We will ask you a few questions and give you a few pointers so you are comfortable using the service.

How should I endorse my check?

Please endorse each check "For Mobile Deposit Only First Bank of Manhattan" followed by your account number and your signature.

How do I get a quality picture of the check I want to deposit?

These steps should help,

1. Make sure you are in a location that has a strong cellular signal.
2. Place the check on a well-lit surface free of any clutter.
3. The background should contrast with the check color.
4. Center the entire check within the screen.
5. Try to be directly over the check so it is not on an angle.
6. Take the picture.
7. You will be asked if you want to use the picture or try it again.
8. Our software will do a quick test to see if the picture is good.
9. For security reasons, photos of checks are not stored on your phone.

I made a deposit but it does not show up in my balance?

Most times when you make a deposit and do a transaction during the day, the item will show up on your account history as a temporary or memo transaction. These transactions will actually post to your account during our nightly processing. For mobile deposits, the transaction will not be shown as a temporary memo transaction on the same day. They will however, be in your account history to use on the morning of the next business day.

Can I get my eStatement or copies of my checks on Mobile Banking?

No, you cannot get statements or view checks through this service. You will need to use Online Banking for those features.

Can I transfer to an account at another bank?

Yes – First Bank of Manhattan offers Bank-to-Bank transfers. This **FREE** service allows you to transfer funds via ACH (Automated Clearing House) between your linked personal deposit accounts at FBM and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at FBM. An outbound transfer moves funds from an account at FBM to an account outside of FBM. Users of this service will need to enroll each of their non-FBM accounts that they wish to use for this Service. All accounts requested to be used as part of this Service will be verified in accordance with Bank procedures. The verification process must be completed by the user prior to using the Service.