Online Banking Upgrade

MODERN AND RESPONSIVE

First United Bank & Trust's Personal Online Banking has a sleek, updated interface that works on your desktop, laptop, tablet, or cell phone with a standard browser — giving you freedom to do your banking wherever and whenever. In addition, your existing mobile app. continues to be available and provides your optimal experience for banking on a mobile device.

LOGIN AND AUTHENTICATION

You will continue to access the site using the existing URL address and we're using your existing ID and password and authentication technology to continue to keep your online sessions safe and secure. Additionally, IDs are no longer case sensitive, and you may be prompted to update your ID on your initial login attempt to the new site. Also, if you login from a device or location that is not recognized then you may be required to confirm your identity through a one-time PIN code.

UPDATED MENUS

Menu names have been updated to navigate to the features you commonly use such as Accounts, Move Money, Documents, Secure Messaging, and Self-Service.

ACCOUNTS OVERVIEW

The Account Overview page is the first page you'll see after signing on to Personal Online Banking. This page offers distinct formats designed to give you the best view of your accounts.

Card/Tile View

Each account is presented as a card/tile that includes balance information with links to related tasks at the bottom of the card/tile.

You can change to the list view by clicking the list view icon .
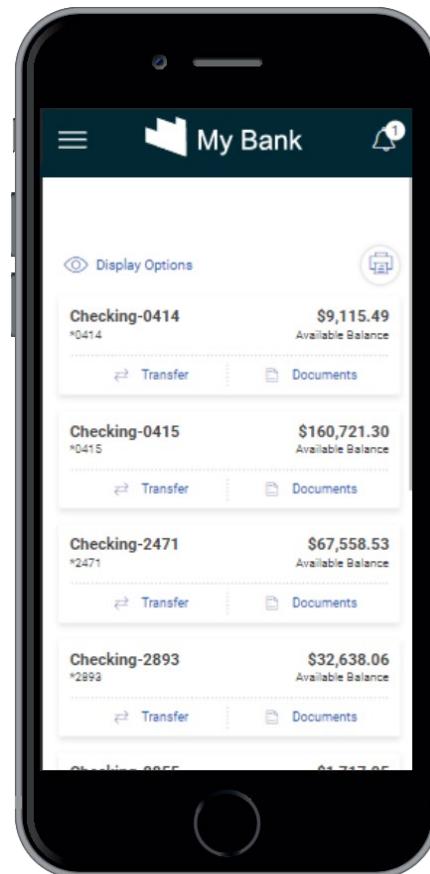
List View

Each account is presented as a row in a table that includes balance information with links to related tasks on the right end of the row.

You can change to the card view by clicking the card view icon ⊞.

DOCUMENT DELIVERY

Choose your statement delivery preferences through the **Delivery Settings** tab on the Documents page.
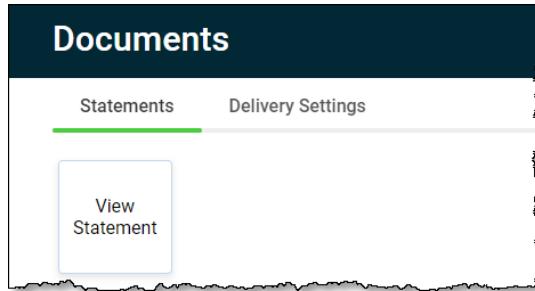
DOWNLOAD REQUESTS

Under the **Accounts - Reports Menu** is where you will request downloads and reports. Now your download requests can be for an unlimited amount of transaction history without constraints on the number of completed transactions or activity period (for example you can request an entire tax year). Additionally, you're your download requests that retrieve large sets of activity data will automatically process in the background and allow you to receive an optional email alert when the download file is ready to be accessed while you continue to use other features throughout the site.

MOVE MONEY

The **Move Money** menu is where you will make internal and external transfers, pay bills, or pay other people.

Transfer

Select the **Transfer** link to make an internal or external transfer between your accounts. Add new external bank accounts to transfer money with and to view your prior transfer activity.
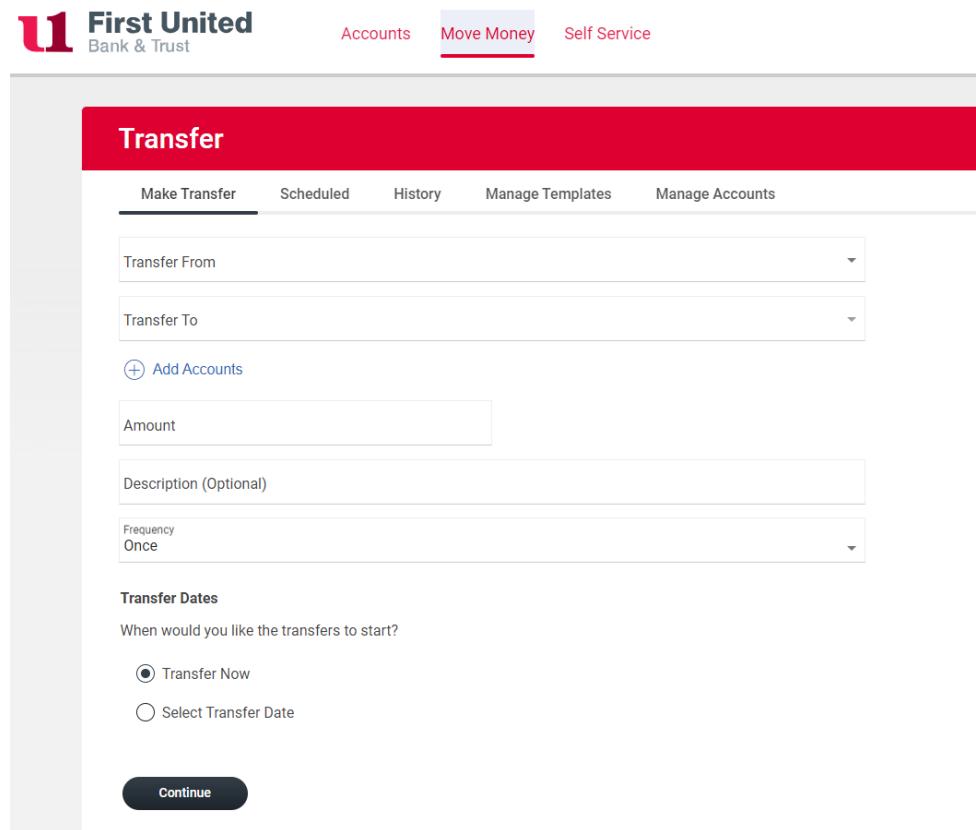
Loan Payment

If you have loans with our institution, then use the **Loan Payment** link to draw on a loan or to make a payment to a loan.

Retail Bill Pay

To pay bills, add new payees and see prior bill payment activity then select the **Retail Bill Pay link**. As part of migrating, the existing payees and payments you had set up will port over to the new banking experience.

SELF SERVICE

SELF ADMINISTRATION

Self Administration is where you will manage your password, email, telephone numbers, and username.
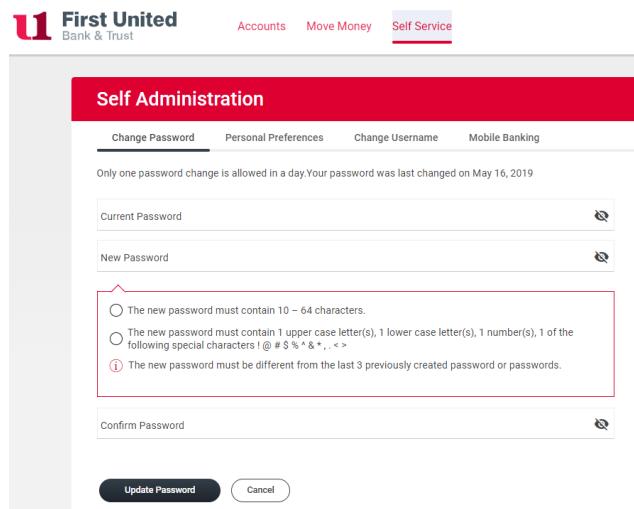
ALERTS

Your contact information and alert quiet time can be viewed and changed through the **Show Contact Information** link at the top of the page. Conversely, the information can be hidden by clicking the **Hide Contact Information** link. A **Yes/No** slide button allows you to easily subscribe to or unsubscribe from certain alerts.
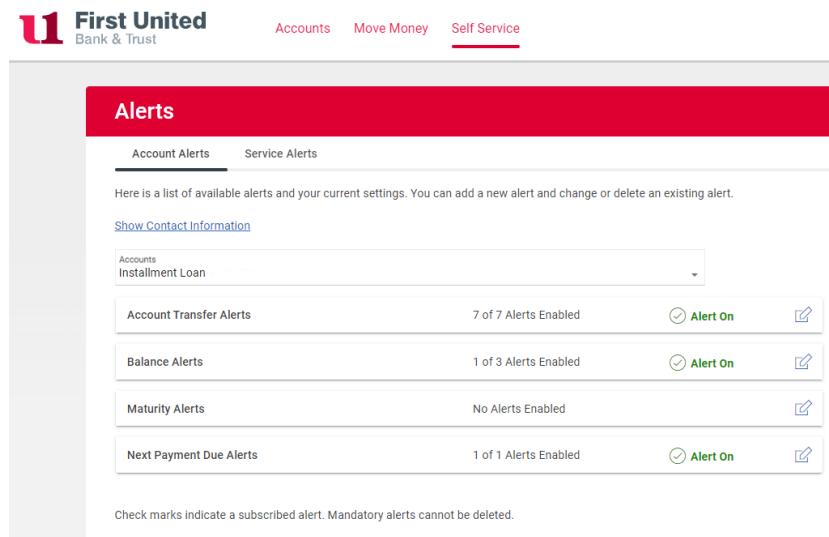
Account Maintenance

Use **Account Maintenance** to add or update the nicknames you use on your accounts. Additionally, if you want to control the display of an account use the **Hide/Show** tab to mark accounts to hide.
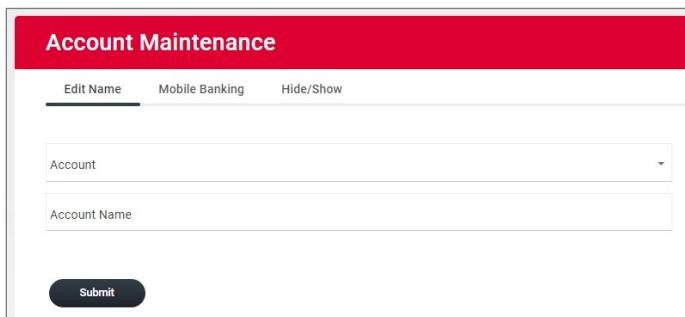

SECURE MESSAGING

The **Secure Messaging** page is comprised of the following tabs: **Compose**, **Incoming**, **Sent**, **Contact Information**, **Archived**, and **Service Requests**.

Use **Compose** to reach out to us about any of your Personal Online Banking questions or concerns. Use **Incoming** to view any of the messages we've sent to you. Use **Sent** to view any of the messages you've sent to us. The Archived tab includes any of the messages from us that you've chosen to keep.
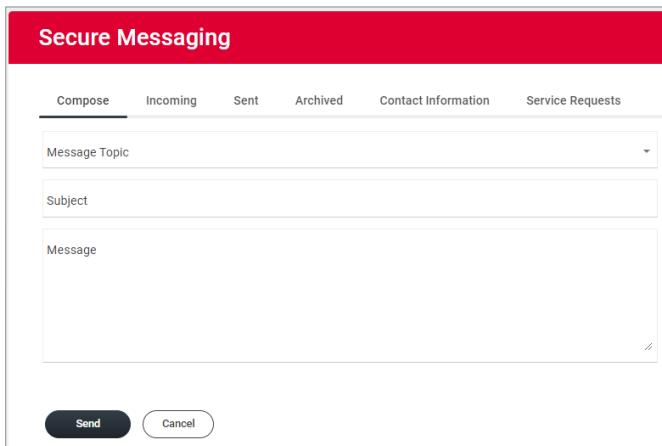
The **Contact Information** tab is where you will find our contact information.

Service Requests tab is where you will go to access forms for requesting actions like changing your address, ordering checks, requesting statement copies, or requesting a replacement debit (Note: there may be a fee assessed for a replacement).

CONTACT INFORMATION

If you have any questions or concerns about this upgrade to your Personal Online Banking experience, please contact our Customer Service Center at 1-888-692-2654.