



On July 9th we're upgrading our Online Banking and Bill Pay systems to better serve you.

We've planned an Online Banking and Online Bill Pay system upgrade to increase our efficiency, give us more flexibility with the banking solutions we offer, and deliver a better-than-ever banking experience to you!

Your account numbers; deposit and loan account rates and terms; checks; Online Banking user name; Bill Pay payee, Direct Deposit and ACH information; and Freedom Card (Debit MasterCard)/PIN WILL NOT CHANGE. Rest assured F&M Trust's staff, office hours and ATM availability WILL NOT CHANGE, either.

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:

All 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 resave the new URL as your favorite or bookmark.

Bill Pay customers may want to print the full Bill Pay history and Bill Pay payee information for your records prior to the upgrade on Thursday, July 7. 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. Your Bill Pay history from the current system will not migrate to the new system and will not be available after July 7. History from July 8 will be available on the new system (after July 11).

Online Banking customers may elect to receive eStatements after July 15.

If you are using bookkeeping software, such as QuickBooks® or Quicken®, to download account activity, you may need to deactivate/reactivate your software after the upgrade is complete.

While much of your banking services will remain the same, we have identified several important times and dates when Online Banking and Online Bill Pay 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 community office. For up to the minute changes and notifications please visit:

www.FMTrustOnline.com/systemupgrade.aspx

IMPORTANT

Online Banking/Bill Pay System Upgrade Coming Soon

F&M Trust Upgrade Calendar – Important Events

Thursday July 7 th	Friday July 8 th	Saturday July 9 th	Sunday July 10 th	Monday July 11 th
4:00 p.m. – Online Bill Pay will be unavailable	4:00 p.m. – Online Banking placed in standby mode – inquiry only; transactions will be unavailable Last day on which a one-time transfer can be selected for payment in Online Banking	Online Banking remains in standby mode – inquiry only; transactions will be unavailable	Online Banking remains in standby mode – inquiry only; transactions will be unavailable	8:00 a.m. – Online Banking and Online Bill Pay Services resume Upgrade is complete!

What's Not Changing

While the Online Banking and Online Bill Pay 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
- Freedom Card (Debit MasterCard) and PIN
- Deposit and loan account rates/terms
- Online Banking user name
- Direct Deposit and ACH information
- *And much more!*
- Checks
- F&M Trust staff
- ATM availability
- Bill Pay payee information
- Office banking hours