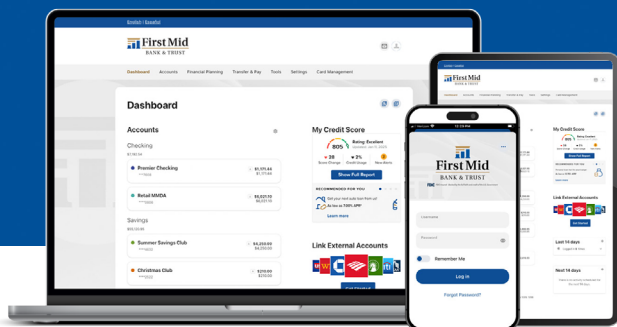




Personal Online & Mobile Banking User Guide



Published by Murphy & Company, Inc.
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St. Louis, MO 63021
www.mcompany.com

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Getting Started

Welcome to online and mobile banking. Whether you are at home or at the office using a mobile phone, tablet, or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Mobile and Online Banking process. If you have additional questions, please contact us on our website or by calling at 877-888-5629.

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Getting Started

New User Enrollment

If you're new to online and mobile banking, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

Step 1: Login Screen

First Mid
BANK & TRUST

Username
a

Password
•

☐ Remember Me

Log in

[Forgot Username or Password?](#)

1 Enroll in Personal Online Banking

Step 2: Selection Screen

I Want To

Enroll in Personal Online Banking
Select this if you have a personal account

Enroll in Personal Online Banking without SSN
Select this if you have a personal account but no Social Security Number

2

Step 3: Disclosure Screen

Step 1 of 6

Disclosure
Manage your First Mid Bank & Trust accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register. Please accept the disclosure to continue the registration process.

I have read and agree to First Mid's Online and Mobile Banking Agreement and Disclosures which can be found here: <https://www.firstmid.com/online-mobile-disclosure/>

☒ I Agree

3 Continue

Go to firstmid.com.

1. Click the **Enroll in Personal Online Banking** button.
2. Choose **'Register for Personal Online Banking'** or **'Register for Personal Online without SSN'**.
3. Review and accept Online Banking Agreement and click the **Continue** button.

Confirm Your Identity

The following information is used to verify you have an account with First Mid Bank & Trust and that you are the owner of the account. We match your answers against our records.

First Name
Test

Last Name
Testcase

Email
email@email.com

ZIP Code
61108

SSN/TaxID

Birth Date
01/01/1975

4 Continue

Create Username

Create a unique, alphanumeric username between 8 and 40 characters in length.

Username

Create Username **5**

Create Password

Your password must be at least 8 characters long and contain at least one uppercase letter and one number.

Password

Confirm Password

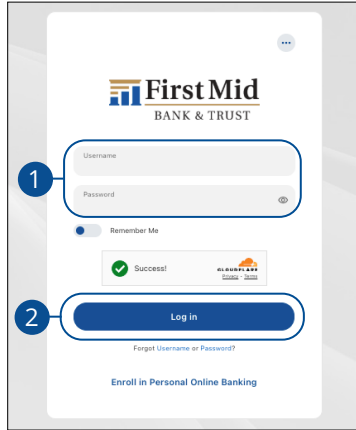
6 Create Password

4. Confirm your identity with the required information, and click the **Continue** button.
5. Create a Username and click the **Create Username** button.
6. Create a Password and Confirm Password in the provided fields, then click the **Create Password** button.
7. The Dashboard will appear.

Getting Started

Logging In


After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging in on a device you have not previously registered, you need to request a verification code.

A screenshot of the First Mid Bank & Trust login interface. The screen is white with a blue header bar. The bank's logo, "First Mid BANK & TRUST", is at the top. Below the logo are two input fields: "Username" and "Password". A blue circle with the number "1" points to the "Username" field. Below the password field is a "Remember Me" checkbox. A green checkmark icon and the word "Success!" are displayed. A blue circle with the number "2" points to a large blue "Log in" button. Below the button are links for "Forgot Username or Password?" and "Enroll in Personal Online Banking".

1. Enter your username and password.
2. Click the **Log In** button.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click the  icon in the upper right corner of the screen.
2. Click the **Log Out** button.
3. Close your web browser.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password or lock yourself out due to invalid password attempts, you can easily reestablish a new one from the First Mid Home page—no need to call us!

Username

Password

☐ Remember Me

☒ Success!

Log In

1 Forgot Username or Password?

Enroll in Personal Online Banking

Step 2 of 4

Verify Your Identity

The following information is required to verify your identity and confirm ownership of your account. We will match your responses with our records. If you have an SSN/TIN, please provide your username, SSN, and date of birth. If you do not have an SSN/TIN, please provide your username, account number, and date of birth.

Username

Social Security Number

Date Of Birth
mm/dd/yyyy

Account Number

3 Continue

Password reset method

☐ Email
A one-time code will be sent to your email address.

☐ Voice Call
You will get a call that reads a one-time code to you.

Continue

Verification code

A 6-digit code has been sent to your email km***@comerstrust.com.

Enter Code

Code Will Expire in 5 Minutes

Resend code or Change method

5 Verify

1. Click the “Forgot Password” link.
2. Enter your username, social security number, and date of birth, then accept the terms and conditions. If you do not have a social security number, enter the account number.
3. Click the **Continue** button.
4. Select a password reset method.
5. Enter the verification code and click the **Verify** button.
6. Update your password.



Note: Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

Getting Started

Retrieve a Forgotten Username

If you happen to forget your username, you can easily retrieve it from the First Mid Home page—no need to call us!

Step 1 of 5

Username

Password

☐ Remember Me

Success!

Log in

1 Forgot Username or Password?

Enroll in Personal Online Banking

Step 2 of 5

I Want To

2

Find my personal username
Choose this if you are an individual and you forgot your username

Find my business username
Choose this if you are a business and you forgot your username

Step 3 of 5

Verify Your Identity

The following information is used to verify you have an account with us and that you are the owner of the account. We match your answers against our records.

SSN/TaxID

Account Number

Birth Date
mm/dd/yyyy

Answer any one of the questions below

Email (Optional)

3

Continue **4**

Step 4 of 5

Username Recovery Method

5

☒ Email
A one-time code will be sent to your email address.
Select Email
SAR***10@GMAIL.COM

☐ SMS Text
A one-time code will be sent to your mobile phone.

☐ Time-Based One Time Passcode
A one-time passcode generated on your security application.

☐ Voice Call
You will get a call that reads a one-time code to you.

Continue **6**

1. Click the **"Forgot Username"** link.
2. Choose the account type for the username.
3. Enter your social security number, account number, and birth date.
4. Click the Continue button.
5. Select a target to send the username by clicking the radial button.
6. Click the **Continue** button.

Step 4 of 5

Verification Code

A 6-digit code has been sent to your email SAR***10@GMAIL.COM.

Enter Code

Code Will Expire In 5 Minutes

Resend code or Change method

Verify

7

8

Step 5 of 5

Your username is

Login

9

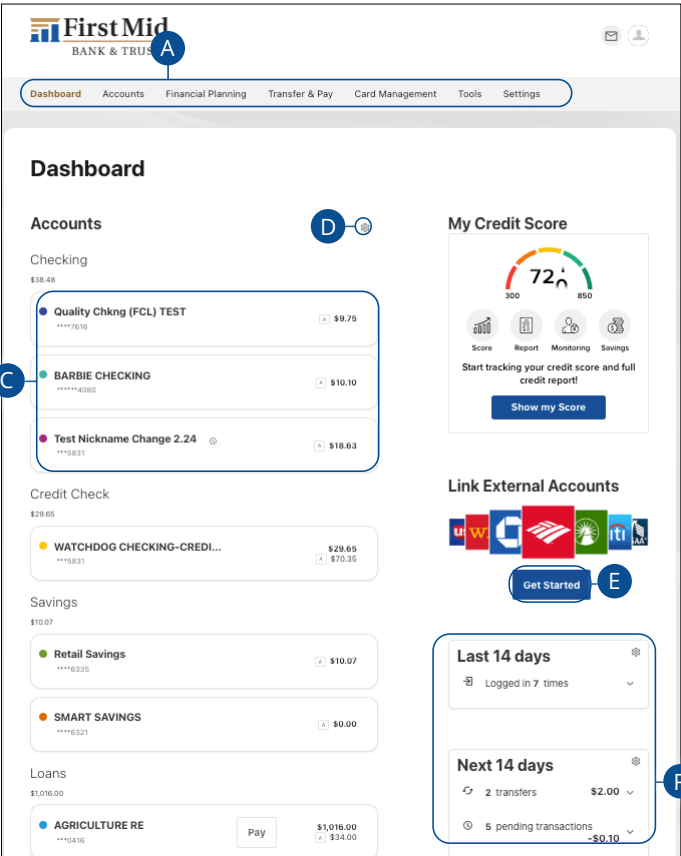
7. Enter the verification code.
8. Click the **Verify** button
9. Click the **Login** button to return to the Login window.

Dashboard



Dashboard Overview

After logging in, you are taken directly to the Dashboard. From here, you can navigate to every feature within Online Banking. You can view the balances in your accounts, see your account summaries and more!

The step-by-step instructions and screenshots in this section are taken from a desktop computer. The process is nearly identical from your mobile device but some small features, like downloading transactions to Excel or Quicken, are only available from a desktop.



Accounts

- A. On a desktop computer, the navigation bar appears in every view at the top of the screen. You can navigate to Online Banking features by selecting the appropriate tab.
- B. On the Mobile Banking app, the navigation menu can be located by clicking on '**More**' in the bottom right corner of the app along the toolbar.
- C. Your accounts are displayed in an account card with its available balances. If you click an account card, you are taken to the Account Details page.
- D. The  icon allows you to choose the accounts you'd like to appear on your dashboard. These settings only affect the accounts displayed on the dashboard. They do not affect the way accounts are displayed in other parts of the system. The Dashboard has to be refreshed in order for changes to display.
- E. Click the **Get Started** button to link an external account. Go [here](#) for more information.
- F. Activity modules provide a quick glance of recent and future activities. You can click on the gear  icon to change preferences on the activity modules.

Accounts

Account Details Overview

Selecting a First Mid account on the Dashboard takes you to the Account Details page, where you can view every transaction pertaining to that account as well as the account number. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

Accounts

AccountsTax Information

Checking

3 accounts\$36.08

Quality Chkng (FCL) TEST

****7616

\$10.00

BARBIE CHECKING

*****080

\$11.35

Watchdog checking

***5831

\$14.73

Credit Check

1 account\$29.65

WATCHDOG CHECKING-CR...

***5831

\$29.65

Savings

2 accounts\$10.07

Retail Savings

***6335

\$10.07

SMART SAVINGS

***6321

\$0.00

Quality Chkng (FCL) TEST

****7616

Available Balance

\$10.00

Transactions

Account Details

Analytics

Search

Sort By: Default

DATE

DESCRIPTION

AMOUNT

BALANCE

OCT 8 2024

Transfer

-\$64.60

\$10.00

Summary

DESCRIPTION

ACCOUNT

CATEGORY

AMOUNT

TRANSACTION MEMO

Transfer

Quality Chkng (FCL) TEST ****7616

Transfer

-\$64.60

Add memo

Quality Chkng (FCL) TEST

****7616

Available Balance

\$9.75

Transactions

Account Details

Analytics

NICKNAME

INTEREST RATE

ACCRUED INTEREST

INTEREST PAID YTD





Quality Chkng (FCL) TEST

0.000 %

\$0.00

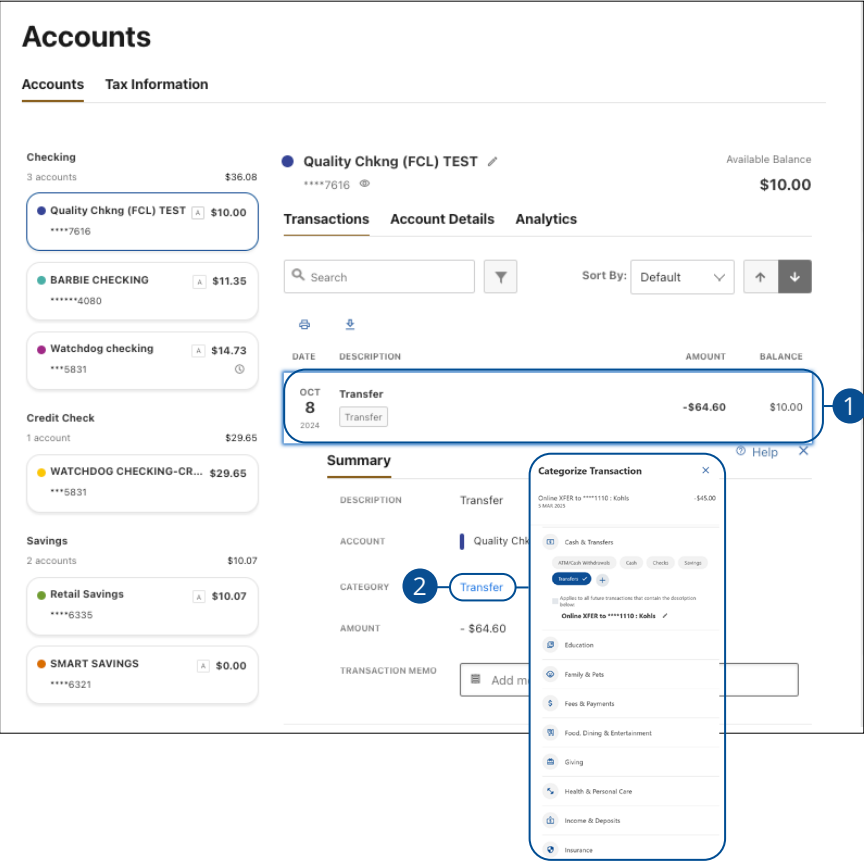
\$0.00

Click the **Dashboard** tab and select an account.

- A. View a list of all of your accounts.
- B. View the available balance(s) of your account(s).
- C. Click the  icon to edit an account's name or to hide an account.
- D. Search, filter or sort your transactions.
- E. View a list of recent transactions. Pending transactions are separated and displayed above posted transactions. Pending transactions are reflected in an account's available balance but not the current balance. Click a transaction to view more details.
- F. Click the  icon to print the transactions for the selected account(s).
- G. Click the  icon to download the transactions for the selected account(s). You can export a comma-separated value file (CSV) or a file formatted for Quicken/Quickbooks. For more information about downloading files, go [here](#).
- H. Categorize transactions by selecting a category using the drop-down. Go [here](#) for more information.
- I. Click the **Account Details** tab to view additional details about the account including the account number and interest rate and payment information for loans.
- J. Click the **Analytics** tab to display graphs of the selected account's balance history and spending history over the specified date range. Go [here](#) for more information.
- K. Click the  icon to view your full account number.

Categorizing Transactions

Selecting a transaction description or category displays Transaction Details. The Transaction Details screen allows you to categorize transactions.



Click the **Dashboard** tab and select an account.

1. Click a transaction.
2. Use the drop-down to assign a category.

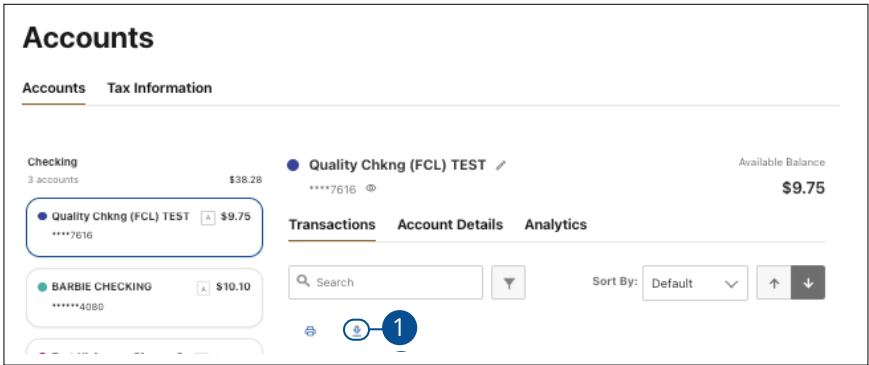


Note: Categorizing your transactions will allow you to see how your money is being spent month over month, under the **Financial Planning** tab. For more information about Financial Wellness go to page 135.


Download Transactions

Easily download transaction lists.

- **Downloading to Quicken:** This method allows you to update all of your accounts with one click. This service supports the latest version as well as the two previous versions of Quicken. This includes downloading financial data from financial institutions, and technical support.
- **Downloading to Your Desktop:** You can download account information to your desktop as a comma-delimited file or comma-separated value (CSV) file and import it into Microsoft Excel and most other spreadsheet programs on Windows or Mac.



Click the **Dashboard** tab and select an account.

1. Click the  icon to export the transactions.

Download Options

2

Download Format

Select

3

Start Date

mm/dd/yyyy

End Date

11/16/2021

Select Accounts

4

Select All

☐

NEW VEHICLE B+

\$0.00

☒

BASIC CHECKING

\$479.00

☐

PRIMARY SAVINGS

\$0.00

5

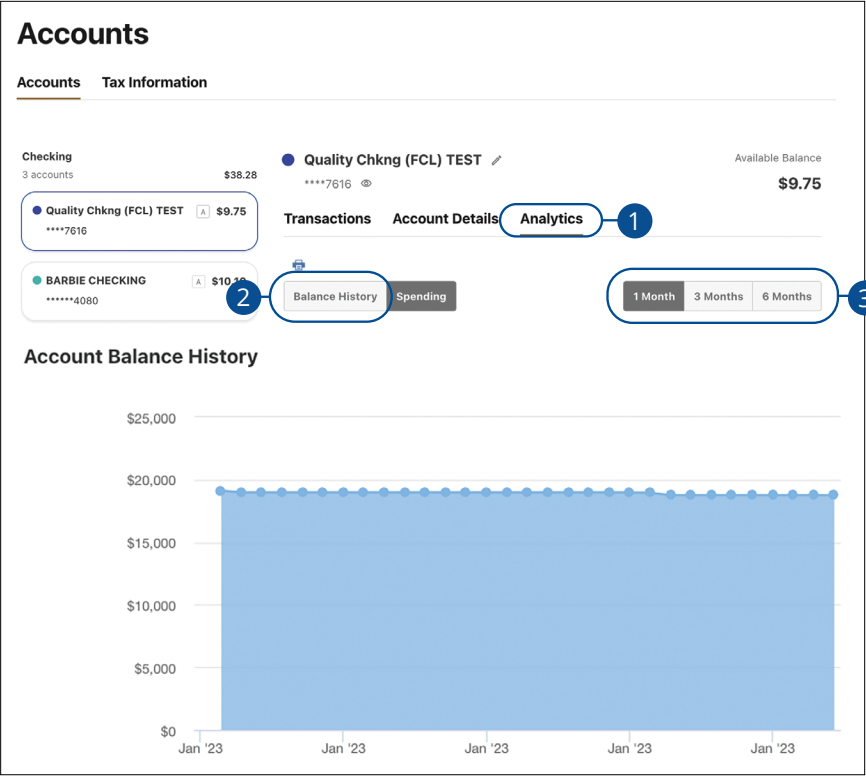
Download

Cancel

- 2. Use the drop-down to select a download format.
- 3. Select a start and end date.
- 4. Check the boxes to select accounts.
- 5. Click the **Download** button.

Account Analytics - Balance History

Balance History Analytics displays a graph of the selected account's balance over the specified date range.

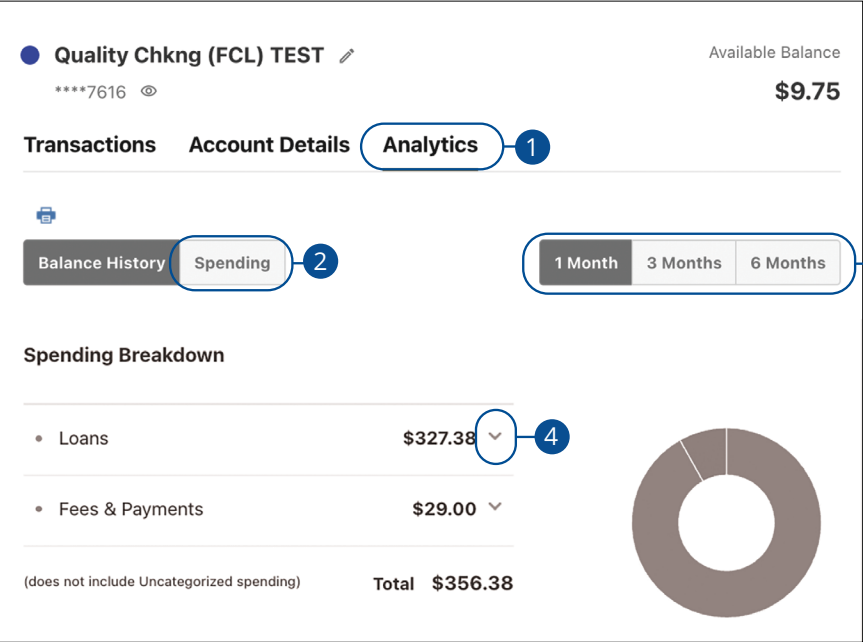


Click the **Dashboard** tab and select an account.

1. Click the **Analytics** tab.
2. Click the **Balance History** button.
3. Select the date range that you want displayed.

Account Analytics - Spending

Spending Analytics displays a breakdown of categorized expenses over the specified date range.



Click the **Dashboard** tab and select an account.

- 1. Click the **Analytics** tab.
- 2. Click the **Spending** button.
- 3. Select the date range that you want displayed.
- 4. Click the ▼ icon to display additional information for each category.

Accounts

Adding an External Account

Your accounts at other financial institutions can be linked to Online Banking with First Mid, so you can manage your accounts from one login. You can link investments, bank accounts, credit cards and bills.

By providing your login credentials, we verify in real time that you own the account you want to link. When you enter your login username and passwords, we use this information to establish a secure connection with your financial institution. This connection allows us to quickly link to your account.

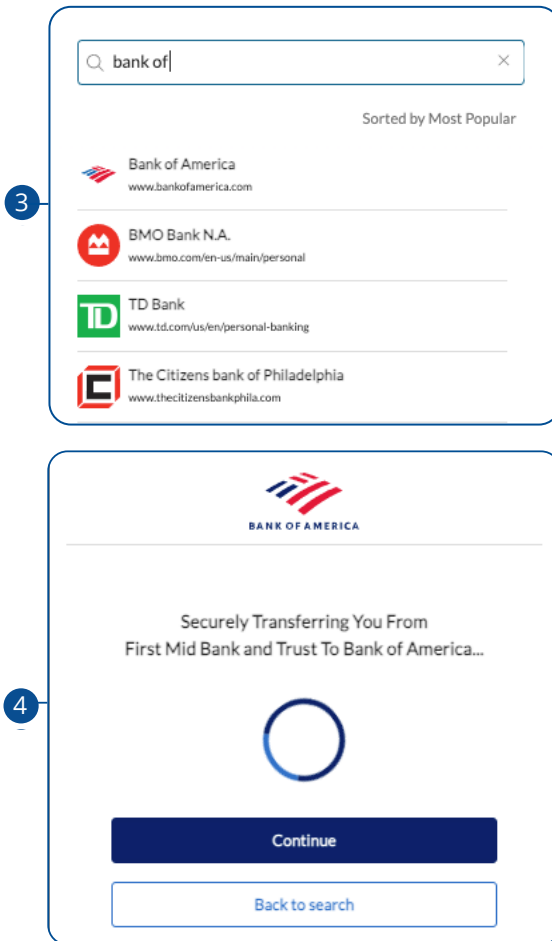


Note: This is a view only of your external account to see balances and transactions. To add an external account to make a transfer to and from refer to “Adding an External Account” on page 42.

The screenshot displays the First Mid Bank & Trust dashboard. On the left, the 'Dashboard' tab is selected, showing a list of accounts under 'Accounts' and 'Checking'. A 'My Credit Score' section shows a score of 72. Below this is a 'Link External Accounts' section with a 'Get Started' button. On the right, a search bar is shown with a magnifying glass icon. Below the search bar is a grid of 12 external financial institutions: CHASE, WELLS FARGO, BANK OF AMERICA, chime, Capital One, Huntington, NAVY FEDERAL Credit Union, Fidelity, TRUIST, and REGIONS. A red circle with the number '2' is placed next to the search bar. A red circle with the number '1' is placed next to the 'Get Started' button.

Click the **Dashboard** tab.

1. Click the **Get Started** button.
2. Enter an institution name in the Search Bar or choose a frequently used institution shown.



3. Search for an institution or select from popular institutions.
4. Enter your credentials with the other financial institution and click the **Submit** button.
5. The system will now bring in your accounts. The spinning wheel indicates the verification is in process.
6. Wait until the green check appears in the upper right-hand corner and choose close or to link another account.

Accounts


Editing an External Account's Credentials

If necessary you can update your login info for your external accounts.

The screenshot illustrates the process of editing an external account's credentials. It is divided into three numbered steps:

- Step 1:** The 'Settings' application is open, and the 'Accounts' tab is selected in the bottom navigation bar.
- Step 2:** An external account for 'QUONTIC' is listed. The edit icon (a circle with a pencil) is highlighted.
- Step 3:** The 'Edit Account' modal is displayed, showing fields for 'Username' and 'Password'. The 'Update' button is at the bottom.

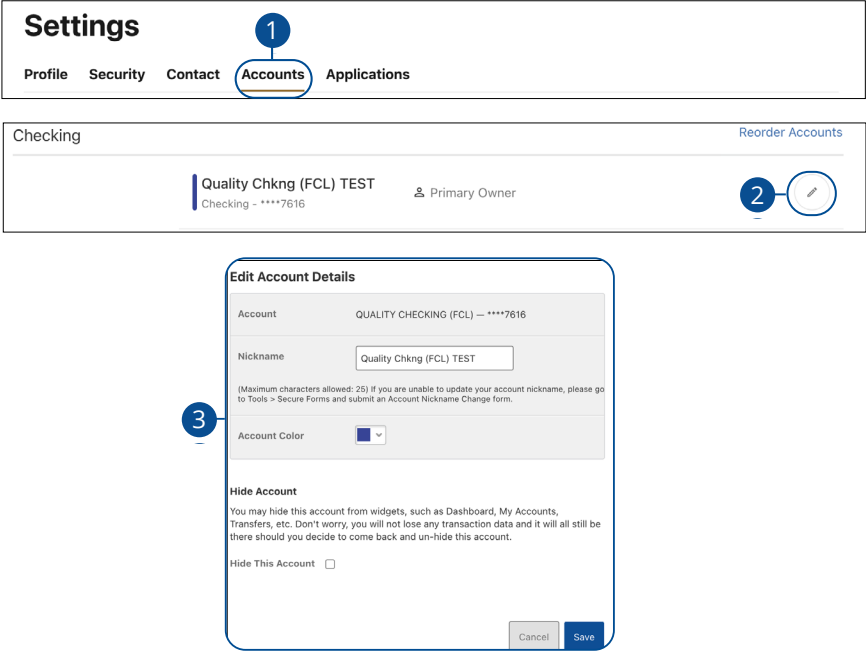
Click the  icon in the upper right corner of the screen and select **Settings**.


1. Click the **Accounts** tab.
2. Click the  icon to edit an external account's credentials.
3. Make the necessary changes.


Accounts

Editing an External Account

Edit an account's nickname, color or hide an account.



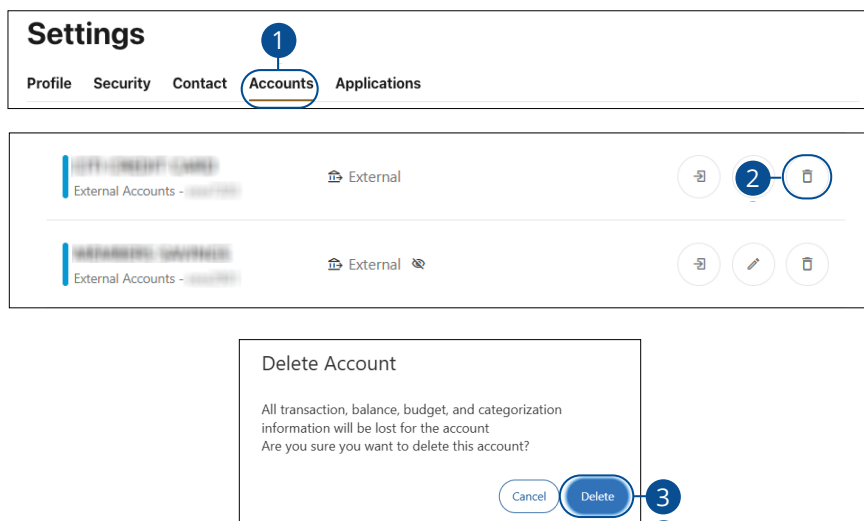
Click the  icon in the upper right corner of the screen and select **Settings**.

1. Click the **Accounts** tab.
2. Click the  icon to edit an external account.
3. Make the necessary changes and click the **Save** button.


Accounts

Removing an External Account

You can easily remove an external account if it is no longer needed. Any scheduled transfers involving the account will be deleted.



Click the  icon in the upper right corner of the screen and select **Settings**.

1. Click the **Accounts** tab.
2. Click the  icon to delete an external account.
3. Click the **Delete** button.

Security

Protecting Your Information

Here at First Mid, we work hard to protect your personal information and provide you with a dependable mobile and online banking experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

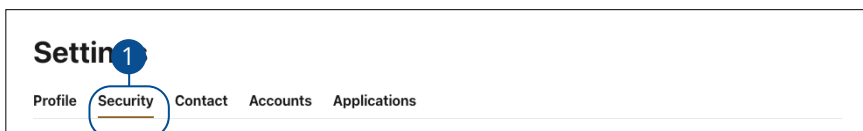
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 877-888-5629.

Security

Security Preferences

We take security very seriously at First Mid, so we have added various tools to help you better protect your account information. You can add and manage these features in Security to strengthen your Online Banking experience.




Click the  icon in the upper right corner of the screen and select **Settings**.

1. Click the **Security** tab.

Change Username

You can change your username at any time. Create a unique username you will remember and follows our required guidelines.

 Two screenshots showing the 'Security Information' section. The top screenshot shows the 'USERNAME' field with the value 'Murphyco' and a blue pencil icon in a circle with the number '1' next to it. The bottom screenshot shows the same field with 'Murphyco' entered. Above the field is a text box stating: "Usernames must be unique, at least 6 characters in length and no more than 40 characters." The field is highlighted with a blue circle containing the number '2'. Below the field are two buttons: 'Save Changes' (highlighted with a blue circle containing the number '3') and 'Cancel'.


1. Click the  icon next to your username.
2. Enter your new username.
3. Click the **Save Changes** button when you are finished making changes.

Change Password

You can change your Online Banking password whenever you want to. Follow our guidelines to create a strong password.

The process is shown in six numbered steps:

- Click the edit icon next to your password.
- Enter your current password.
- Enter and confirm a new password.
- Click the **Save Changes** button when you are finished making changes.
- Choose the contact method that allows First Mid to reach you immediately with a verification code and click the **Send Code** button.
- Enter the verification code and click the **Verify** button.

1. Click the  icon next to your password.
2. Enter your current password.
3. Enter and confirm a new password.
4. Click the **Save Changes** button when you are finished making changes.
5. Choose the contact method that allows First Mid to reach you immediately with a verification code and click the **Send Code** button.
6. Enter the verification code and click the **Verify** button.


Two-Factor Authentication

When enabled, mandatory two-factor authentication will require the user to always validate their identity through one of the two factor authentication methods setup below, regardless of any other security settings such as "Remember this Device." Two-factor authentication can only be set up when logging into the website version from an internet browser on your phone or computer. However, 2-factor verification will be prompted at login regardless if you log into the mobile banking app or from the website.

The screenshot shows the 'Two-Factor Authentication' settings page. At the top, there is a toggle switch for 'Require Two-Factor Authentication For Each Login' (1) which is currently set to 'OFF'. Below this, there are three rows of authentication methods: 'EMAIL CODE' (2 email addresses on file, ENABLED), 'CODE VIA SMS' (1 SMS-enabled phone number on file, ENABLED), and 'CODE VIA VOICE CALL' (3 phone numbers on file, ENABLED). Each row has an edit icon (2). At the bottom, there is a section for '2FA APP' with a checkbox for 'Set As Preferred Authentication Method' (4) and an 'Enroll' button (6). A note at the bottom states: 'Authenticate using a two-factor authentication application like Google Authenticator, Authy, or Duo.'

The second part of the image shows a detailed view of the 'EMAIL CODE' settings. It includes a text input field for 'EMAIL' (3) with an 'Edit in contact settings' link. Below this is a checkbox for 'Set As Preferred Authentication Method' (4) and a 'Done' button (5). A note at the top states: 'A one-time code will be sent to your email address of choice. The email addresses can be edited under the Contact tab.'

1. To turn on two-factor authentication for each login toggle, the switch to "ON."
For email, SMS or voice call:

2. Click the  icon next to a delivery method to edit it.
3. For email, SMS or voice call: Click the "Edit in contact settings" link to edit the email address or phone number.
4. (Optional) Check the box to set as the preferred authentication method.
5. Click the **Done** button when you are finished.

For 2FA App:

6. Click the **Enroll** button.

2FA APP

Authenticate using a two factor authenticated application like Google Authenticator, Authy, or duo

Scan the QR code below using preferred authentication app. Alternatively you can manually enter code into your app.

QR Code

Manually Enter Code: BXDOWOLRZSOMG2YYISEYNOXUA6MT5AJJ

☐ Set As Preferred Authentication Method ★

Cancel Next

2FA APP

Authenticate using a two factor authenticated application like Google Authenticator, Authy, or duo

☐ Set As Preferred Authentication Method ★

Done

7. Toggle, the switch to "ON."
8. Scan the QR code using your preferred authentication app or enter the code manually.
9. Click the **Next** button.
10. Check the box to set as the preferred authentication method.
11. Click the **Done** button when you are finished.

Remembered Devices

In the Remembered Devices section, you can view which devices have been authenticated. You can delete any remembered device listing, which will cause Online Banking to use stepped-up authentication the next time that device is used.

Settings

Profile

Security

Contact

Accounts

Applications

Security Information

USERNAME

Murphyco

PASSWORD

***** (not displayed for security reasons)

Two-Factor Authentication

Require Two-Factor Authentication For Each Login ⓘ

OFF

ON

EMAIL CODE

1 email address on file

ENABLED

CODE VIA SMS

No SMS-enabled phone numbers on file

DISABLED

CODE VIA VOICE CALL

No phone numbers on file

DISABLED

2FA APP

Authentication app not enabled

DISABLED

Remembered Devices

You haven't saved any devices.

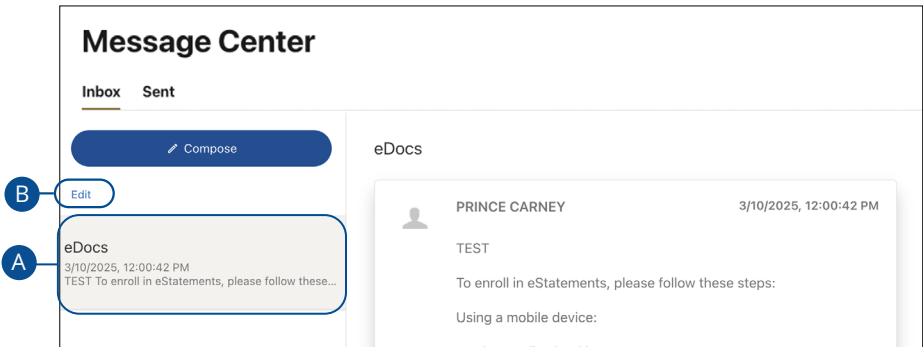
Security

Message Center

If you have questions about your accounts or need to speak with someone at First Mid, Messages allow you to communicate directly with a First Mid customer service representative. From the Messages page, you can find replies, old messages or create new conversations.

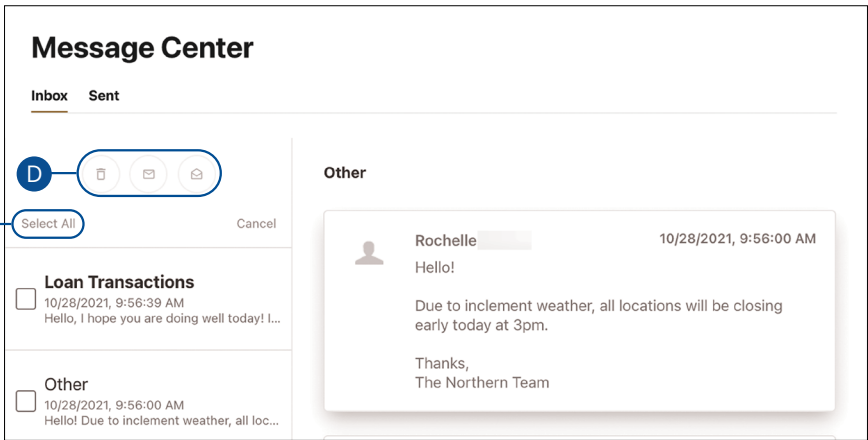
Inbox

The inbox displays messages you receive from us.



Click the  icon in the upper right corner of the screen.

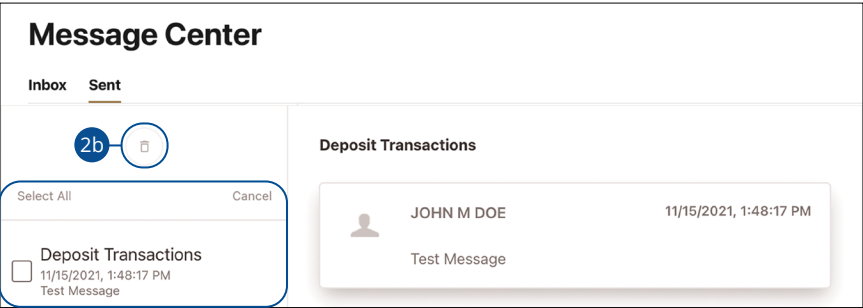
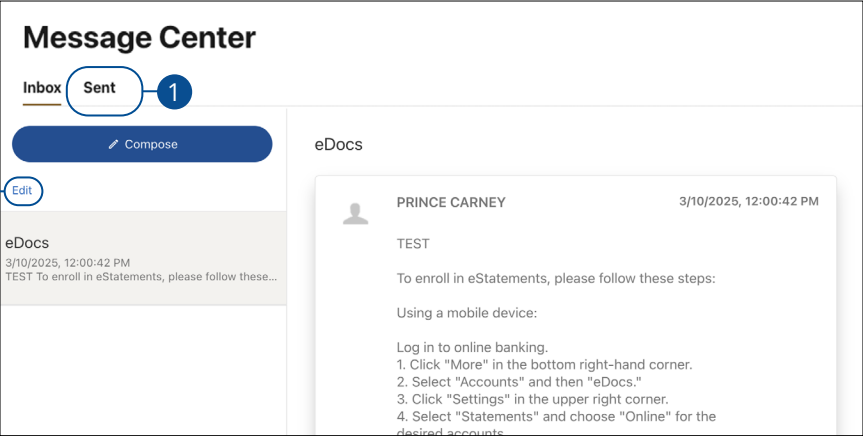
- A. Threads with unread messages appear in a darker font color.
- B. Click the “Edit” link at the top of the inbox to edit the status or delete messages.




- C.** Click the “Select All” link to select all the message threads in the inbox. Check the box next to a message thread to select that specific message thread.
- D.** Click the icon to delete a message, click the icon to mark a message as unread or click the icon to mark a message as read.

Sent

Sent displays message threads with messages that you sent to us.



Click the  icon in the upper right corner of the screen.

1. Click the **Sent** tab.
2. Click the “Edit” link at the top of the inbox to delete messages.
 - a. Click the “Select All” link to select all the message threads in the inbox. Check the box next to a message thread to select that specific message thread.
 - b. Click the  icon to delete a message.

Compose Message

Fields marked with an asterisk are required and must be populated before you send the message.

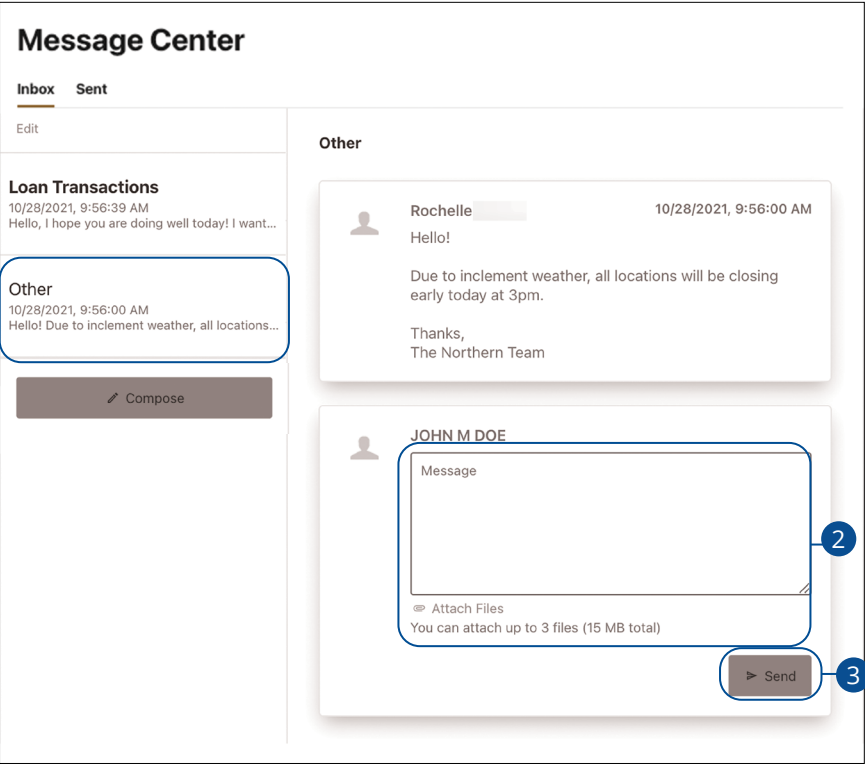
The screenshot displays the 'Message Center' interface. On the left, the 'Compose' button is highlighted with a blue circle and the number 1. Below it, an 'Alerts' section shows a message from 3/10/2025, 12:03:48 PM. On the right, the 'New Message' form is shown. The 'Subject' field is highlighted with a blue circle and the number 2. The 'Account' field is highlighted with a blue circle and the number 3. The 'Message' text area is highlighted with a blue circle and the number 4. The 'Attach Files' link is highlighted with a blue circle and the number 5. The 'Send Message' button is highlighted with a blue circle and the number 6. The 'Cancel' button is also visible below the 'Send Message' button.

Click the  icon in the upper right corner of the screen.

1. Click the **Compose** button.
2. Use the drop-down to select a message subject. Relevant subjects help us respond to your inquiry as quickly as possible.
3. Use the drop-down to select an account. If your inquiry references a specific account, please select the account from the list.
4. Type your message in into the message field. These messages are secure so it's okay to enter account or transaction information.
5. Click the "Attach Files" link to choose a file from your local device. The system only accepts files (you may attach three files) that are less than 5mb in size.
6. Click the **Send Message** button when you are finished.

View and Reply

Select a message to view or reply to that message.



Click the  icon in the upper right corner of the screen.

1. Click a message to view it.
2. Add a new message to the thread and attach new attachments to the thread.
3. Click the **Send** button to save any new attachments and send your reply.



Note: On the Mobile Banking App after clicking a message, you can swipe left to see previous messages of the conversation.

Security

Alerts

Alerts monitor your online banking activity through event-triggered notifications. You can set up notifications pertaining to your account balances, payments clearing your accounts, loan payments and more.

The screenshot shows the 'Alerts' setup page. On the left, a sidebar contains a list of alert types: General Alerts, Accounts (highlighted with a blue box and a blue circle with the number 1), Authentication, Mobile Deposit, and Savings Goals. The main area is titled 'Accounts' and features a dropdown menu for 'Selected Account' with 'Quality Chkng (FCL) TEST' selected. Below this, there are three rows of alert settings: 'Automatic Deposit', 'Automatic Withdrawal', and 'Balance'. Each row has a toggle switch on the right, with the 'Automatic Deposit' toggle highlighted by a blue box and a blue circle with the number 2. At the bottom, a section titled 'Choose delivery method' shows an 'Email' option with a toggle switch, which is highlighted by a blue box and a blue circle with the number 3.

In the **Tools** tab, click **Alerts**.

1. Select an alert type.
2. Use the toggle to turn alerts on and off.
3. Select your preferred delivery method(s).



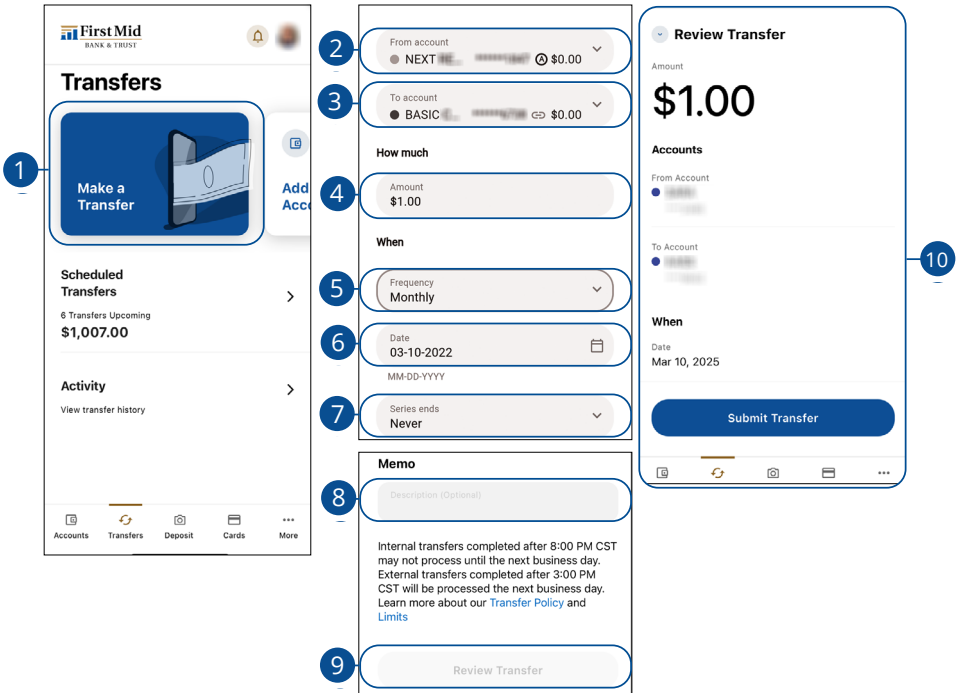
Note: General Alerts are default security alerts and other notifications triggered by important events, such as changes to your personal information. General alerts cannot be turned off.



Note: To enable additional delivery methods for alerts go to page 101 for more information.

Transactions

Make a Transfer (Mobile App)



In the **Transfer & Pay** tab, click **Transfers**.

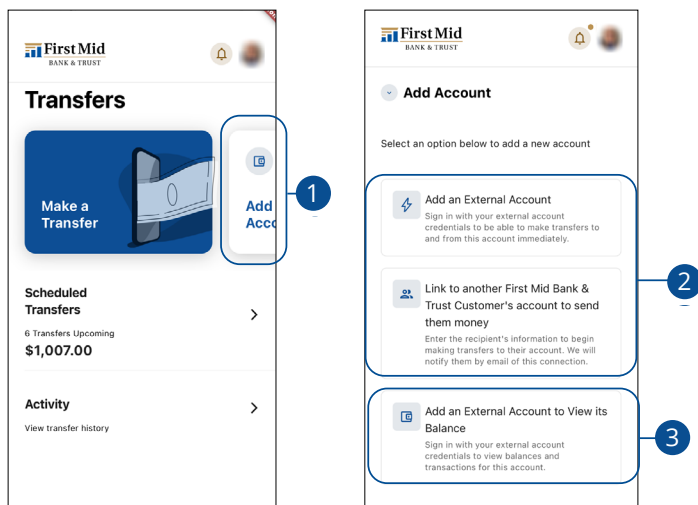
1. Tap the **Make a transfer** button.
2. Select an account to send funds from.
3. Select an account to send funds to.
4. Select an amount.
5. Use the drop-down to select a frequency.
6. Enter a date to send the payment.
7. For recurring payments, use the drop-down to select when the transfer should end.
8. (Optional) Enter a memo.
9. Tap the **Review transfer** button.
10. Tap the **Submit transfer** button.

Transactions

Add an Account

Quickly add an internal or external account.

Mobile App



In the **Transfer & Pay** tab, click **Transfers**.

1. Tap the **Add Account** button.
2. To add an internal account, tap **Link to another First Mid Bank & Trust Customer's account to send them money**. Go [here for additional information](#).
3. To add an external account, click **Add an External Account**. , ([click here for more information](#)).

Adding an Internal Account (Desktop)

Easily transfer money to another First Mid customer using their first name, last name, and account number.

The screenshot illustrates the process of adding an internal account through the 'Transfers' section. It is divided into two main panels: the 'Add Account' selection screen and the 'Send money to another First Mid Bank & Trust customer' form.

Transfers Interface:

- 1:** The 'More Actions' tab is selected in the top navigation bar.
- 2:** The 'Add Account' button is highlighted in the left sidebar.

Add Account Panel:

- 3:** The 'Link to another First Mid Bank & Trust Customer's account to send them money' option is selected.

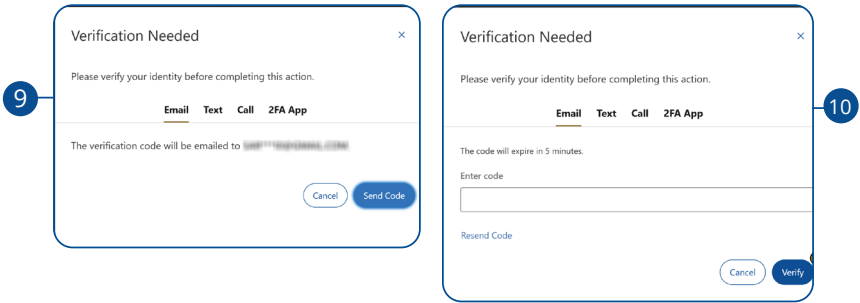
Send money to another First Mid Bank & Trust customer Panel:

- 4:** The 'First Name (Optional)' input field.
- 5:** The 'Last Name (Or Business Name)' input field.
- 6:** The 'Verification method' dropdown menu, currently set to 'Account'.
- 7:** The 'Save Account For Future Use' checkbox, which is currently unchecked.
- 8:** The 'Save' button at the bottom of the form.

In the **Transfer & Pay** tab, click **Transfers**.

1. Click the **More Actions** tab.
2. Click the **Add Account** button.
3. Select "Link to another First Mid Bank & Trust Customer's account..."
4. (Optional) Enter the recipient's first name.
5. Enter the recipient's last name.
6. Choose a verification method and verify the account.
7. (Optional) Check the box to save the account for future use and enter a nickname.
8. Click the **Save** button.

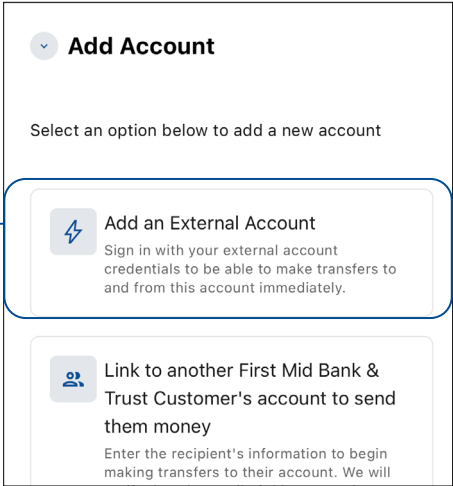
Transactions: Add an Account



9. Choose the contact method that allows First Mid to reach you immediately with a verification code and click the **Send Code** button.
10. Enter the verification code and click the **Verify** button.

Adding an External Account

Easily transfer money to another an external account.



In the **Transfer & Pay** tab, click **Transfers**.

1. Click the **More Actions** tab.
2. Click the **Add Account** button.
3. **Add an External Account:** Sign in with your external account credentials to be able to make transfers to and from this account immediately.

Add an External Account Instantly

1 Add an External Account

Sign in with your external account credentials to be able to make transfers to and from this account immediately.

Link to another First Mid Bank &

2 Terms and Conditions

AWAITING FI SPECIFIC DISCLOSURE...

Agree and continue Let's chat

Print

3 Add account

Select a Site

Select your institution from the list below or search.

usbank citi

usbank TRUIST

PNC Capital One Bank

Don't see your institution? Search here.

4 Add account

Log in

usbank
U.S. Bank
www.usbank.com

Please enter your U.S. Bank login credentials.

Username – U.S. Bank

Password

Re-enter Password

BACK SUBMIT

1. Select "Add an External Account."
2. Review the terms and conditions and click the **Agree and continue** button.
3. Select your account. If you don't see your account you can search for it.
4. Log into your account.

Transactions

Make a Transfer

Use Transfers to perform both one-time and recurring transfers. Go [here](#) for more information about adding an additional internal account.

One-Time Transfers

The screenshot shows the 'Transfers' interface with the following components and numbered steps:

- 1** From Account: A dropdown menu with a green dot icon and a list of accounts.
- 2** To Account: A dropdown menu with a yellow dot icon and a list of accounts.
- 3** Amount: A text input field with a '+' icon.
- 4** Date: A date picker showing '03-10-2025'.
- 5** Description (Optional): A text input field with a character count '0 / 20'.
- 6** Review Transfer: A button at the bottom.

Additional interface details include tabs for 'Make a Transfer', 'Scheduled', 'Activity', and 'More Actions'. A 'Memo' section is also present. A footer note states: 'The cutoff time for online transfers is 3:00 PM CST for external transfers and 6:00 PM CST for internal transfers. Learn more about our [Transfer Policy and Limits](#)'.

In the **Transfer & Pay** tab, click **Transfers**.

1. Select an account to send funds from.
2. Select an account to send funds to.
3. Use the drop-down to select a payment type.
4. Select a date.
5. (Optional) Enter a memo.
6. Click the **Review Transfer** button.

Review Transfer

Amount

\$15.00

Accounts

From Account

● JOHNNYS CHECKING
*****9313

To Account

● BASIC CHECKING
*****9313

When


Series Start Date
Jan 20, 2023

Frequency
Weekly

Series End
Never

Edit Transfer

Submit Transfer



Success

Your recurring transfer was scheduled successfully.

View Transfer Activity

Done

7. Review the transfer and click the **Submit Transfer** button.
8. Click the **Done** button.

Recurring Transfers

Recurring transfers repeat according to a specified schedule.

The screenshot shows the 'Make a Transfer' form with the following sections and numbered steps:

- Accounts:**
 - Step 1: From Account (Dropdown menu)
 - Step 2: To Account (Dropdown menu showing 'Acadia (Cheng, PPL) ...' with a balance of \$9.75)
- How Much:**
 - Step 3: Amount (Text input field showing '\$0.50')
- When:**
 - Step 4: Frequency (Dropdown menu showing 'Weekly')
 - Step 5: Date (Text input field showing '03-13-2025')
 - Step 6: Series Ends (Dropdown menu showing 'Never')
- Memo:**
 - Step 7: Description (Optional) (Text input field showing '0 / 20')
- Review:**
 - Step 8: Review Transfer (Button)

Below the memo field, there is a note: "The cutoff time for online transfers is 3:00 PM CST for external transfers and 6:00 PM CST for internal transfers. [Learn more about our Transfer Policy and Limits](#)"

In the **Transfer & Pay** tab, click **Transfers**.

1. Select an account to send funds from.
2. Select an account to send funds to.
3. Enter an amount.
4. Use the drop-down to select a frequency.
5. Select a date.
6. Select when the payments should end.
7. (Optional) Enter a memo.
8. Click the **Review Transfer** button.

Review Transfer

Amount

\$15.00

Accounts

From Account

JOHNNYS CHECKING

To Account

BASIC CHECKING

When

Series Start Date

Jan 20, 2023

Frequency

Weekly

Series End

Never

Edit Transfer

Submit Transfer

Success

Your recurring transfer was scheduled successfully.

View Transfer Activity

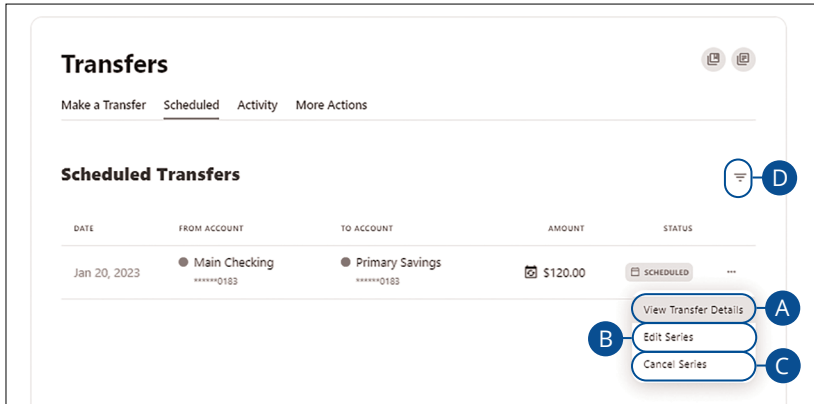
Done

9. Review the transfer and click the **Submit Transfer** button.
10. Click the **Done** button.

Transactions

Scheduled Transfers

Use Scheduled Transfers to view information about transfers that have not yet executed.



In the **Transfer & Pay** tab, click **Transfers**. Then click the **Scheduled** tab.

- A. Click the **⋮** icon and select "View Transfer Details" to view additional details about the transfer.
- B. Click the **⋮** icon and select "Edit Series" to edit the associated transfer. ([Click for more information](#))
- C. Click the **⋮** icon and select "Cancel Series" to delete the entire series. ([Click for more information](#))
- D. Click the **≡** icon to display search and filter options.

Editing Transfers

You can edit pending transactions up until their process date.

Scheduled Transfers

DATE	FROM ACCOUNT	TO ACCOUNT	AMOUNT	STATUS
Mar 18, 2025	First Business Ch...	Second Business Ch...	\$1.00	SCHEDULED
Mar 20, 2025	Business Checking	Quality Check (P...	\$0.50	SCHEDULED

View Transfer Details
Edit Series 1
 Skip Next Transfer

Edit Series

From Account: \$9.60

To Account: \$10.25

How Much

Amount: \$0.50

When

Frequency: Weekly

Date: 03-13-2025

Series Ends: Never

Memo

Description (Optional)

0 / 20

Cancel Save 2

In the **Transfer & Pay** tab, click **Transfers**. Then click the **Scheduled** tab.

1. Click the **...** icon and select "Edit Series" to edit the associated transfer.
2. Make the necessary changes and click the **Save** button.

Deleting Transfers

You can delete pending transactions up until their process date.

Make a TransferScheduledActivityMore Actions

Scheduled Transfers

DATE	FROM ACCOUNT	TO ACCOUNT	AMOUNT	STATUS
Mar 18, 2025	Bank of America (Ch...	Bank of America (Ch...	\$1.00	SCHEDULED
Mar 27, 2025	Bank of America (Ch...	Bank of America (Ch...	\$0.01	SCHEDULED

View Transfer Details

Edit Series

Skip Next Transfer

Cancel Series

Cancel Series

If you cancel this transfer series, this transfer and all future scheduled transfers will be canceled. Any Pending Transfers will still be processed.

Reason For Canceling (Optional)

0 / 20

Never Mind

Cancel Series

In the **Transfer & Pay** tab, click **Transfers**. Then click the **Scheduled** tab.

- 1. Click the **...** icon and select “Cancel Series” to delete the entire series.
- 2. Click the **Cancel Series** button.

Deleting Recurring Transfers Series

You can delete an entire recurring series of transfers.

Transfers

Make a Transfer

Scheduled

Activity

More Actions

Scheduled Transfers

DATE	FROM ACCOUNT	TO ACCOUNT	AMOUNT	STATUS
Mar 18, 2025	Bank of America (Ch...	Bank of America (Ch...	\$1.00	SCHEDULED
Mar 27, 2025	Bank of America (Ch...	Bank of America (Ch...	\$0.01	SCHEDULED

View Transfer Details

Edit Series

Skip Next Transfer

Cancel Series

In the **Transfer & Pay** tab, click **Transfers**. Then click the **Scheduled** tab.

1. Click the **...** icon and select “Cancel Series” to delete the entire series.

<

Cancel Series

×

If you cancel this transfer series, this transfer and all future scheduled transfers will be canceled. Any Pending Transfers will still be processed.

Reason For Canceling (Optional)

0 / 20

Never Mind

2

Cancel Series

2. Click the **Cancel Series** button.

Transactions

Transfer Activity

All transfers initiated through Online Banking appear in Activity.


Transfers

Make a Transfer Scheduled **Activity** More Actions

Transfer Activity

DATE	FROM ACCOUNT	TO ACCOUNT	AMOUNT	STATUS
Jan 3, 2023	Main Checking *****0183	BLT *****9405 GD	\$40.00	SUCCEEDED
Dec 3, 2022	Main Checking *****0183	BLT *****9405 GD	\$40.00	View Transfer Details

In the **Transfer & Pay** tab, click **Transfers**. Then click the **Activity** tab.

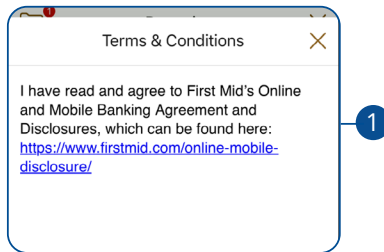
- A.** Each transfer history entry displays the date the transfer executed, the amount of the transfer, the source of the funds (first account listed), and the destination account (second account listed).
- B.** The word “succeeded” will display to indicate a transfer was successful.
- C.** Click the  icon to display search and filter options.

Transactions

Deposit Check

Online Banking with First Mid gives you the tools to handle your finances how you want. Enroll in Mobile Deposit to deposit checks from anywhere at anytime from nearly any mobile device.

Enrollment



On the bottom menu bar in the mobile app, click on **Deposit**.

1. Review and accept the deposit check disclosure.



Note: Please ensure to sign your name and write “For First Mid Mobile Deposit only” on the back of your check.

Depositing a Check

With a snap of a photo, you can deposit checks into your First Mid Bank & Trust account.



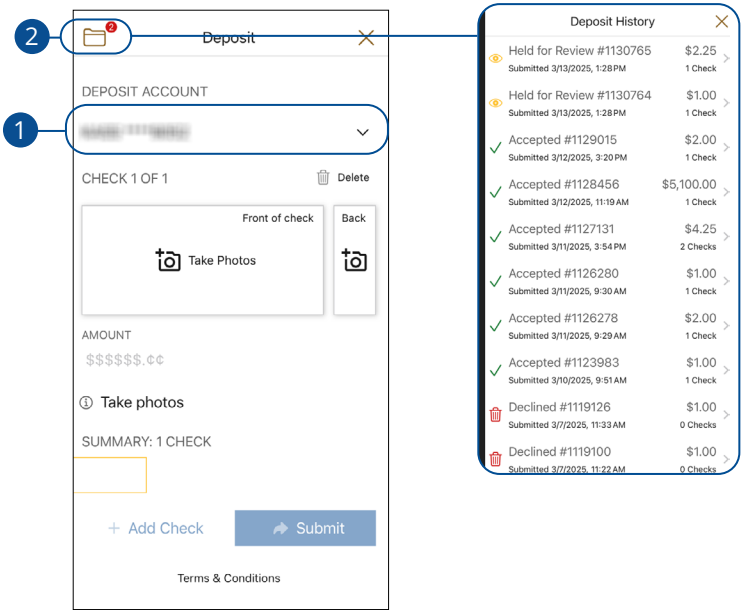
Note: This feature is only available when using our Mobile Banking App on your mobile device.

The screenshot shows the 'Deposit' screen in a mobile banking app. It includes a 'DEPOSIT ACCOUNT' section with a 'select account' dropdown (callout 1). Below is 'CHECK 1 OF 1' with a 'Delete' icon. A 'Take Photos' section (callout 2) has 'Front of check' and 'Back' buttons (callout 4). An 'AMOUNT' field is pre-filled with '\$\$\$\$\$.00' (callout 5). A 'Take photos' instruction is followed by a 'SUMMARY: 1 CHECK' section with a yellow box. At the bottom, there is a '+ Add Check' button (callout 3) and a 'Submit' button (callout 6). A 'Terms & Conditions' link is at the very bottom.

Log into our mobile banking app on your mobile device. On the bottom menu bar in the mobile app, click on **Deposit**.

1. Select an account
2. Sign the back of your check and write "For First Mid Mobile Deposit Only". Place the check on a flat, well-lit surface, then tap **Front of check** and **Back of check** buttons to take an image of the front and back of the check.
3. If you have multiple checks, you can click **+Add Check** to add more.
4. Repeat step 2 for each check you have to deposit.
5. The dollar amount should pre-populate. Verify it is correct.
6. Tap the **Submit** button when you are finished.

Check Deposit History



To view your mobile deposit activity, log into our mobile banking app and choose **Deposit** along the bottom menu.

1. Choose an account from the dropdown menu.
2. Click the folder icon in the top left corner.
3. This will show you your deposit activity

Transactions

Send Money with Zelle® Setup

Zelle® is a fast, safe and easy way to send money directly between almost any bank account in the U.S., typically within minutes.¹ With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.*

Initial Setup

1 Choose How to Enroll with Zelle®

You need an email address or U.S. mobile number to securely send and receive money.

☐ [Redacted]

☐ [Redacted]

☐ Add another U.S. mobile number or email address

CONTINUE

2 Send Money with Zelle®

To receive payments sent to e***a@mcompany.com, enter the 6-digit verification code.

000000

[Resend Code](#)

BACK VERIFY

3 Send Money with Zelle®

You need an account to send and receive money with.

Choose a primary account. ⓘ

☐ [Redacted] Checking, ###-##-####

☐ [Redacted] Checking, ###-##-####

CONTINUE

In the **Transfer & Pay** tab, click **Zelle**.

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.

Adding a Recipient

In the **Transfer & Pay** tab, click **Zelle**.

The screenshot shows the Zelle 'Add New Contact' interface. At the top, there are tabs for 'Send', 'Request', 'Split', 'Activity', and 'Settings'. Below the tabs is a 'Select Recipient' section with a warning icon and text: 'Make sure you know the recipient personally before sending.' Below this is a search bar with the placeholder text 'Name, email, mobile #, account #' and a magnifying glass icon. To the right of the search bar is a blue circle with the number '1' and a button labeled '+ New Contact'. Below the search bar is the 'Add New Contact' section. It starts with two radio buttons: 'Personal' (selected with a checkmark) and 'Business'. Below these are three text input fields: 'First Name', 'Last Name', and 'Nickname (Optional)'. Below the nickname field is a section titled 'Tell us where to send the money. Provide only one of these.' which contains three tabs: 'Email' (selected), 'Mobile', and 'Account #'. Below these tabs is a large text input field for the email address. At the bottom of the form are two buttons: 'BACK' and 'SAVE'. A blue circle with the number '6' is next to the 'SAVE' button.

1. Click the **+ New Contact** button.
2. Select personal or business.
3. Enter the recipient's first name and last name.
4. (Optional) Enter the recipient's nickname.
5. Choose where to send the money to. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

Transactions

Send Money with Zelle®

Send money to any First Mid customer or non-customer using only their name and contact information.

Send


Request

Split


Activity


Settings

Select Recipient




Make sure you know the recipient personally before sending.




 New Contact

Recent Recipients

1



AN




In the **Transfer & Pay** tab, click **Zelle**.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.

Review and Send

Send \$5.00

AN 

Reason (Optional)

6

The money will typically be available in Alexia's account in minutes.

By choosing SEND you authorize this payment and it cannot be canceled.

BACK SEND 7

6. (Optional) Enter a reason for the payment.
7. Click the **Send** button.



Note: If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

Transactions

Request Money with Zelle®

Request money from any First Mid customer or non-customer using only their name and contact information.

In the **Transfer & Pay** tab, click **Zelle**.

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

Transactions

Split Payment with Zelle®

Split a payment between multiple people.

The screenshots illustrate the process of splitting a payment with Zelle:

- Step 1:** The user is on the 'Split' tab of the app.
- Step 2:** The user selects recipients from the 'Recent Recipients' list.
- Step 3:** The user enters the amount to split.
- Step 4:** The user reviews the split details and makes adjustments if needed.
- Step 5:** The user taps the 'Review' button.
- Step 6:** The user reviews the split details and makes adjustments if needed.
- Step 7:** The user enters a reason for the split.
- Step 8:** The user taps the 'Split' button.

In the **Transfer & Pay** tab, click **Zelle**.

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.

Send

Request

Split

Activity

Settings

Settings

Profile

PT

Piper Test

d***s@firstmid.com

Tap QR for more details

Update your primary email address at First Mid Bank & Trust profile.

First Mid Bank & Trust,XXX5831

▼

Default Account for Sending

Email

d***s@firstmid.com

Primary

+ Add Email

Manage

First Mid Bank & Trust,XXX5831

In the **Transfer & Pay** tab, click **Zelle.**, then click the **Settings** tab.

- A.** Click the plus icons to add a new email or mobile number.
- B.** Use the drop-down to change your primary account.

Bill Pay

Enrollment

When you click the **Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.

PERSONAL BILL PAY TEST REGION

Welcome!

Payment simulations conducted in the test region only affect this region and are not saved.

No actual payments are processed in this region.

Continue

1

TERMS OF SERVICE

Our Personal Bill Pay terms and disclosures may change from time to time. When we make changes, we'll notify you and ask you to review and accept them.

TERMS OF SERVICE

GENERAL TERMS FOR EACH SERVICE

1. Introduction. This Terms of Service document (hereinafter "Agreement") is a contract between you and First Mid Bank & Trust (hereinafter "we" or "us") in connection with each service that is described in the rest of this Agreement that applies to services you use from us, as applicable (each, a "Service") offered through our online banking site or mobile applications (the "Site"). The Agreement consists of these General Terms for Each Service (referred to as "General Terms"), and each set of Terms that follows after the General Terms that applies to the specific Service you are using from us. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered.

2. Service Providers. We are offering you the Service through one or more Service Providers that we have engaged to render some or all of the Service to you on our behalf. However, notwithstanding that we have engaged such a Service Provider to render some or all of the Service to you, we are the sole party liable to you for any payments or transfers conducted using the Service and we are solely responsible to you and any third party to the extent any liability attaches in connection with the Service. You agree that we have the right under this Agreement to delegate to Service Providers all of the rights and performance obligations that we have under this Agreement, and that the Service Providers will be third party beneficiaries of this Agreement and will be entitled to all the rights and protections that this Agreement provides to us. Service Provider and certain other capitalized terms are defined in a "Definitions" Section at the end of the General Terms. Other defined terms are also present at the end of each set of Terms that follow after the General Terms, as applicable.

3. Amendments. We may amend this Agreement and any applicable fees and charges for the Service at any time by posting a revised version on the Site. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. Any use of the Service after a notice of change or after the posting of a revised version of this Agreement on the Site will constitute your agreement to such changes and revised versions. Further, we may, from time to time, revise, update, upgrade or enhance the Service and/or related applications or material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the Service, and/or related applications and material, and limit access to only the Service's more recent revisions, updates, upgrades or enhancements.

By clicking on the Accept button, I acknowledge that I've read and agree to the **Terms of Service** that apply to (Personal Bill Pay).

Decline

Accept

2

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the **Continue** button.
2. Review the Terms of Service and click the **Accept** button.

PRIVACY POLICY

We regularly review our Privacy Policy and make updates if needed. When we make changes, we'll notify you and ask you to review and accept them.

PRIVACY POLICY (for Bill Presentment, Bill Payment, Account-to-Account (A2A) Transfers and Person-to-Person (P2P) Payments Services)

1. **Introduction.** The following privacy disclosures are provided by First Mid Bank & Trust (hereinafter "we" or "us") in connection with the Bill Payment and Bill Presentment Services, and as applicable, the Account-to-Account (A2A) and Person-to-Person (P2P) Payments Services (collectively, the "Services") offered through our online banking site (the "Site"), and describe the types of "Personal Information" (information that is identifiable to a particular person) that we (directly or through our service providers) collect in connection with the Services, and how we use, share and protect that Personal Information. These disclosures supplement the disclosures that you have already been provided in connection with our Site and the other services offered through the Site. Some of this information is required by U.S. federal law or other law. Please read this Privacy Policy carefully to understand what we do.
2. **Eligibility.** The Site and the Services are offered pursuant to the restrictions and eligibility requirements as described in the Terms of Service or other disclosures on the Site. We do not knowingly offer the Services to nor collect any Personal Information from or about individuals under 18 years of age. Please do not submit such information to us, and as a parent or legal guardian, please do not allow your children to submit personal information without your permission. By using the Site and/or the Services, you represent that you meet these requirements and that you agree to the terms of this Privacy Policy.
3. **Scope.** This Privacy Policy applies only to the Services as offered on this Site. For more details on what your rights and obligations are when using the Services, please also refer to the Terms of Service and other notices and disclosures regarding the Services. See the Site home page for disclosures regarding the rest of the Site.
4. **Cookies, Browser Information and Related Issues.**
 - a. When you visit the Site or use the Services, we may receive certain standard information that your browser sends to every website you visit, such as the originating IP address, browser type and language, access times and referring website addresses, and other such information. This data may be used,

By clicking on the Accept button, I acknowledge that I've read and agree to the **Privacy Policy** that apply to (Bill Presentment, Personal Bill Pay).

Decline

Accept

3

WELCOME, DARCY

Simplify your bill pay routine with First Mid Bank & Trust Personal Bill Pay!



Convenience

Say goodbye to the hassle of juggling multiple passwords and accounts. Now, you can conveniently pay all your bills anytime, anywhere, on any device.



Control

Receive electronic bill statements directly to your account, eliminating paper clutter and streamlining your financial record-keeping.

Set up customizable reminders and automatic payments to ensure you never miss a due date again.



Confidence

With just a few clicks, you can securely send payments to anyone without leaving your digital banking environment. Manage all your payments in one place, with one password.

Get started

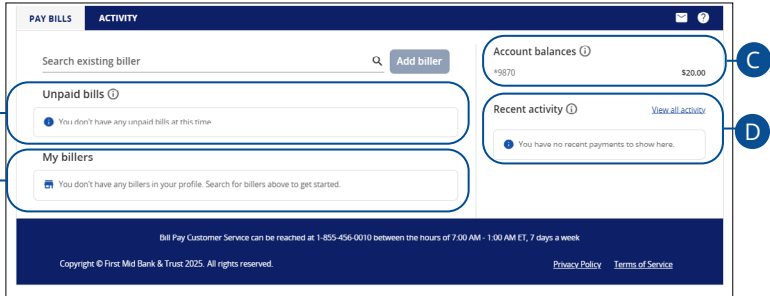
4

3. Review the Privacy Policy and click the **Accept** button.
4. Click the **Get started** button.

Bill Pay

Overview

Bill Pay with First Mid allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.



In the **Transfer & Pay** tab, click **Bill Pay**.

- A. View a list of your unpaid bills.
- B. View a list of your billers.
- C. View your current account balances.
- D. View your recent activity.

Bill Pay

Creating a Biller

The individual who receives your payments is known as a biller. You can pay just about any company, loan or account using Bill Pay. The information printed on your bill is all you need to set up a company as a biller. When creating your biller, there are two types of companies you can add: known and unknown.

Known Company

If the company you need to pay is preloaded in our database, you have the option to set up eBills. For more information, visit page 81.

ADD BILLER

PAY BILLS **ACTIVITY**

1 Search existing biller **Add biller**

2

Account number

Confirm account number

Nickname (optional)

ZIP code ZIP+4 (optional)

Cancel **Add** 3

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Start entering the biller's name and select it from the list. Then click the **Add biller** button.
2. Enter the required information. Fields may vary depending on which company you are adding.
3. Click the **Add** button when you are finished.
4. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Unknown Company

If you have a biller who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills.

The screenshot shows a web interface for adding a new biller. At the top, there are two tabs: 'PAY BILLS' and 'ACTIVITY'. Below the tabs is a search bar labeled 'Search existing biller' with a magnifying glass icon and an 'Add biller' button. Below this is a form with two main sections: 'COMPANY' and 'PERSON'. The 'COMPANY' section has a sub-section 'Account information' with fields for 'Bill name' (pre-filled with 'UNKNOWN'), 'Account number', and 'Nickname (optional)'. The 'PERSON' section has a sub-section 'Mailing address' with fields for 'Biller address 1', 'Address 2 (optional)', 'City', 'State' (a drop-down menu), 'ZIP code (5-digit)', 'ZIP+4 (optional)', and 'Biller's phone number'. At the bottom of the form are two buttons: 'Cancel' and 'Add'. Numbered callouts 1 through 8 point to specific elements: 1 points to the search bar, 2 points to the 'Account number' field, 3 points to the 'Nickname (optional)' field, 4 points to the 'Biller address 1' field, 5 points to the 'State' drop-down menu, 6 points to the 'ZIP code (5-digit)' field, 7 points to the 'Biller's phone number' field, and 8 points to the 'Add' button.

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Enter the biller's name.
2. Enter the biller's account number.
3. (Optional) Enter a nickname.
4. Enter the biller's mailing address.
5. Select the biller's state from the drop-down.
6. Enter the biller's ZIP code.
7. Enter biller's phone number
8. Click the **Add** button when you are finished.
9. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Person

You can pay anyone, such as a babysitter, dog-walker or freelance worker, by creating them as a biller in Bill Pay.

PAY BILLS **ACTIVITY**

1 Search existing biller Add biller

COMPANY **2 PERSON**

Account information

Biller first and last name
Jane Doe

3 Nickname (optional)

Mailing address

4 Biller address 1

Address 2 (optional)

City

5 State

6 ZIP code (5-digit) ZIP+4 (optional)

7 Biller's phone number

8 Cancel Add

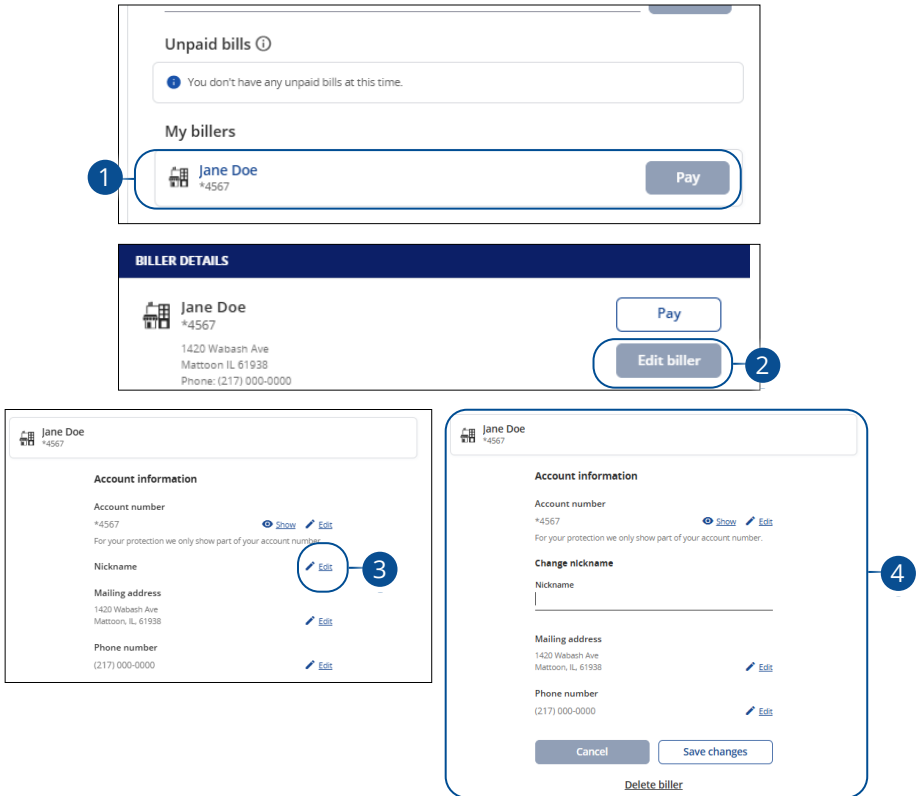
In the **Transfer & Pay** tab, click **Bill Pay**.

1. Enter the biller's name and select it from the list.
2. Click the **Person** tab.
3. (Optional) Enter a nickname.
4. Enter the biller's mailing address.
5. Select the biller's state from the drop-down.
6. Enter the biller's ZIP code.
7. Enter biller's phone number
8. Click the **Add** button when you are finished.
9. You can then either make a payment or click the **Cancel** button to return to the Bill Pay home page.

Bill Pay

Editing a Biller

You can make changes to an existing biller at any time. This is especially beneficial if a biller's account number or contact information changes.



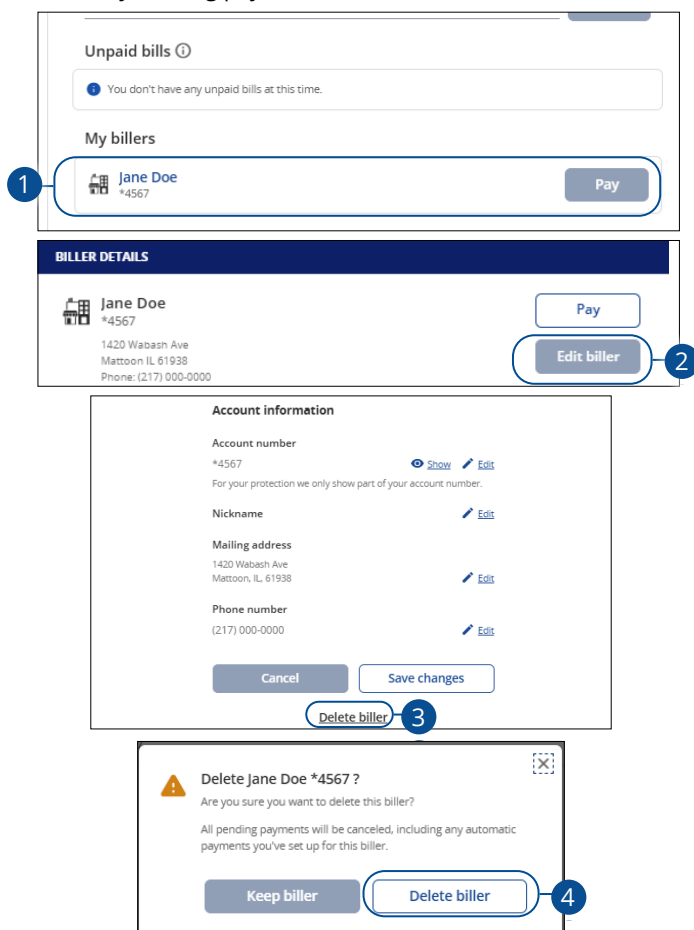
In the **Transfer & Pay** tab, click **Bill Pay**.

1. Select a biller.
2. Click the **Edit biller** button.
3. Click the "Edit" link next to the section you need to edit.
4. Make the necessary changes and click the **Save changes** button when you are finished.

Bill Pay

Deleting a Biller

If a biller is no longer needed, you can permanently delete them. This does not erase data from any existing payments.



In the **Transfer & Pay** tab, click **Bill Pay**.

1. Select a biller.
2. Click the **Edit biller** button.
3. Click the "Delete biller" link.
4. Click the **Delete biller** button to permanently delete your biller.

Bill Pay

Enabling eBills

You can go paperless and receive your bills electronically within Bill Pay. Many major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.

The screenshot shows the 'My billers' section at the top, which includes a 'Pay' button and a link to 'Get your electronic statements and payment reminders here with eBills.' (labeled with a blue circle 1). Below this is the 'REQUEST EBILLS' form for Verizon Wireless. The form contains fields for 'Mobile Number Enter Digits Only', 'Last 4 of SSN', and 'Confirm your service address'. It also includes sections for 'Additional biller message' and 'Terms of service'. At the bottom, there are two buttons: 'Don't request eBills' and 'Request eBills' (labeled with a blue circle 2).

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click on the "Get your electronic statements and payment reminders here with eBills" link.
2. Click the **Request eBills** button.

Bill Pay: Enabling eBills

Bill Pay

Paying eBills

My billers

Verizon Wireless
Verizon Wireless *0001

1 **Pay**

Get your electronic statements and payment reminders here with eBills. >

Verizon Wireless
Verizon Wireless *0001

Amount
\$0.00 2

Deliver by
02/14/2025 3

Pay from
*9084 4
Available balance: \$90.00

Cancel **Pay** 5

Verizon Wireless
Verizon Wireless *0001

✓

Your \$1.00 payment is scheduled for Feb 14

Confirmation	X294D-P1H25
Amount	\$1.00
Pay from	*9084
Deliver by	Feb 14
Withdraw on	Feb 14
Delivery method	DIRECT/ONLINE

Add note to self (optional)
Enter a note to yourself. You can't edit this note after you've saved it.

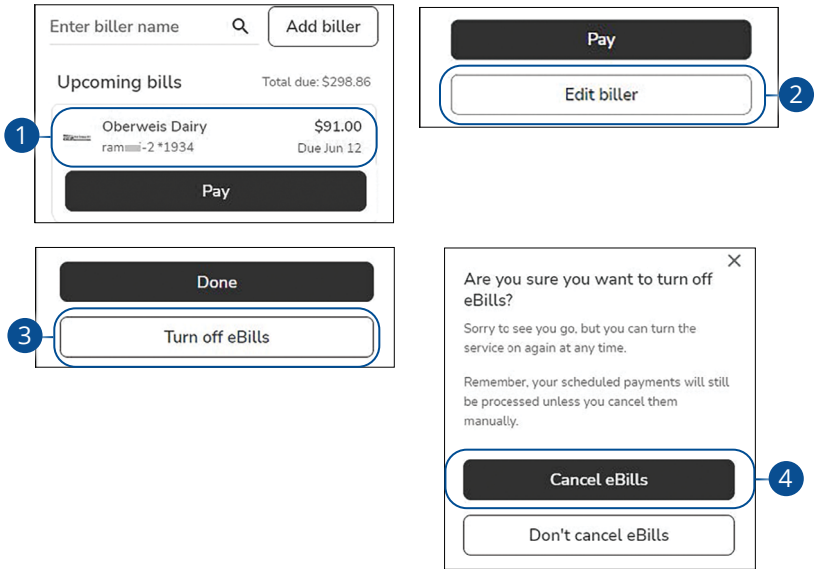
Done 6

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the **Pay** button next to the ebill you would like to pay.
2. Enter an amount.
3. Use the calendar to select a delivery by date.
4. Select an account to withdraw from using the drop-down.
5. Click the **Pay** button.
6. Review the payment information. Click the **Done** button when you are finished.

Bill Pay

Canceling eBills Service for a Biller



In the **Transfer & Pay** tab, click **Bill Pay**.

1. Select a biller.
2. Click the **Edit biller** button in the eBills section.
3. Click the **Turn off eBills** button.
4. Click the **Cancel eBills** button.

Bill Pay

Scheduling Payments

It is easy to pay your bills once you set up billers. When you click on the **Pay Bills** tab, you will see all of the billers you have established so far. To pay a bill, simply find your biller and fill out the payment information beside their name.

Single Payments

The screenshots illustrate the following steps:

- Click the **Pay** button next to the biller you would like to pay.
- Enter the amount (\$0.00).
- Use the calendar to select an estimated delivery date (02/21/2025).
- Select an account to withdraw from using the drop-down (#9870). (Optional) Enter a memo.
- Click the **Pay** button.
- Review the payment information (Confirmation screen).
- (Optional) Enter a note to self.
- Click the **Done** button when you are finished.

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the **Pay** button next to the biller you would like to pay.
2. Enter the amount.
3. Use the calendar to select an estimated delivery date.
4. Select an account to withdraw from using the drop-down.
5. (Optional For Check Payments Only) Enter a memo.
6. Click the **Pay** button.
7. Review the payment information.
8. (Optional) Enter a note to self.
9. Click the **Done** button when you are finished.

Multiple Payments



Not available on mobile.

PAY BILLS

ACTIVITY

Search existing biller

🔍

Add biller

Unpaid bills ⓘ

You don't have any unpaid bills at this time.

My billers

Sort by ▾

📌

Verizon Wireless

Verizon Wireless *0001

Next payment Scheduled Feb 14 for \$1.00

💡 Get your electronic statements and payment reminders here with eBills. >

Pay

📌

Jane Doe

*4567

Pay

Multipay ⓘ

Pay 2 selected bills

Cancel

Verizon Wireless

Verizon Wireless *0001

Remove

Jane Doe

*4567

Remove

Account balances ⓘ

*9084

\$90.00

Testing Alkami *1942

\$18.05

DDA-20101 *1332

\$1.00

DDA-20101 *5230

\$1.00

Husby Account *9710

\$0.11

Testing *8772

Not provided

SCHEDULE PAYMENTS

Verizon Wireless

Verizon Wireless *0001

Next payment \$1.00

Scheduled Feb 14

Amount

\$1.00

Deliver by

02/14/2025

Pay from

*9084

Available balance: \$90.00

Jane Doe

*4567

Amount

\$1.00

Estimated delivery

02/21/2025

Pay from

*9084

Memo

Multipay

Pay 2 selected bills

Cancel

Verizon Wireless

Verizon Wireless *0001

\$1.00

Jane Doe

*4567

\$1.00

Total amount


\$2.00

In the **Transfer & Pay** tab, click **Bill Pay**.


1. Select the biller/billers you would like to pay.
2. Click the **Pay selected bills** button.
3. Enter the required payment information for each biller.
4. Click the **Pay selected bills** button.

Bill Pay: Scheduling Payments


5



You've scheduled 2 payments for a total of \$3.00

 **Verizon Wireless**
Verizon Wireless *0001

Confirmation	X355F-QCT5W
Amount	\$2.00
Pay from	*9084
Deliver by	Feb 14
Delivery method	Electronic

 **Jane Doe**
*4567

Confirmation	X355F-QCYM
Amount	\$1.00
Pay from	*9084
Estimated delivery	Feb 21 <i>Your check may be cashed, and the money withdrawn from your account, before, on, or after Feb 21.</i>
Delivery method	Paper

Done

5. Review the payment information and click the **Done** button.

Bill Pay

Automatic Payments

Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

The image shows two screenshots of a Bill Pay interface. The top screenshot, titled 'My billers', shows a list of billers. A blue circle with the number '1' highlights the 'Jane Doe' entry, which includes a house icon, the name 'Jane Doe', and the account number '*4567'. Below the name, it says 'Next payment Scheduled Feb 21 for \$1.00'. To the right of the entry is a 'Pay' button. The bottom screenshot, titled 'BILLER DETAILS', shows the details for Jane Doe. It includes her address (1420 Wabash Ave, Mattoon IL 61938) and phone number ((217) 000-0000). There are buttons for 'Pay', 'Edit biller', 'Add autopay', and 'Add reminders'. A blue circle with the number '2' highlights the 'Add autopay' button. To the right, there is a 'Biller activity' section with a 'View all' link and a table showing payment history.


Biller activity ⓘ	
\$2.00	Scheduled Feb 24
\$1.00	Processing Feb 21


In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the biller you would like to set up autopay for.
2. Click the **Add autopay** button.



ADD AUTOPAY


Jane Doe
*4567

3 First delivery date
02/20/2025 
Payments that fall on a weekend or holiday will be changed to previous business day.



4 Pay from
*9084 
Available balance: \$90.00



5 Always pay
\$0.00

6 Frequency 
About frequencies 

7 Duration 

8 Memo
Printed on check 0/32
Send email notifications to qa@alkamitech.com when the payment:

9 Is due  on
Has been sent  on

  10

3. Use the calendar to select a first delivery date.
4. Select an account to withdraw from using the drop-down.
5. Enter the amount.
6. Select a frequency using the drop-down.
7. Select the duration of the payments using the drop-down and enter the necessary information.
8. (Optional For Check Payments Only) Enter a memo.
9. Use the toggles to indicate when you would like to be notified.
10. Click the **Add autopay** button when you are finished.

Automatic Payments for eBills

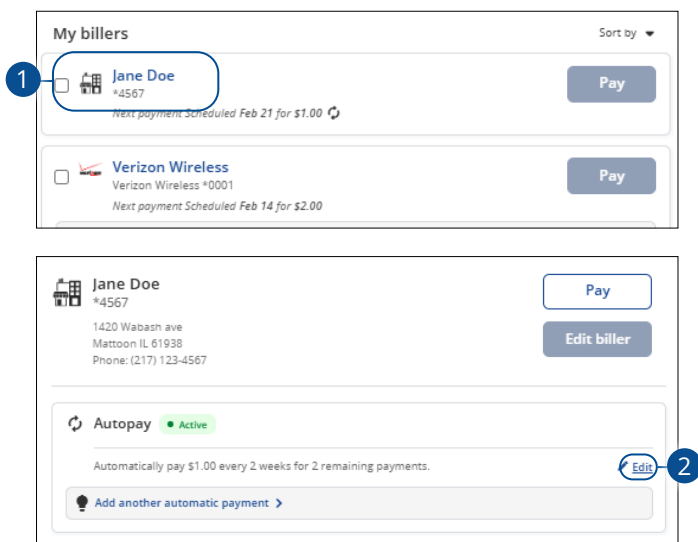
The screenshot shows the 'Automatic Payments for eBills' interface. On the left, under 'Upcoming bills', a bill from Oberweis Dairy for \$91.00 is listed, due on Jun 12. A blue circle with the number 1 points to the bill. A 'Pay' button is below the bill. On the right, the 'Autopay' section is shown. A blue circle with the number 2 points to the 'Add autopay' button. Below this, a 'Deliver by' dropdown is set to '3 days before due date', with a blue circle 3 pointing to it. A note states: 'Payments that fall on a weekend or holiday will be changed to previous business day.' Below this, the 'Pay from' account is listed as '*3210'. A blue circle 4 points to the 'Always pay Amount due' dropdown. Below this, the 'Maximum payment (optional)' is set to '\$250.00', with a blue circle 5 pointing to it. A note states: 'Set a limit on how much we will pay automatically.' Below this, there is a section for 'Send email notifications to alicia.vond@amsvc.com when the payment:'. Two toggles are shown: 'Is scheduled' (on) and 'Has been sent' (on), with a blue circle 6 pointing to them. At the bottom, a blue circle 7 points to the 'Add autopay' button, and a 'Cancel' button is below it.

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the biller with ebills enabled that you would like to set up autopay for.
2. Click the **Add autopay** button.
3. Use the calendar to select a delivery by date.
4. Use the drop-down to select the amount due.
5. Enter a maximum payment amount. This is optional if you have not selected "Earliest Delivery Date" using the "Delivery By" drop-down.
6. Use the toggles to indicate when you would like to be notified.
7. Click the **Add autopay** button when you are finished.


Bill Pay

Edit an Automatic Payments



In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the biller with automatic payments enabled that you would like to edit.
2. Click the "Edit" link next to the automatic payment you would like to edit.

 Jane Doe
*4567

Next delivery date

02/20/2025

Payments that fall on a weekend or holiday will be changed to previous business day.

Pay from

*9084

Available balance: \$90.00

Always pay

\$1.00

Frequency

Every 2 weeks

About frequencies

Duration

For a specific number of payments

Number of payments

2

Amount of last payment (optional)

If different than amount of other payments

Memo

Printed on check 0/32

Send email notifications to qa@alkamitech.com when the payment:

Is due ☒

Has been sent ☒

Is the last one in the series ☒

Don't save changes

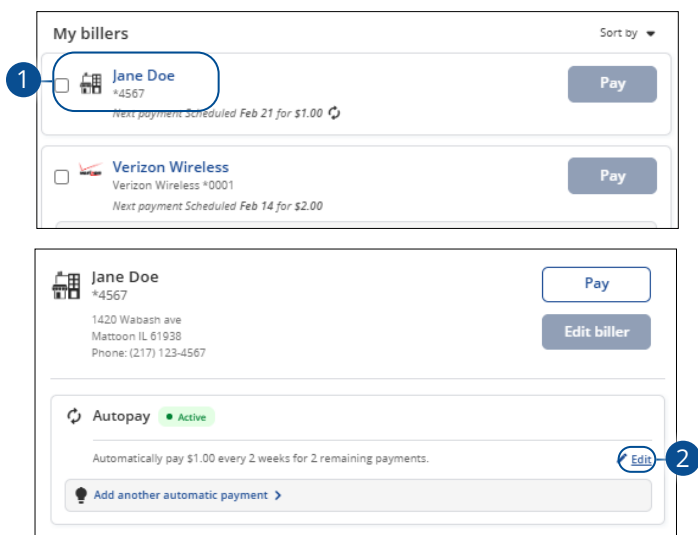
Save changes

2

3. Make the necessary changes and click the **Save changes** button.
4. Click the **Done** button.


Bill Pay


Delete an Automatic Payments




In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the biller with automatic payments enabled that you would like to delete.
2. Click the "Edit" link next to the automatic payment you would like to edit.


Jane Doe
 *4567


Next delivery date
02/20/2025



Payments that fall on a weekend or holiday will be changed to previous business day.


Pay from
***9084**


Available balance: \$90.00

Always pay
\$1.00

Frequency
Every 2 weeks


[About frequencies](#) 


Duration
For a specific number of payments



Number of payments
2


Amount of last payment (optional)
 If different than amount of other payments

Memo
 Printed on check 0/32

Send email notifications to **qa@alkamitech.com** when the payment:

Is due 



Has been sent 

Is the last one in the series 

Don't save changes

Save changes

[Delete autopay](#) **3**


Delete autopay plan?


Are you sure you want to delete this autopay plan? Any scheduled payments will be canceled. Processing payments will not be canceled.

4

Delete plan

Keep plan

3. Click the "Delete autopay" link.

4. Click the **Delete plan** button.

Bill Pay

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.

The process consists of the following steps:

- Click the **Pay** button next to the biller (John Doe).
- Enter the payment amount (\$2.00).
- Select an estimated delivery date (02/24/2025).
- Select an account to withdraw from (*9870).
- (Optional For Check Payments Only) Enter a memo (Printed on check).
- Click the **Pay \$2.00** button.
- Review the payment details and click the **Done** button.

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the **Pay** button next to the biller you would like to pay.
2. Enter the amount.
3. Use the calendar to select an estimated delivery date.
4. Select an account to withdraw from using the drop-down.
5. (Optional For Check Payments Only) Enter a memo.
6. Click the **Pay** button.
7. Review the payment and click the **Done** button.

Bill Pay

Activity

Easily view your recent activity.

P. 1

ACTIVITY

Search

Q

Filter

Status: All

Sort by: None

Date range: Last 6 months

Download

Print

Scheduled ⓘ

Total: \$2.00

Jane Doe

*4567

\$2.00

Scheduled Feb 24

>

Processing ⓘ

Total: \$1.00

Jane Doe

*4567

\$1.00

Processing Feb 21

>

History ⓘ

No bill history found.

Since Aug 14, 2024

Active autopays ⓘ

You have no active autopays to show here.

Bill Pay Customer Service can be reached at 1-855-456-0010 between the hours of 7:00 AM - 1:00 AM ET, 7 days a week

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Privacy Policy

Terms of Service

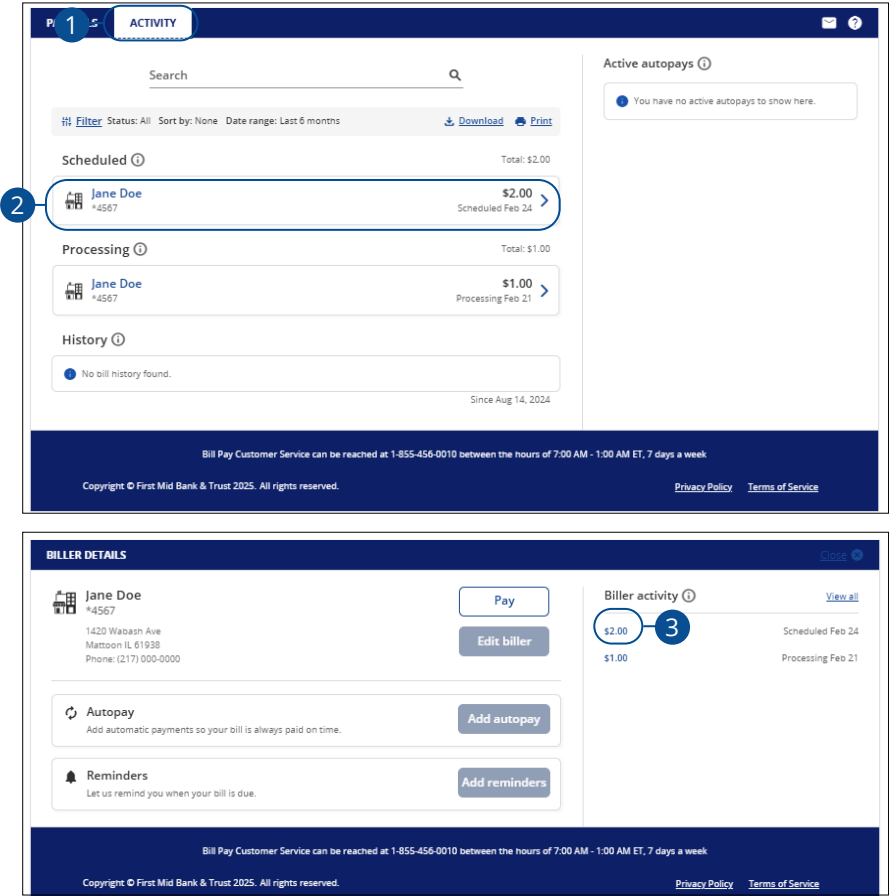
In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the **Activity** tab.

Bill Pay

Editing Pending Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



In the **Transfer & Pay** tab, click **Bill Pay**.


1. Click the **Activity** tab.
2. Select the payment you would like to edit.
3. Select the payment you would like to edit.

Amount

\$2.00

Estimated delivery

02/24/2025



☒ Your check may be cashed, and the money withdrawn from your account, before, on, or after Feb 24.

Pay from

*9870

Available balance: \$20.00

Memo

Printed on check

0/32

Don't save changes

Save changes

4. Click the **Edit payment** button.
5. Make the necessary changes and click the **Save changes** button.
6. Click the **Done** button.

Bill Pay

Canceling Pending Payments

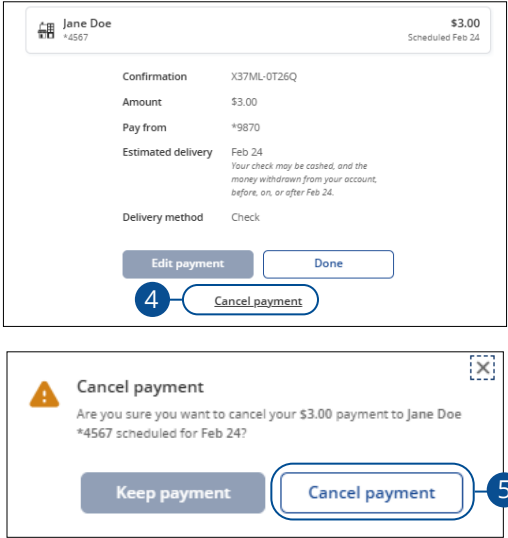
You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

The top screenshot shows the 'ACTIVITY' tab in the Bill Pay interface. It features a search bar, filter options (Status: All, Sort by: None, Date range: Last 6 months), and buttons for Download and Print. The 'Scheduled' section shows a payment for Jane Doe for \$2.00, scheduled for Feb 24. The 'Processing' section shows a payment for Jane Doe for \$1.00, processing on Feb 21. The 'History' section indicates no bill history found. A blue circle with the number '2' highlights the first scheduled payment.

The bottom screenshot shows the 'BILLER DETAILS' page for Jane Doe. It includes contact information, a 'Pay' button, and an 'Edit biller' button. The 'Autopay' and 'Reminders' sections have 'Add autopay' and 'Add reminders' buttons respectively. The 'Bill activity' section shows a list of payments: \$2.00 (Scheduled Feb 24) and \$1.00 (Processing Feb 21). A blue circle with the number '3' highlights the 'Bill activity' section.

In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the **Activity** tab.
2. Select the payment you would like to cancel.
3. Select the payment you would like to cancel.

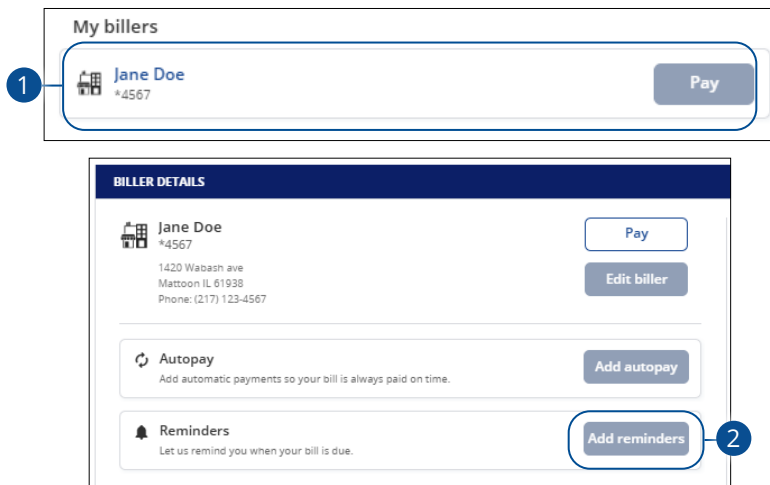


- 4. Click the “Cancel payment” link.
- 5. Click the **Cancel payment** button to permanently delete your payment.

Bill Pay

Creating a Reminder


Setting up a reminder within Bill Pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled.




In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the biller you would like to set up a reminder for.
2. Click the **Add reminders** button.

ADD REMINDERS

 Jane Doe
*4567

Typical due date ⓘ 

Numeric date starting with the month

Typical amount due ⓘ

\$0.00

Bill received ▾

Remind me in advance ▾

Send email notifications to qa@alkamitech.com when the payment:

Is due ☒

Has been sent ☒

Isn't paid by the due date ☒

Cancel

Set reminders

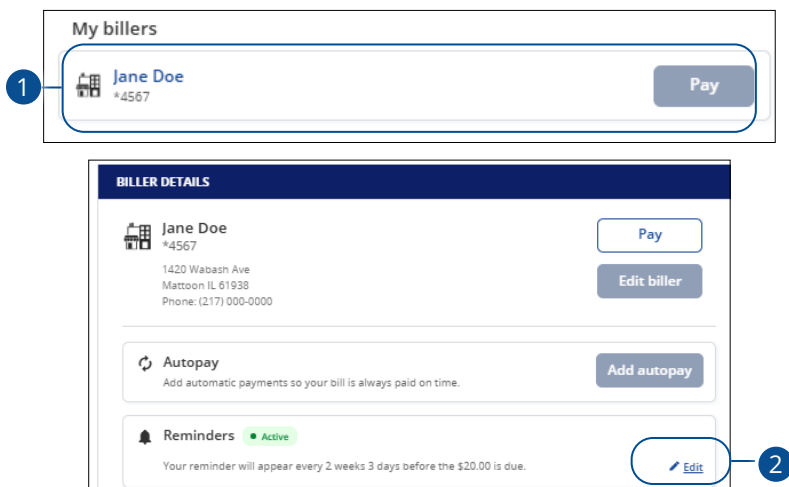
[Add autopay instead?](#)

3. Use the calendar feature to select the typical due date.
4. Enter the amount typically due.
5. Use the “Bill received” drop-down to select the frequency of the bill.
6. Use the drop-down to choose when to receive a notification.
7. Use the toggles to indicate when you would like to be notified.
8. Click the **Set reminders** button when you are finished.

Bill Pay

Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.



In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the biller you would like to edit a reminder for.
2. Click the "Edit" link.

Jane Doe

*4567

Typical due date

03/18/2025

Numeric date starting with the month

Typical amount due

\$20.00

Bill received

Every 2 weeks

Remind me in advance

03 days

Send email notifications to qa@alkamitech.com when the payment:

Is due

on

Has been sent

on

Isn't paid by the due date

on

Don't save changes

Save changes

Stop reminders

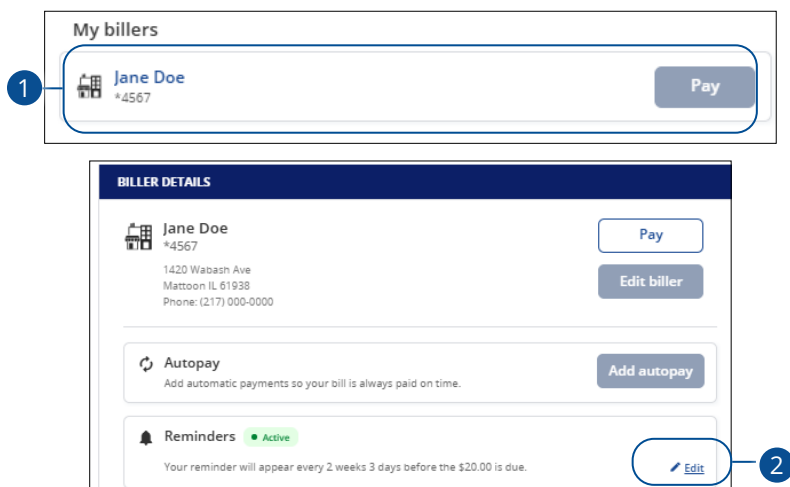
3

3. Make the necessary changes and click the **Save changes** button when you are finished.

Bill Pay

Deleting Reminders

You can remove an existing reminder if it is no longer needed.



In the **Transfer & Pay** tab, click **Bill Pay**.

1. Click the biller you would like to edit.
2. Click the "Edit" link.

Typical due date
03/18/2025

Numeric date starting with the month

Typical amount due
\$20.00

Bill received
Every 2 weeks

Remind me in advance
03 days

Send email notifications to **qa@alkamitech.com** when the payment:


Is due ☒ on

Has been sent ☒ on

Isn't paid by the due date ☒ on

Don't save changes Save changes

[Stop reminders](#) 3

 **Stop payment reminders?**

Are you sure you want to stop payment reminders? We'll no longer send an email to **qa@alkamitech.com** each time a payment is due, sent, or not paid.

4 **Stop reminders** Keep reminders

3. Click the "Stop reminders" link.
4. Click the **Stop reminders** button.

Settings

Profile

Use Profile Settings to personalize online and mobile banking, update your nickname and view your recent login activity.

The screenshot shows the 'Settings' application with the 'Profile' tab selected. At the top right are two social media icons. Below the tabs is a profile picture placeholder with a blue circle '1' and an 'Edit' link. The 'Profile Information' section contains three fields: 'FULL NAME', 'NICKNAME', and 'TIME ZONE'. The 'NICKNAME' and 'TIME ZONE' fields have edit icons (pencil in a circle) with blue circles '2' and '3' respectively. Below this is the 'Recent Login Activity' section, which contains a table with two columns: 'DATE AND TIME' and 'BROWSER'. A blue circle '4' is placed to the right of the table.

Settings

Profile Security Contact Accounts Applications

1 Edit

Profile Information

FULL NAME


NICKNAME



TIME ZONE (UTC-05:00) Eastern Time (US & Canada)

Recent Login Activity

DATE AND TIME	BROWSER
Today 2:51 PM	Chrome 109.0
Today 12:03 PM	Chrome 109.0
Today 11:35 AM	Chrome 109.0
Today 10:33 AM	Chrome 109.0
Today 9:53 AM	Chrome 109.0
Today 8:59 AM	Chrome 109.0
January 10 4:00 PM	Chrome 108.0
January 10 9:46 AM	Chrome 108.0

2 3 4

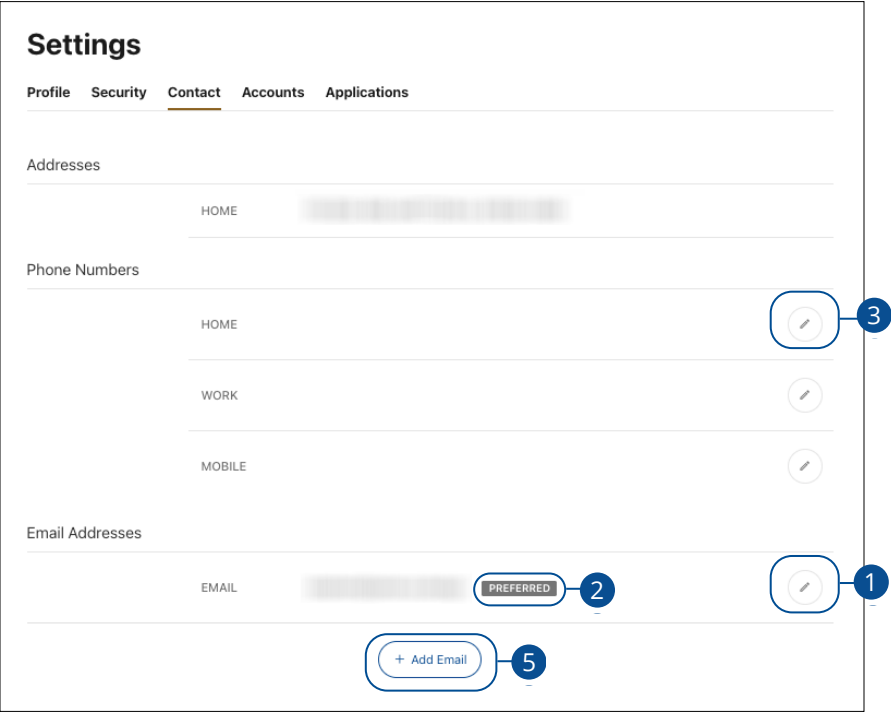
Click the  icon in the upper right corner of the screen and select **Settings**. Then click the **Profile** tab.


1. Click the "Edit" link to upload a profile image to personalize Online Banking. Image files are scaled to 50px by 50px and must not be larger than 3MB.
2. Click the  icon to edit your nickname.
3. Click the  icon to edit your time zone.
4. View a list of your recent login activity. The system uses the Time Zone setting to clearly communicate schedules, execute transfers, send alerts and execute other events at the proper time.



Settings

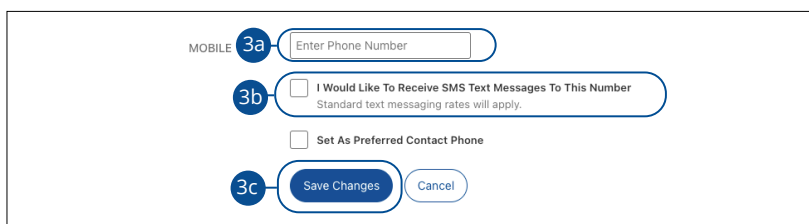
Contact Information

Use the Contact page to update your phone number(s) and email(s). To change your address with the bank, go to Settings along main menu bar and select the Address Change form.



Click the  icon in the upper right corner of the screen and select **Settings**. Then click the **Contact** tab.

1. Click the  icon to edit your Contact.
2. "Preferred" indicates the is the primary option used for communications from the Bank.
3. Click the  icon to edit a stored phone number. Options include home, work and mobile phone numbers.

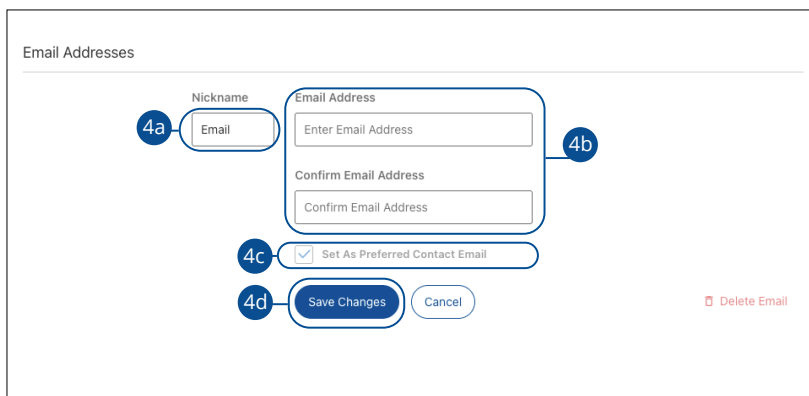


MOBILE 3a Enter Phone Number

3b ☐ I Would Like To Receive SMS Text Messages To This Number
Standard text messaging rates will apply.

☐ Set As Preferred Contact Phone

3c Save Changes Cancel



Email Addresses

4a Nickname Email

4b Email Address Enter Email Address

Confirm Email Address Confirm Email Address

4c ☒ Set As Preferred Contact Email

4d Save Changes Cancel

Delete Email

- a. Edit the phone number.
 - b. Check "I Would Like To Receive SMS Text Messages To This Number" to receive text messages (Standard text messaging rates apply). You will need to enter a confirmation code.
 - c. Click the **Save Changes** button.
4. Click the **+ Add Email** button to add an additional email.
- a. Enter a nickname.
 - b. Enter and confirm the email address.
 - c. Check to mark the email as the preferred contact email.
 - d. Click the **Save Changes** button.

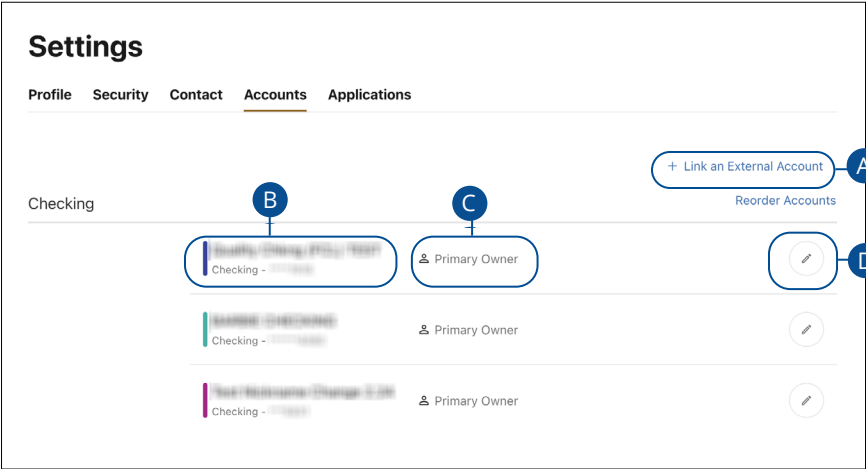



Note: If you are unable to update your account nickname, please send us a message through the Message Center and choose the subject - Update Account Nickname.


Settings

Accounts Overview

Use the Accounts tab to adjust the way accounts are displayed throughout Online Banking.





Click the  icon in the upper right corner of the screen and select **Settings**. Then click the **Accounts** tab.

- A. Click the “Link to External Account” link to easily link an external account go to page 42 for more information.
- B. The default account name followed by the last four digits of the account number and the account suffix is displayed for each account.
- C. The column to the right of the account information displays your relationship to the account.
- D. Click the  icon to edit the account nickname and color.

Nickname, Hide and Color Code an Account

The screenshot shows the 'Checking' account settings page. At the top, there's a header with 'Checking' and a 'Reorder Accounts' link. Below this, the account name 'Marlboro 510' is displayed with a red icon. To the right, it says 'Joint Owner'. A blue circle with the number '1' highlights the settings icon in the top right corner. Below the account name, there's a 'Savings' tab. The main content area is titled 'Edit Account Details' and contains three sections: 'Account' (BASIC CHECKING — **6738-S:0075), 'Nickname' (BASIC CHECKING, with a note that the maximum characters allowed is 25), and 'Account Color' (a color picker). A blue circle with the number '2' highlights the Nickname and Account Color sections. Below these is the 'Hide Account' section, which includes a description and a checkbox labeled 'Hide This Account'. A blue circle with the number '3' highlights this checkbox. At the bottom right, there are 'Cancel' and 'Save' buttons. A blue circle with the number '4' highlights the 'Save' button.

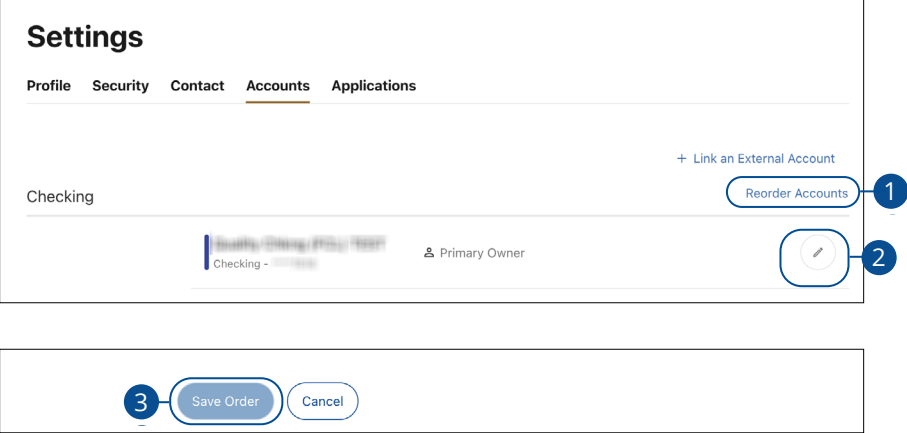
Click the  icon in the upper right corner of the screen and select **Settings**. Then click the **Accounts** tab.


1. Click the  icon.
2. Edit the **nickname and/or color**.
3. **Check the box to hide the account.** You will not be able to perform transfers to the account while it's hidden. You will not lose any transaction data and your account will still be there should you decide to unhide it.
4. Click the **Save** button when you are finished making changes.



Note: If you are unable to update your account nickname, please send us a message through the Message Center and choose the subject - Update Account Nickname.

Reorder Accounts



Click the  icon in the upper right corner of the screen and select **Settings**. Then click the **Accounts** tab.

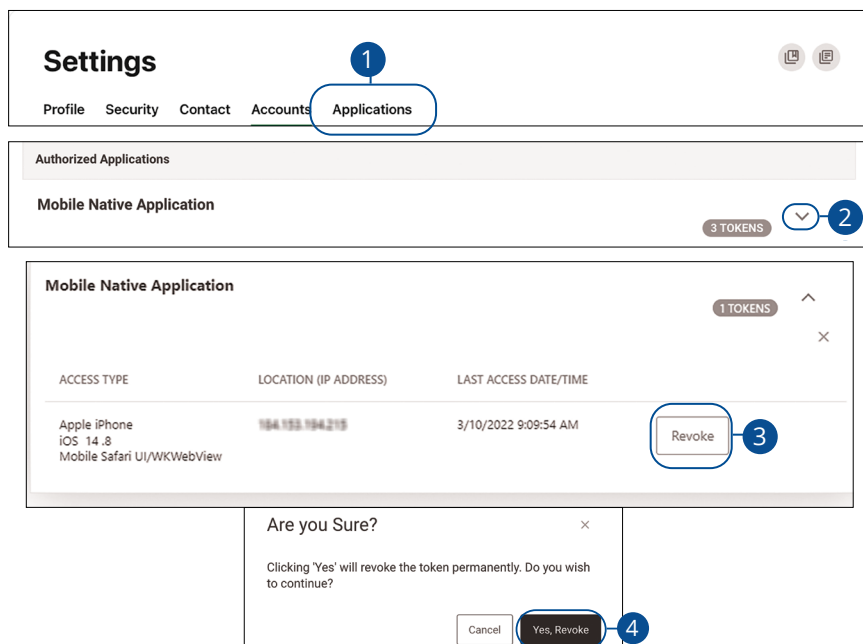
1. Click the "Reorder Accounts" link.
2. Click and drag up and down arrows to move accounts within the Account Type Class. You can currently only move checking accounts within the checking class and savings accounts within the savings class.
3. Click the **Save Order** button.


Settings


Applications

The Applications tab gives you the ability to revoke access to the Mobile App on your mobile device if it's lost or stolen. View your recent logins and select which locations to revoke.

Tokens are "An authorization for a device to access the login." You may want to revoke tokens from devices that are no longer in your possession.



Click the  icon in the upper right corner of the screen and select **Settings**.

1. Click the **Applications** tab.
2. Click the  icon to expand an application.
3. Click the **Revoke** button to revoke a token.
4. Click the **Yes, Revoke** button to confirm.



Note: If you have given access to any aggregator apps or sites like Plaid, Venmo, Cash App, etc. they will show here. If you are unsure if you provided access, you can click Revoke.

Settings

Snapshot

Snapshot allows you to check your account balances from the login page of the mobile banking app on your mobile device without needing to log in. It is recommended that you secure your device with a passcode. You can disable this feature at any time.

Operating System Requirements

- The minimum versions of the mobile operating systems (OS) necessary for Snapshot are:
 - OS X (Apple desktops): All versions supported by Apple
 - iOS (Apple mobile devices): Last 2 major releases
 - Android: Last 2 releases

Snapshot Onboarding

- All new mobile users will be presented with the Snapshot onboarding screen after your initial login to the mobile app.

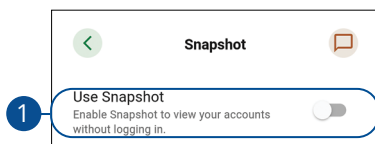
Experience


- Once snapshot has been enabled, it will be the landing page and authentication view you receive when you first access the app. From there you can login to the app by clicking the "login" button below the account details or select "close" to return to the main login screen, and click the wallet icon to view your Snapshot again.

Edit Snap Shot Settings

- Snapshot will automatically update when there are account changes.

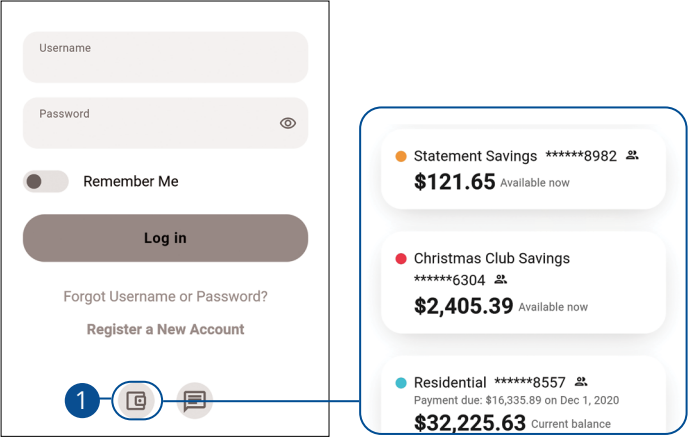
To Enable Snapshot




Click the  icon in the upper right corner of the screen and select **Settings**, then tap **Snapshot**.

1. Toggle the switch to enable snapshot.

To Use Snapshot



Open the First Mid Mobile Banking App.

- 1. Tap the  icon to view your account balances.



Note: Snapshot supports only one username per device; you may have a username and Snapshot saved to more than one device. If you change Snapshot settings on one device, setting changes will apply across all devices. For your security, we recommend you lock your phone between uses.

Settings

Secure Forms

Secure Forms can be used to submit different requests to the bank, securely. Examples include: Change of Address requests, Debit Card limit increases, Account Nickname changes, Zelle limit increases, etc.

Secure Forms

Address Change

Address Change

Seasonal Address Change

Limit Increase

Zelle Limit Increase Request

External Transfer Limit Increase Request

View Submitted Forms

Account Nickname Change

If you are unable to change your account nickname within the account settings, please submit a request below. (*)Required Field

*Checking Account 1:

Checking Account 1: [Account Name] \$543.91

*Preferred Nickname:

Preferred Nickname: [Text Field]

Checking Account 2:

Select an account

Preferred Nickname:

Enter text here

Checking Account 3:

Select an account

Preferred Nickname:

Enter text here

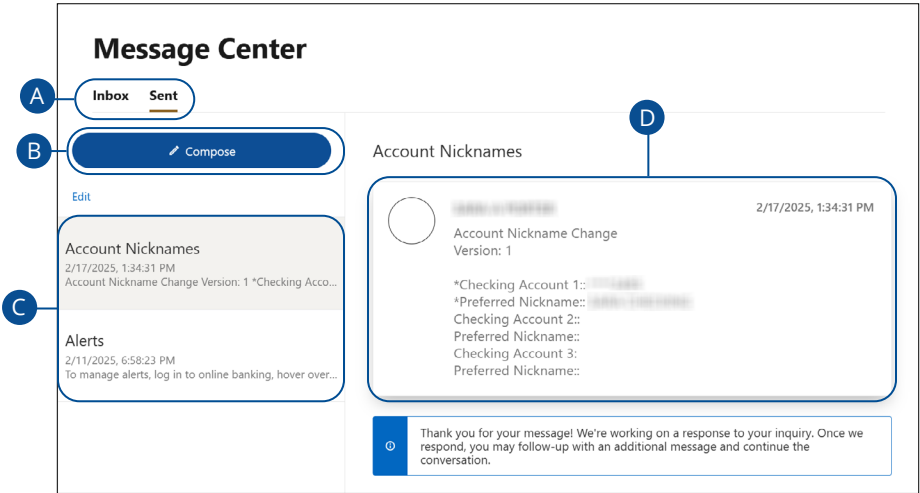
Cancel Submit

In the **Tools** tab, click **Secure Forms**.

1. Select the form that best matches your request.
2. Complete the required fields.
3. Click the **Submit** button.
4. (Optional) Click the **View Submitted Forms** button to see previously submitted forms.

Message Center

Once you are in the Message Center, you can click on the left panel between messages to see your requests and responses.



In the **Tools** tab, click **Message Center**.

- A.** View messages in your Inbox or that have been sent.
- B.** Click the Compose button to write a new message.
- C.** View messages in your Sent or Inbox.
- D.** The message currently being viewed.

Settings

eDocs and Notices

Electronic Statements and Notices allows you to receive and view your statements and notices electronically.

Enroll

eStatements

Overview Statements Notice

Welcome to your eDocuments
Access your documents easily

Subscription Settings
Set up how you like to receive your documents. If you need to update your contact information, you can do it [here](#).



Statements 1 6

Notice 0 0

ACCOUNT	PAPER	ONLINE
****	<input type="radio"/>	<input checked="" type="radio"/>
****	<input type="radio"/>	<input checked="" type="radio"/>
****	<input type="radio"/>	<input checked="" type="radio"/>
****	<input type="radio"/>	<input checked="" type="radio"/>
****	<input type="radio"/>	<input checked="" type="radio"/>
****	<input type="radio"/>	<input checked="" type="radio"/>
****	<input checked="" type="radio"/>	<input type="radio"/>

Continue

In the **Accounts** tab, click **eDocs**.

1. Click the  next to **Subscription Settings**.
2. Click the  icon to update your subscriptions.
3. Select the radial icon in the Online column for the accounts you want to enroll.
4. Click the **Continue** button when finished.

Statements

×

You have selected to receive online statements for **7 accounts**.

SELECTED ACCOUNT

Please accept the disclosure to confirm this change:

I have read and agree to First Mid's Electronic Statement (eDocs) Agreement which is part of the full Online and Mobile Banking Agreement and Disclosures which can be found here: <https://www.firstmid.com/online-mobile-disclosure/>

☒ I Agree

5

Back

Save

6

- 5. Read the disclosure, and if you agree, check the box **I Agree**.
- 6. Click the **Save** button.

View Statements

eDocs

Overview Statements Notices **Tax Notices** 1

Tax Notices

DATE: All Dates

DOCUMENT TYPE: All Document Types

DATE	NAME	ACCOUNT
JAN 6 / 2025	EOY 1099-INT	30790
JAN 4 / 2024	EOY 1099-INT	34870

2

View eDocument

1 of 8

Branch Name: First Mid Bank & Trust
 Branch Address: 400 Broad Street, Beloit, WI 53511
 Telephone: 877-888-5629
 Online Banking: www.firstmid.com

Financial Planning

3

In the **Accounts** tab, click **eDocs**.

1. Click the **Statements** tab.
2. Click the name of the statement.
3. Click the **X** button when finished.



Note: From the eDocs viewer, you can click on the icons along the top to annotate, print or save the eStatement or Notice.

Services

Check Services

Within check services, you can place a stop payment on pending checks.

Stop Payment

Use Stop Payments to cancel a check before it can post.



Note: Any Stop Payment requests made on a check through digital banking are permanent and the stop payment fee will be automatically deducted from your account.

Check Services

Stop Payment

Reorder Checks

Stop Payment Requests

New Stop Pay Request

You currently have no stop payment requests.

In the **Accounts** tab, click **Stop Pay/Reorder Checks**.

1. Click the **New Stop Pay Request** button to initiate a stop payment.

The screenshot shows a web form titled "Add Stop Payment Request" with a close button (X) in the top right corner. The form contains several input fields and buttons, each highlighted with a blue circle and a number:

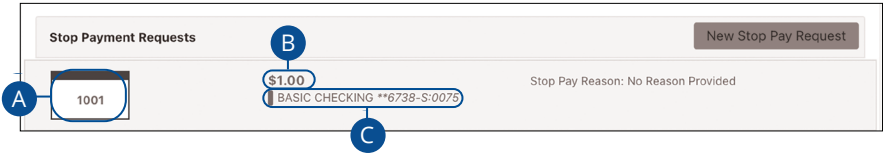
- 2**: Points to the "Account" dropdown menu.
- 3**: Points to the "Check Number" input field and the "Range" checkbox.
- 4**: Points to the "Amount" input field and the text "Amount must match check amount for stop payment to be applied."
- 5**: Points to the "Search" button.
- 6**: Points to the "Payee Name" input field.
- 7**: Points to the "I Agree" checkbox and the text "By checking 'I Agree' and clicking 'Submit Request', I acknowledge that I have read and agree to the [Stop Payment Policy](#)."
- 8**: Points to the "Submit Request" button.

At the bottom of the form, there are "Cancel" and "Submit Request" buttons. The "Search" button is located below the "Amount" field.

2. Select the account against which the check was written.
3. Enter an individual Check Number or select the Range option to enter a range of checks. Be sure to read the Stop Payment Policy to understand the cost (if any) for submitting a request.
4. Enter the amount of the check.
5. Click the **Search** button to verify that the check(s) you are stopping hasn't already posted.
6. Enter a payee name.
7. Read and agree to the Stop Payment policy before submitting your request. Click the 'I Agree' checkbox.
8. Click the **Submit Request** button to finalize and submit the request.

Stop Payment History

Stop payment history is automatically displayed on the Stop Payment screen.

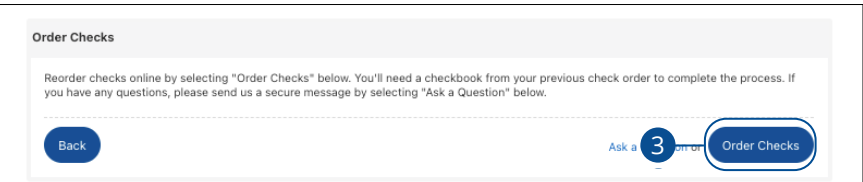
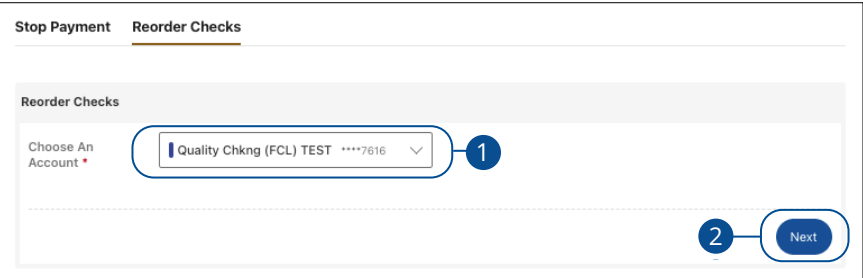


In the **Accounts** tab, click **Stop Pay/Reorder Checks**.

- A. The check number is listed for each stop payment request. If a range of checks is submitted as a single request, the range is listed rather than the single check number.
- B. If an amount was provided for the stop payment request, it is listed above the account nickname.
- C. The account color and nickname submitted with the stop request is displayed.

Reorder Checks

You are able to reorder checks for you accounts through our online banking.



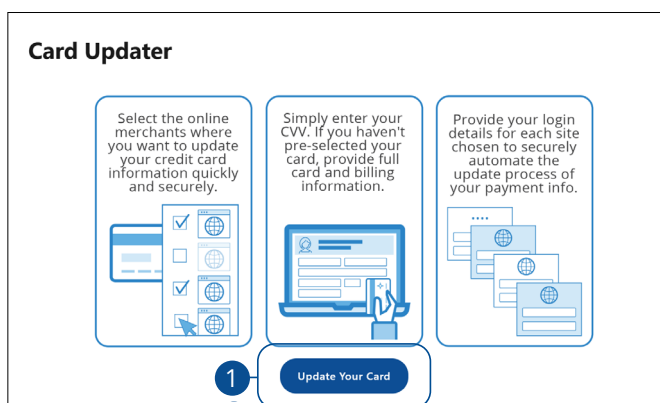
In the **Accounts** tab, click **Stop Pay/Reorder Checks**. Then click the **Reorder Checks** tab.

1. Choose the account from the drop-down menu.
2. Click the **Next** button.
3. Click the **Order Checks** button.

Services

Card Updater

Card Updater allows you to simplify updating your debit card information with merchants who store card details for payments.



2

Select the sites below to make your First Mid Debit Card the primary payment method. Continue

Search for Sites:

Amazon, Apple Store, Netflix...

Amazon Apple Store Netflix

target venmo

3

Enter your card and billing information once to update the payment method on all of the sites you've selected.

Email Address Phone Number

Name On Card Card Number

Exp. Date CVV

First Name Last Name

Billing Address

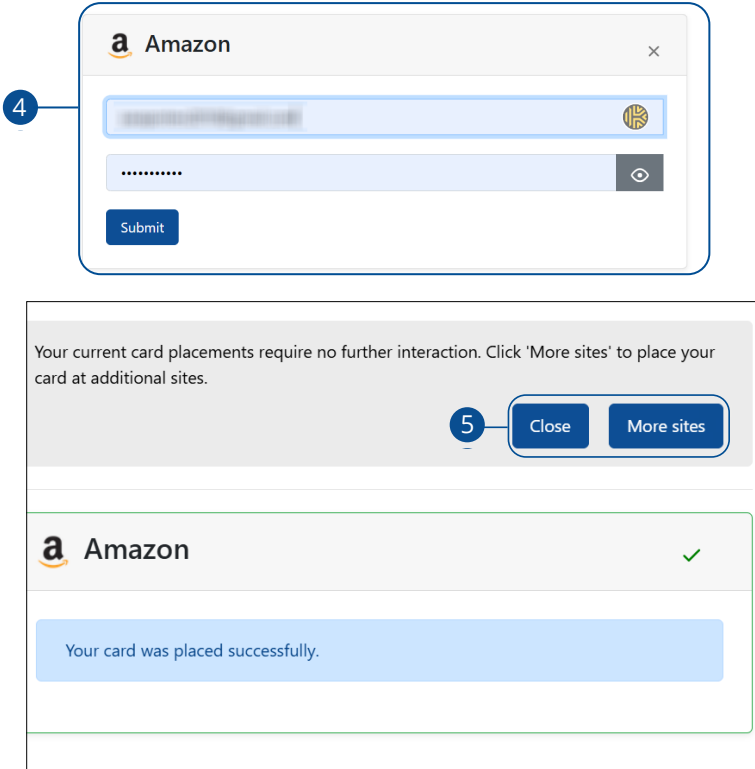
Billing Address Line 2

City State Zip

Continue

In the **Card Management** tab, click **Card Updater**.

1. Click the **Update Your Card** button
2. Select the sites where you would like to update your First Mid debit card. Click the **Continue** button.
3. Enter your card and billing information once to update the payment method on the sites that you selected. Click the **Continue** button.

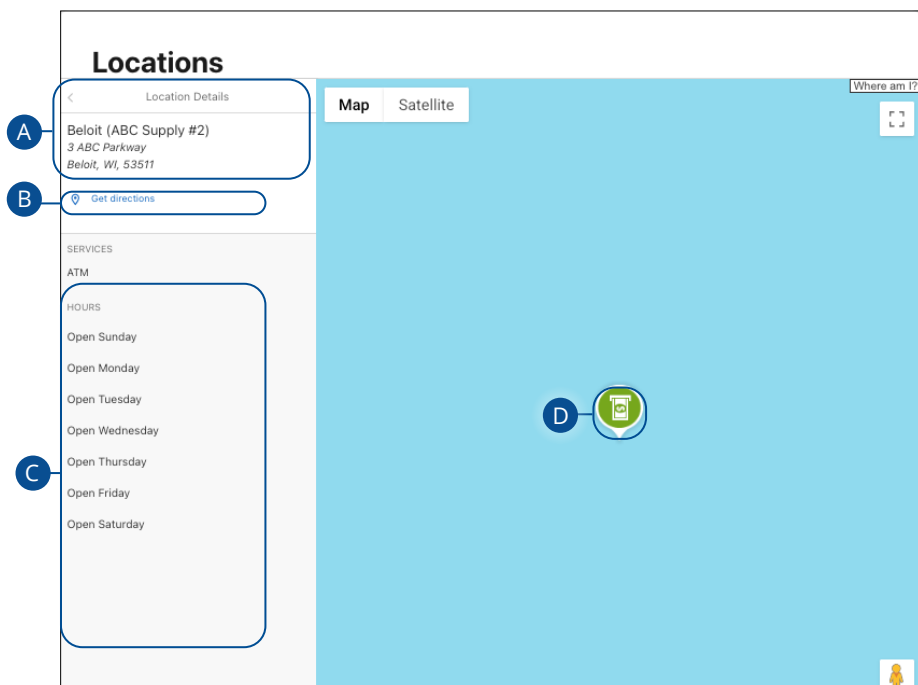


4. Enter your login information for each merchant site(s) you selected. Click the **Submit** button.
5. You will receive a message when the card has been added. Click the **Close** button or, to add your card to additional sites, choose **More Sites**.

Services

Locations

If you need to locate First Mid Branches or ATMs, we can help you find locations nearest you.



In the **Tools** tab, click **Locations**.

- A.** The search bar allows you to find locations within a specific location.
- B.** You can locate a First Mid Branch or ATM by checking the appropriate box.
- C.** Details about First Mid Branches or ATMs are displayed on the left side of the page.
- D.** First Mid Branches or ATMs are marked on the map within their specific locations. Click a location for additional information.

Services

Savvy Money

Keep an eye on credit score and credit report changes with real time credit monitoring.


Enrolling in Savvy Money

SavvyMoney


If you are experiencing difficulties with this page, enable third-party cookies or [click here to open in a new window](#)

Hello, Prince Carney


Please read and accept the following disclosure so we can retrieve your Credit Score and Report. **This is a soft pull and will not affect your score.**

1  I hereby authorize SavvyMoney, Inc. to continuously obtain my credit report and use the information to verify my identity, provide the services offered by SavvyMoney, Inc., determine whether I appear to qualify for credit offers, and invite me to apply for those made available by my financial institution. I may revoke this authorization at any time by terminating my account with SavvyMoney, Inc.

I understand, as the primary account holder, my credit score will be shown within this account. All joint owners, or individuals that can access this account, will be able to see my score.


2 

By clicking on "Continue", I am accepting the [SavvyMoney Terms of Service](#) and [SavvyMoney Privacy Policy](#).




Credit Confidence

Keep an eye on credit score and credit report changes with real time credit monitoring.



Daily Score Update

Stay on top of your credit score by refreshing your score every day.



Money-Saving Offers

Qualify for best rates on new loans, credit cards, and more.

In the **Financial Planning** tab, click **Credit Score & Report**.

1. Authorize SavvyMoney to continuously obtain your credit report.
2. Click **Continue** to view your credit score information.

Credit Score & Report

View your credit score and which factors are affecting your credit score.

Savvy Money

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Credit Score & Report
Loans & Offers
Alerts
Resources

Rating: **Good**

Updated: February 05, 2023

VantageScore 3.0 from TransUnion

Refresh Score

★ Personalized for You

Pay as low as \$25 for 72 months*

Consolidate your credit cards into one monthly payment

Learn More

Score Analysis
Credit Report
Score Simulator

<p>Score Rating</p> <p>Good</p> <p>This rating represents your creditworthiness and is based on your credit score. To determine your...</p>	<p>Payment History Grade D</p> <p>-</p> <p>The presence of delinquent, derogatory or collections accounts impacts this grade significantly....</p>	<p>Credit Usage Grade A</p> <p>11%</p> <p>You are doing a great job with keeping credit usage well below 30% on your credit cards. This helped...</p>
<p>Account Mix Grade B</p> <p>23 Accounts</p> <p>You're almost there. Having both revolving and installment accounts will improve your grade.</p>	<p>Credit Age Grade A</p> <p>18 Yrs. And 7 Mos. Average</p> <p>You have built your credit history over a long period of time. This is good for your score.</p>	<p>Inquiries Grade A</p> <p>0 Inquiries</p> <p>You have a good grade because there were no new inquiries on your credit report within the last 12...</p>

Your Credit Score Action Plan

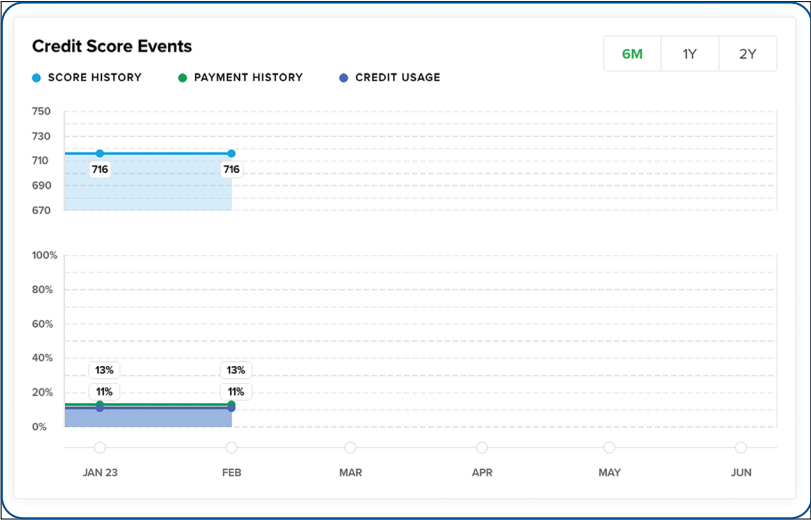
Lucita, increase your score with this action plan we customized for you!

Learn More

In the **Financial Planning** tab, click **Credit Score & Report**.

- View your current credit score.
- Click a card to view more information.
- Click the **Learn More** button to view your credit score action plan.

Services: Savvy Money



D

D. View events which are affecting your credit score.

Loans & Offers

View your current offers.

SavvyMoney

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Credit Score & Report **Loans & Offers** Alerts Resources

Recommended **Deposits** **Home Loans** **Auto Loans** **Personal Loans** >

Sara, these are the top offers that we recommend for you!

Auto Loans

Drive away in your dream car with an auto loan from us!

Learn More

Personal Loan

Get the funds you need today with a personal loan!

Learn More

Mortgage Refinance

Ready to save on your mortgage? Explore refinancing!

Home Equity Loan

Let the equity in your home work for you!

In the **Financial Planning** tab, click **Credit Score & Report**. Then click the **Loans & Offers** tab.

A. Click the **Learn More** button to view more information.

Alerts

See what changed on your score

Credit Score & ReportLoans & OffersAlertsResources

Here's What Has Changed

See what changed on your score and learn how you can improve your financial wellness. We also monitor your credit report daily and will alert you of key changes.

All AlertsMark all as read

February 2023NEW

Credit Score Update

Your credit score has not changed this month. [View credit score](#)

February 2023NEW

Credit Usage Update

Your credit usage stayed constant at 10.72%. Keep usage below 30% for a better credit score. [View credit usage](#)

February 2023NEW

New Collections Account

You have 20 account/accounts with a collections balance. [View collections account](#)

February 2023NEW

Payment History

You have made regular payments on 3 of your accounts. Making on-time payments impacts 40% of your credit score. [View payment history](#)

In the **Financial Planning** tab, click **Credit Score & Report**. Then click the **Alerts** tab.

Resources

Learn more about your credit score and money.

SavvyMoney

If you are experiencing difficulties with this page, enable third-party cookies or [click here to open in a new window](#)

Credit Score & Report
Loans & Offers
Alerts
Resources

Recommended

Deposits

Home Loans


Auto Loans

Personal Loans

Sara, these are the top offers that we recommend for you!

Auto Loans


Drive away in your dream car with an auto loan from us!



Learn More

Personal Loan


Get the funds you need today with a personal loan!



Learn More

Mortgage Refinance


Ready to save on your mortgage? Explore refinancing!



Learn More

Home Equity Loan

Let the equity in your home work for you!



Learn More

In the **Financial Planning** tab, click **Credit Score & Report**. Then click the **Resources** tab.

Direct Deposit Switch

Direct Deposits

Switching your accounts to First Mid is quick and easy.

1 Update your direct deposit to First Mid Bank and Trust
Learn how you're protected

ONLY ALLOWS ACCESS TO

Update your direct deposit to your First Mid Bank and Trust account.

DOESN'T ALLOW ACCESS TO

Income, paystubs, and timesheets.

Name, address, and contact info.

Continue

2 Which account would you like to deposit your paycheck into?

3 Who pays you?

UKG

Not finding yours? Search payroll providers >


UKG Pro
UKG Pro

In the **Accounts** tab, click **Direct Deposit Switch**.


1. To update your Direct Deposit to First Mid Bank & Trust, click the **Continue** button.
2. Choose the account you would like to have your direct deposit go into.
3. Find your employer name from Popular choices or type in your Employer or payroll provider name in the search field.

Direct Deposit Switch

< X




Sign in to UKG Pro

Company Access Code 

You can find this in the first part of your UKG Pro site address: companyaccesscode.allgus.com.



Continue

< X



Confirm your direct deposit update

From
UKG Pro

To
 

Amount
Entire paycheck

By continuing, you accept Atomic's [Terms of Use](#)

Confirm

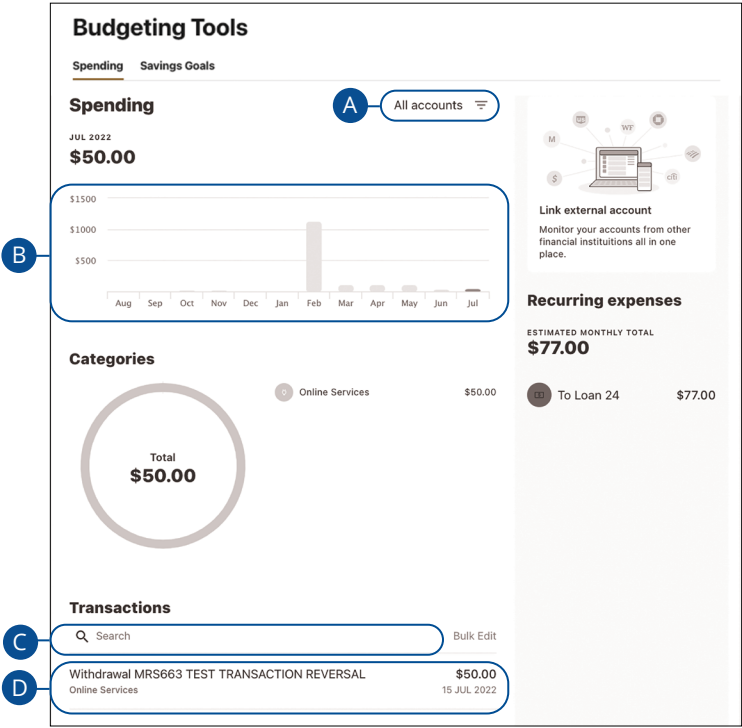
4. Enter your credentials for your employer/payroll provider's website. Click the **Continue** button.
5. Verify your choices, then click the **Confirm** button.

Financial Planning

Budgeting Tools

Spending

The spending tool helps you stay on top of your expenses and helps you understand and organize how you are spending your money. Your spending habits are organized in a bar chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can change your spending habits to save more.



In the **Financial Planning** tab, select **Budgeting Tools**.

- A.** Click the “All accounts” link to filter which accounts are included. Select or deselect accounts to include in data.
- B.** Click the graph to view a list of transactions.
- C.** Use the search bar to search for transactions.
- D.** Click a transaction to view additional details.

Bulk Categorize Transactions

Transactions

Search

1 Bulk Edit

Stop Pmt Fee \$20.00 25 OCT 2021

Transactions

Search

3 Assign Category Cancel

Select All

2

☒ Stop Pmt Fee \$20.00 25 OCT 2021

☐ To Share 01 \$1.00 21 OCT 2021

Categorize Transaction

Auto, Commute & Travel

4

Automotive Expenses ✓ Gasoline/Fuel

Travel & Commute +

Bills & Subscriptions

Business Expenses

Cash & Transfers

Education

Family & Pets

Fees & Payments

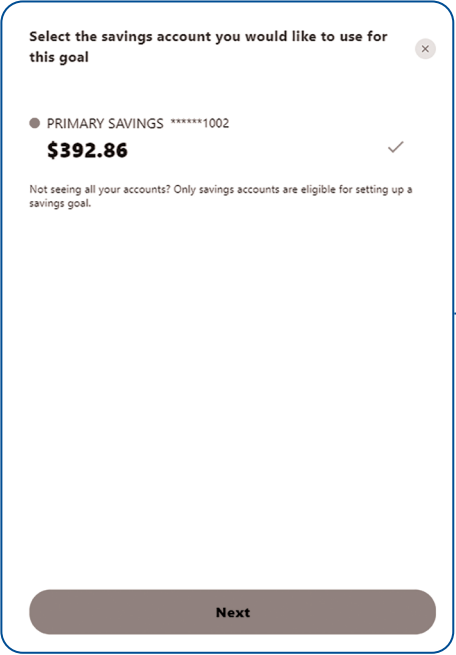
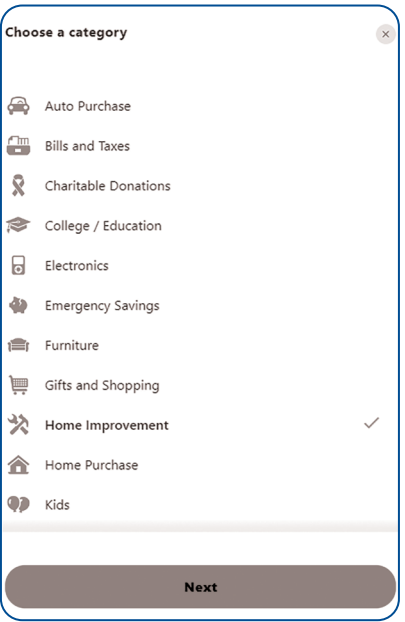
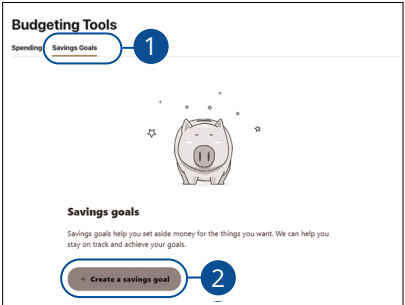
Food, Dining & Entertainment

5 Save

Cancel

1. Click the “Bulk Edit” link to edit the transaction’s categories.
2. Check the transactions you would like to categorize.
3. Click the “Assign Category” link.
4. Select a category.
5. Click the **Save** button.

Savings Goals




In the **Financial Planning** tab, select **Savings Goals**.

1. Click the **Savings Goals** tab.
2. Click the **Create a savings goal**.
3. Select an account to use for this goal and click the **Next** button.
4. Select a category and click the **Next** button.



Note: Only Savings Account Types are eligible to set up Savings Goals.

Add details



5

Title
New Deck

6

Goal Amount
\$2,000.00

7

Target Date (Optional)
07/07/2023

Format: MM/DD/YYYY

You have an available balance credited to your goal. To meet your goal, you will need to save around **\$33/week** or **\$140/month**.

8

Create goal

5. Enter a title.
6. Enter a goal amount.
7. (Optional) Select a target date.
8. Click the **Create goal** button.

Edit a Savings Goals

Budgeting Tools

Spending Savings Goals


Savings goals

PRIMARY SAVINGS *****1002

\$392.86

New Deck \$392.86 / \$2,000.00

Edit Goal



Title

New Deck

Category

Home Improvement

Goal Amount

\$2,000.00

Target Date (Optional)

07/07/2023

Format: MM/DD/YYYY

Savings goals

PRIMARY SAVINGS *****1002

\$392.91

New Deck \$392.91 / \$2,000.00

You have reached 20% of your goal. Keep it up!

Start date

Jul 28, 2022

Target date



Jul 7, 2023

Projected completion

Aug 1, 2022

Add money

In the **Financial Planning** tab, select **Savings Goals**.

1. Click the  icon to expand a savings goal.
2. Click the  icon.
3. Make the necessary changes.

Edit

Budgeting Tools

Spending Savings Goals

Savings goals

● PRIMARY SAVINGS *****1002

\$392.86

New Deck \$392.86 / \$2,000.00

Savings goals

● PRIMARY SAVINGS *****1002

\$392.91

New Deck \$392.91 / \$2,000.00

You have reached 20% of your goal. Keep it up!

Start date Jul 28, 2022

Target date Jul 7, 2023

Projected completion Aug 1, 2022

Add money



Are you sure?

You are about to remove New Deck.

Yes, remove this goal

Cancel

In the **Financial Planning** tab, select **Savings Goals**

1. Click the  icon to expand a savings goal.
2. Click the  icon.
3. Click the **Yes, remove this goal** button.

Add Money to a Savings Goals

Budgeting Tools

Spending Savings Goals

Savings goals

PRIMARY SAVINGS *****1002

\$392.86

New Deck

\$392.86 / \$2,000.00

1

Add money to goal

Amount

Transfer money from another account or reallocate from another goal within this account.

Account

Goal

TRANSFER FROM

PRIMARY SAVINGS *****2000

\$3.08

Savings goals

PRIMARY SAVINGS *****1002

\$392.91

New Deck

\$392.91 / \$2,000.00

You have reached 20% of your goal. Keep it up!

Start date

Jul 28, 2022

Target date

Jul 7, 2023


Projected completion

Aug 1, 2022

Add money

2

In the **Financial Planning** tab, select **Savings Goals**.

1. Click the  icon to expand a savings goal.
2. Click the **Add money** button.
3. Enter an amount.
4. Choose where to transfer the money from.



If you have any questions,
please contact First Mid Customer Support.

Call us at 877-888-5629.

Online Chat available at www.firstmid.com.

**Send us a Secure Message within
the Online and Mobile Banking platforms.**

*Visit www.firstmid.com/contact/
for customer support hours.*



Member
FDIC