FBOnTheGo Mobile Banking App

Mobile Banking allows users to access Online Banking via First Bank’s Online Banking App (“FBOnTheGo”). In addition to mobile access, users can now take advantage of our Mobile Deposit feature Remote Deposit Anywhere (“RDA”). Access to RDA allows you to use a mobile enabled device to capture images for deposits anywhere, at any time.

Approved Devices

- Apple iPhone
- Apple iPad
- Android

In order to use this app you must be enrolled in online banking and your account needs to be in active status. If you are not currently enrolled in Online Banking, please visit your local branch to enroll. Once enrolled, login to Online Banking to activate your online banking service.

To use FBOnTheGo, you must first download the app from the Google PlayStore for Android System phones or the App Store for Apple iPhone/iPad. Once you have successfully installed the app, you will need to login.

Screen images are not exact representations. Images will differ based on your mobile device

Last rev. 7/2018
Logging In

Open the **FBOnTheGo** on your mobile device. Complete the **Username** and **Password** fields using your current Online Banking login credentials.

Select **Login**

Please review the **Terms and Conditions** and select **I have read and agree to the terms of service** and click **Continue**.

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**Terms and Conditions**

You may view and retain a copy of this Agreement through our website at http://www.firstbank.com/personal-banking/online-banking.html

**First Bank Mobile Banking Service Agreement**

The First Bank Mobile Banking Service (“Mobile Banking Service” or “Service”) is provided to you by First Bank (“Bank”, “we”, and “us”). This Mobile Banking Service is subject to the terms and conditions set forth in this Agreement. You agree to make all payments and other transactions on or through the Mobile Banking Service and to observe all rules, regulations, and restrictions governing the use of the Mobile Banking Service. By accepting the terms and conditions set forth in this Agreement, you agree to the service fee(s) and charges imposed by the Bank for the use of the Mobile Banking Service.

**1. Description of the mobile banking service**

Unless otherwise specified in the Agreement, all services available through the Mobile Banking Service are provided “as is” and “as available.” First Bank reserves the right, in its sole discretion, to discontinue or change any aspect or feature of the Mobile Banking Service at any time, including, without limitation, the content, function, and availability of the Mobile Banking Service.

**2. Security**

You agree to (i) use the Mobile Banking Service only via approved methods and devices, (ii) implement reasonable protections to prevent unauthorized access to your mobile device, (iii) promptly report any unauthorized access to your mobile device, (iv) promptly report any loss or theft of your mobile device, and (v) update the security of your mobile device as necessary. You agree to use the Mobile Banking Service only for personal and/or business purposes and not for any purpose to which the Bank objects. You agree not to use the Mobile Banking Service to (a) violate any law or regulation, (b) engage in any conduct that would give rise to any civil or criminal liability, (c) harass others or to discriminate against others on the basis of race, religion, sex, national origin, color, age, or disability, (d) transmit any content that contains viruses, Trojan horses, or other harmful or destructive code, (e) gain unauthorized access to any computer system, (f) post any false, misleading, defamatory, or otherwise unlawful content, or (g) post any content that is offensive, infringing on the rights of Third Parties, or otherwise inappropriate.

**3. Authorization and Instructions**

You authorize First Bank to (i) access your accounts and perform transactions for your account, and (ii) remove or correct transactions, if authorized by you. You also authorize First Bank to (i) communicate with you regarding the Mobile Banking Service, (ii) provide information to you regarding your accounts, and (iii) process transactions at any time.

**4. Liability**

First Bank is not liable for any loss or damage resulting from your use of the Mobile Banking Service, including, without limitation, any loss or damage resulting from the following: (a) the use of the Mobile Banking Service by you or by any third party, (b) the failure of the Mobile Banking Service to operate properly, (c) unauthorized access to your mobile device, (d) the content, accuracy, or timeliness of any information or data available through the Mobile Banking Service, (e) the loss or destruction of your mobile device, or (f) any technical failures.

**5. Termination**

First Bank reserves the right to terminate your use of the Mobile Banking Service at any time, for any reason, without notice, and without liability.

You agree to the terms of service and to the terms and conditions of this Agreement. You agree to review the terms of service and the terms and conditions of this Agreement regularly and to comply with all terms and conditions set forth in this Agreement and the terms of service.

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I have read and agree to the terms of service.

**Continue**
Navigation

Access available applications by tapping on the appropriate icon.

View account balances and transactions, transfer funds, mobile deposits, bill pay, view alerts and find First Bank locations.

Transfers

Schedule one-time, same day, and future dated transfers. Same day transfers made before 6pm are immediate and will be reflected in your available balance. Transfers made after the 6 pm cut-off will post on the next business day. All other transfers will post on the date selected.

Bill Pay

Schedule one-time and future dated payments by selecting the Pay Bills option from the home screen. Payments can only be initiated to established payees. Setup of a new payee is not available through Mobile Banking.

If you are not currently enrolled in Bill Pay, this icon will not be available. Enrollment will need to be completed via online banking. Once enrollment is completed online, bill pay will be available through the mobile app.
Mobile Deposit Self Enrollment

In order to self enroll the user must be registered in Online Banking and the service must be ACTIVE.

To begin self enrollment select **Deposits** from the navigation bar.

Select the accounts you want to enable for deposits
Please review the **Terms and Conditions** and select **I have read and agree to the terms of service** and click **Continue**.

**Complete the User Registration by clicking OK**

Check deposits can be made by selecting **Deposits** from the navigation bar. Check deposits are restricted by velocity settings, which include daily deposit limits and number of mobile check deposits.
Once the deposit icon has been selected, click on the **Plus symbol** to add a new deposit.

Select **Front of Check** – Take a clear picture of the entire check by lining it up within the brackets.

Select **Back of Check** – Flip the check over to capture a clear picture of the back of the check. Be sure to line the check image within the brackets.

Select **Deposit to Account**

Enter the **Amount** of the check for deposit.

Click **Deposit**.

Once the deposit has been accepted, you will receive a deposit confirmation.
**Card Management**

Manage ATM and Debit Cards via mobile banking by selecting the manage cards icon.

Once manage cards is selected, a listing of available cards will display along with the current status. From here, you will be able to activate your new card or report your card lost or stolen.

**Alerts**

To view alerts, select the Alert icon from the home screen.

Alerts will display only if the user has previously setup alerts through Online Banking. Alerts cannot be setup via Mobile Banking. To setup new alerts user must log in to our traditional Online Banking via the web.

**Locations**

Select the Locations Icon.

Once selected the location of each of our branches will be displayed. Users can select an individual branch location to obtain information such as address, phone number and if the branch offers ATM access.

If the mobile device is GPS enabled, a map will display and guide you to the branch selected based on your current location.