



On July 9th we're upgrading our banking systems to better serve you.

We've planned this upgrade to minimize any impact it may have on your routine banking activities. Your account numbers; deposit and loan account rates and terms; checks; Franklin Busine\$\$Link and Online Banking user name; Franklin Busine\$\$ eDeposit (Remote Deposit); Direct Deposit and ACH information; and Franklin Busine\$\$Card (Business Debit MasterCard)/PIN WILL NOT CHANGE. Rest assured F&M Trust's staff, banking hours and ATM availability WILL NOT CHANGE, either.

What *will* change is that our newly streamlined and enhanced processes will increase our efficiency and give us more flexibility with the banking solutions we offer. For example, business customers can expect a more robust Bill Pay, and more Online Banking features will be available to all F&M Trust customers. This will allow us to deliver a better-than-ever banking experience to you!

During the upgrade transition weekend (July 8-10), we expect to have a few events and considerations that may reduce or limit access to certain systems. We apologize in advance for any inconvenience that these may cause. These include:

- Interim Deposit Statements (your last statements on the current system) will be generated on Friday, July 8, 2011 in addition to your regularly scheduled statements during the month of July. Service fees and balance requirements will be waived for these statements, and interest will be paid out on interest bearing checking accounts as well as savings and Money Management accounts.
- Franklin Busine\$\$Link (Online Treasury) customers will need to ensure that all ACH activity does not have an effective date beyond Friday, July 8. Regular ACH scheduling will resume on Monday, July 11.
- Franklin Busine\$\$Link, Online Banking, and Telephone Banking will be placed in 'standby' mode at 4 p.m. on July 8. These systems will be available for inquiry only (transactional services will be unavailable) until 8 a.m. on July 11.
- The last day on which a one-time transfer can be selected to occur in Online Banking is July 8.
- Online Banking customers will be able to keep the same user name. However, the first time you access Online Banking following the upgrade, you will be required to change your password, security graphic and your authentication/challenge questions. Please be aware that if you have saved your Online Banking login as a bookmark or favorites link, the first time you log in after our upgrade is complete, you will need to have it reestablished. Prior to the upgrade on Friday, July 8, you may want to print your full Bill Pay history and Bill Pay payee information for your records. After the upgrade on Monday, July 11, you will be able to pay bills as usual since payee information will be available. You should then verify that your payee information is accurate.

- Franklin Busine\$\$Link customers should have already received a separate notice in the mail regarding system access and history.

While much of your banking services will remain the same, we have identified several important times and dates when service will be temporarily unavailable. For your convenience, we've created an at-a-glance calendar highlighting when these critical events will take place and when regular services will resume.

We appreciate your patience as we make this transition to help bring more efficient and effective banking solutions to all F&M Trust customers. If you have questions about your accounts or services, please call your nearest F&M Trust community office.

IMPORTANT

Core System Upgrade Coming Soon — *Please Read!*

F&M Trust Upgrade Calendar – Important Events				
<i>Thursday July 7th</i>	<i>Friday July 8th</i>	<i>Saturday July 9th</i>	<i>Sunday July 10th</i>	<i>Monday July 11th</i>
4:00 p.m. – Online Bill Pay is unavailable	4:00 p.m. – Franklin Busine\$\$Link, Online Banking, and Freedom Access Center (Telephone banking) placed in standby mode – inquiry only; transactional services are unavailable Last day on which Franklin Busine\$\$Link, Online Banking, and Online Bill Pay customers ACH activity can have an effective date Balance information at ATMs will be unavailable	Franklin Busine\$\$Link, Online Banking, and Telephone Banking remain in standby mode – inquiry only; transactional services are unavailable	Franklin Busine\$\$Link, Online Banking, and Telephone Banking remain in standby mode – inquiry only; transactional services are unavailable Balance information at ATMs is restored	8:00 a.m. – Franklin Busine\$\$Link, Online Banking, Online Bill Pay, and Telephone Banking services resume Upgrade is complete!

What's Not Changing

While the Upgrade Calendar lists a few events that you should note, F&M Trust's banking system upgrade is designed to enhance your overall experience without any major changes to your routine banking. The following things will **not** change as a result of this upgrade:

- Account numbers
- Franklin Business Card (Debit MasterCard) & PIN
- Deposit and loan account rates/terms
- Online Banking user name
- Direct Deposit and ACH information
- Franklin Business eDeposit (Remote Deposit)
- Checks
- F&M Trust staff
- ATM availability
- Bill Pay payee information
- Office banking hours
- And much more!

New Enhancements You'll See

The new banking system will enhance accessibility and information including:

- eStatements – you may choose to receive your monthly statements electronically
- Ability to identify which Franklin Business Cards were used to make transactions
- Ability to view check images on Franklin Business Link
- Enter customized descriptions for internal transactions on Online Banking and Franklin Business Link
- Enhanced Online Bill Pay
- Enhanced security utilizing more complex passwords – letters are now case sensitive
- Customized email Alerts through Online Banking and Franklin Business Link

Deposit Account Questions

Q: Will my account numbers change?

A: No. Account numbers will remain the same.

Q: Can I continue to use my checks and deposit slips?

A: Yes. You may continue to use your current checks and pre-printed deposit slips.

Q: Will my direct deposits, automatic transfers, or automatic payments from my checking account continue without interruption?

A: Yes. We have taken special care to ensure that these services continue as always.

Q: Will my account statement change?

A: You will receive a "new look" paper statement for your deposit accounts. Beginning July 15, you will be able to choose to receive an electronic statement, or eStatement, instead of the paper one that is mailed to you.

Q: Will my statement date change?

A: All customers will receive an interim statement after processing on July 8. Normal statement processing will resume July 11.

Q: Will my business eDeposit (Remote Deposit) machine still work?

A: Yes. The machine will still work and connect to the system without changes.

Loan/Line of Credit Questions

Q: Will my line of credit billing statement change?

A: During the month of July 2011, you will receive two statements on your line of credit: one as of your normal statement date and an interim statement for July 8, 2011. After our system has been upgraded, your normal statement cycle will resume. Your new line of credit billing notice/statement will look slightly different from your current billing notice/statement so please be sure to read it carefully.

Q: Will my loan or line of credit payment due date change?

A: Loan payment due dates will remain the same. Line of credit payment due dates will vary slightly each month, depending upon weekend and holidays, by several days.

Q: Will the amount of my loan payment change?

A: There will not be any changes to payment amounts.

Q: Will my business line of credit or commercial loan account number change?

A: No. Your account number will remain the same. However, you will receive an interim statement for your account as of July 8, 2011.

Telephone Banking (Freedom Access Center)

Q: I currently use Telephone Banking to check my balance. Will I still have access?

A: Yes. Telephone Banking will be available for your continued use after the upgrade. For service interruption dates please consult the timeline listed in this letter or visit our Upgrade System web page at www.FMTrustOnline.com/systemupgrade.aspx

Q: Will my PIN remain the same?

A: On July 11 your password will temporarily change to the last four digits of the Social Security Number/Tax Identification Number of the primary account holder. You will be prompted to select a new PIN the first time you login.

Q: Will I have access to account information posted before July 11?

A: No. You will not have access to transactions posted before July 11. F&M Trust staff will have access to the information, if you need assistance.

Franklin Busine\$\$Card (Debit Card) Questions

Q: Can I continue to use my current Franklin Busine\$\$Card (MasterCard Debit)?

A: There will be no changes to your Franklin Busine\$\$Card - you may continue to use your current debit card and personal identification number (PIN).

Q: Do I need to change automatic payments made with Franklin Busine\$\$Card?

A: No. Your card number, PIN, and expiration date remain the same.

Q: Will my Franklin Busine\$\$Card PIN number change?

A: No. Your card number, PIN number, and expiration date remain the same. However, you may change your Franklin Busine\$\$Card PIN by using the Freedom Access Center (Telephone Banking) or any F&M Trust ATM after July 11.

Q: Will my Franklin Busine\$\$Card work the weekend of July 8-10?

A: Yes. There may be some minor service interruptions during the weekend. For example, balance information for F&M Trust debit card holders will not be available for much of the weekend. However, your Franklin Busine\$\$Card will continue to work for ATM withdrawals and debit card purchases as it has in the past.

Online Banking/Online Bill Pay Questions

Q: I use Online Banking and Online Bill Pay. Will I still have access to these services?

A: Yes. You will have access to your accounts through our Online Banking services. Most of the functionality currently in our Online Banking will remain the same. The Bill Pay system will also be upgraded. Please see the timeline listed in this letter for service interruptions the weekend of July 8-10.

Q: Will my ID/password change?

A: At 8 a.m. on July 11, the new Online Banking System will be available. Your ID will remain the same and your password will be in all lower case letters for your initial log in. However, when you log in you will be asked to change your password and your security graphic. You will also be prompted to select and answer new identity authentication/security questions.

Q: Why will my password change?

A: The upgraded system offers enhanced security allowing for more complex passwords that are case sensitive. You will be able to select a new password using a combination of upper and lower case letters as well as numbers after you log in the first time – please use your current ID and password (in all lower case letters). You will also be prompted to select a new security graphic and new identity authentication/security questions and answers.

Q: What will change in Online Banking?

A: The log in address will change - you may need to set up a new bookmark in your Internet browser. The look and navigation will also change in our updated Online Banking system. If you established account nicknames and set-up alerts in Online Banking, you will need to re-establish those after July 11. Online Banking history from the current system will not be available after 4 p.m. on July 7. F&M Trust will have your online banking history available if you need it, but you may choose to keep copies for yourself. Going forward, Online Banking history on the upgraded system will be available for 18 months. You may view a demo of the updated Online Banking system on our web site at: www.FMTrustOnline.com/systemupgrade.aspx

Q: What will change in Online Bill Pay?

A: After the upgrade on Monday, July 11, you will be able to pay bills as usual. We recommend that you verify that your payee information is accurate. Online Bill Pay history from the current system will not be available after July 7.

Q: Will my payees, recurring and scheduled payments in Online Bill Pay transition to the enhanced system?

A: F&M Trust is working diligently to transfer all payees, recurring payments and pending payments information to the upgraded system. However, as an additional precaution we ask that you print a current list of payees, pending and recurring payments prior to 4 pm July 7 and compare that list to what is in the upgraded Online Bill Pay system on July 11.

Q: How can I prepare?

A: Your history in Online Banking and Online Bill Pay from our current system will not be available on the upgraded platform. We encourage you to print any screens that you may find helpful. F&M Trust will have your history available if you need it, but you may choose to keep copies for yourself.

Q: Will my scheduled internal transfers such as loan payments be on the upgraded system?

A: Yes. All recurring transfers in Online Banking will be available on the upgraded system. The last day on which a one-time transfer can be selected for payment in Online Banking is July 8. You may resume making single-scheduled transfers after July 11.

Q: Will I still be able to use Quicken or QuickBooks?

A: Yes, these services are available with the new Online Banking, however, you may need to re-enroll in the respective services. Additional information can be found at: <http://fi.intuit.com/support/conversionguides/>

Q: Will Franklin Busine\$\$Link (Online Treasury) change?

A: Yes. Franklin Busine\$\$Link customers will be notified separately regarding changes to F&M Trust's Online Treasury service.

Q: What if I have questions?

A: Please call, or stop by any F&M Trust community office location if you have any questions or concerns regarding your statements or accounts. In addition, you can find more information available online at: www.FMTrustOnline.com/systemupgrade.aspx

Service Interruptions and Considerations

F&M Trust has made every possible attempt to reduce the direct impact to customers during this system upgrade. Given the nature of core processing system improvements however, we expect some minor delays and interruptions in service. Please consult the following timeline for service interruption dates. We apologize for any inconvenience.

For up to the minute changes and notifications please visit:

www.FMTrustOnline.com/systemupgrade.aspx

Online Banking / Online Bill Pay

Important Date/Time	Description
July 7 – 4 PM	Online Bill Pay system will be unavailable after this time
July 8 – 4 PM	Online Banking system will be placed in standby mode for inquiries only. You will be able to view history, transactions and accounts but no transactions or new activities can be performed
July 11 – 8 AM	Updated Online Banking and Online Bill Pay systems will be live. Review all bill payment accounts to insure proper transfer of payees, pending and recurring bill payment information.

Telephone Banking (Freedom Access Center)

Important Date/Time	Description
July 8 – 4 PM	Telephone Banking system will be placed in standby mode for inquiries only. You will be able to access transaction history and account information but no transactions or new activities can be performed
July 11 – 8 AM	Updated Telephone Banking system will be live.

ATMs

Important Date/Time	Description
June 9 – July 11	We will upgrade ATMs beginning June 13. For an updated list of ATM availability visit www.FMTrustOnline.com/systemupgrade.aspx
July 7 – 3:00 AM	Balance information will be unavailable.
July 11 – 8:00 AM	Balance information will be restored.