# **Online & Mobile Banking** User Guide



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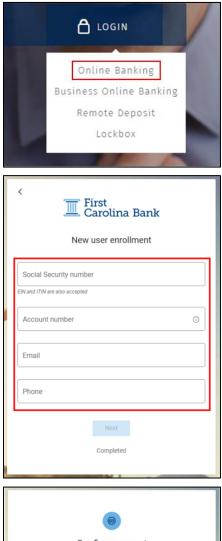
# **Getting Started**

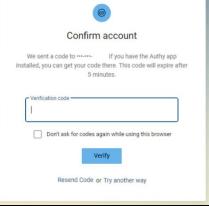
#### Self-Enrollment with Online Banking

- 1. Hover over the *Login* button in the top right corner of our homepage at firstcarolinabank.com and select **Online Banking**.
- 2. Select First time user? Enroll now.
- 3. Complete the requested information (Social Security Number, Account Number, Email Address, and Phone Number). If you are unsure of your account number, contact your local branch for assistance. Select **Next** when complete.
- You will receive a verification code via text to your cell phone number. To receive the verification code via phone call, select Try another way.

**\*NOTE:** You will see an option for *Remember this computer*. If you check this option, you will bypass the verification code on future logins from the same computer or device. You should **NOT** select this option while on a shared computer.

- 5. Review the End User License Agreement and select **Accept** when complete.
- Create your online banking credentials. To ensure you have chosen a username and password that meet the First Carolina Bank security criteria, select **Show rules**. Select **Next** when complete.





### **Getting Started** Online & Mobile Banking User Guide

#### Logging In with Online Banking

- 1. Hover over the *Login* button in the top right corner of our homepage at firstcarolinabank.com and select **Online Banking**.
- 2. Enter your username and password.
- 3. You will receive a verification code via text to your cell phone number. To receive the verification code via phone call, select **Try another way**.

\*NOTE: You will see an option for *Remember this computer*. If you check this option, you will bypass the verification code on future logins from the same computer or device. You should **NOT** select this option while on a shared computer.

#### Logging In with Mobile Banking

- 1. Open your First Carolina Bank app.
- 2. Enter your username and password.
- You will receive a verification code via text to your cell phone number. To receive the verification code via phone call, select Try another way.
- 4. Enter a four-digit security code to bypass the verification code on future logins with the same device. You should **NOT** select this if you are using a shared device.

Online Banking Business Online Banking Remote Deposit Lockbox
E First Carolina Bank
Username
Forgot? First time user? Enroll now. Continue
© Confirm account We sent a code to If you have the Authy app installed, you can get your code there. This code will expire after 5 minutes.
Verification code
Reache code of Try another may

### **Getting Started** Online & Mobile Banking User Guide

#### Password Reset Online

- 1. Hover over the *Login* button in the top right corner of our homepage at firstcarolinabank.com and select **Online Banking**.
- 2. Select Forgot?
- 3. Enter your online banking username and your email address. Select **Next** when complete.
- 4. Select the method you would like to receive the password reset link (email or text).
- 5. Following the link provided in the text message or email, select the verification code delivery method, and enter the appropriate code.
- 6. Enter your new online banking password. To ensure you have chosen a password that meets the First Carolina Bank security criteria, select **Show rules**.
- 7. Select Update.

#### Password Reset Mobile

- 1. Open your First Carolina Bank app.
- 2. Select Forgot?
- 3. Enter your online banking username and email address. Select **Next** when complete.
- 4. Select the method you would like to receive the password reset link (email or text).
- 5. Following the link provided in the text message or email, select the verification code delivery method, and enter the appropriate code.
- 6. Enter your new mobile banking password. To ensure you have chosen a password that meets the First Carolina Bank security criteria, select **Show rules**.
- 7. Select Update.

First Carolina Bank
C Count recovery We need this info to verify your identity.
Username
Need help? Next Can't remember this information? Try another way
Hi Fred, You requested to update your password for your profile <u>×××</u> (♥
Reset password If you did not request help setting a new password, please call (252) 451-2963 immediately. Don't share this link with anyone.
First Carolina Bank ebank/first.carolinabank.com.   Privacy Policy (252) 451-2633 171 N Winstead Ave, Rocky Mount, NC
â
Reset Password
L Show rules
Confirm new password
Update



# **Updating Login Credentials** Online & Mobile Banking User Guide

# **Updating Login Credentials**

#### Updating Username Online

- 1. After logging in to your online banking portal, select your name in the bottom left corner of the screen.
- 2. Select Personal Settings.
- 3. Select Security.
- 4. Select Edit next to Username.
- Enter a new username. To ensure you have chosen a username that meets the First Carolina Bank security criteria, select Show rules.
- 6. Select Save when complete.

#### Updating Password Online

- 1. After logging in to your online banking portal, select your name in the bottom left corner of the screen.
- 2. Select Personal Settings.
- 3. Select Security.
- 4. Select Edit next to Password.
- 5. Enter your current password in the first field and new password in the second and third fields. To ensure you have chosen a password that meets the First Carolina Bank security criteria, select **Show rules**.
- 6. Select Save when complete.

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💥 Account settings	_
← Sign out	
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PERSONAL	Security
Profile	Username
Security	fredflint Edit
🗘 User alerts	Edit
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Confirm your credentials to confi	linue
	inue
Password	inue
Password Confirm password	inue
Password Confirm password Security Username	inue

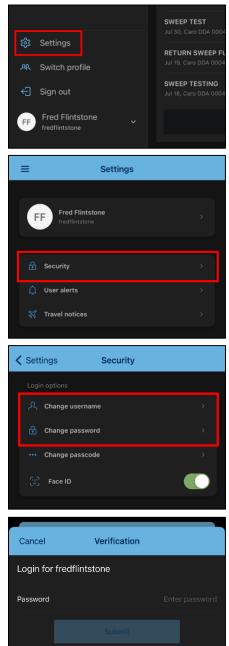
# **Updating Login Credentials** Online & Mobile Banking User Guide

#### Updating Username Mobile

- 1. After logging in to mobile banking, select the three bars in the top left corner of the screen.
- 2. Select your name at the bottom of the menu.
- 3. Select Settings.
- 4. Select Security.
- 5. Select Change username.
- 6. Enter your current online banking password for verification purposes.
- Enter a new username. To ensure you have chosen a username that meets the First Carolina Bank security criteria, select Show rules.
- 8. Select Save when complete.

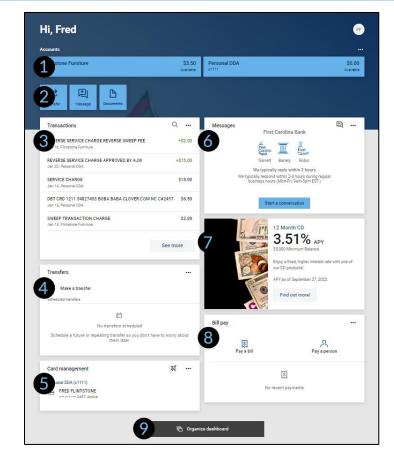
#### Updating Password Mobile

- 1. After logging in to mobile banking, select the three bars in the top left corner of the screen.
- 2. Select your name at the bottom of the menu.
- 3. Select Settings.
- 4. Select **Security**.
- 5. Select Change password.
- Enter your current password and new password. To ensure you have chosen a password that meets the First Carolina Bank security criteria, select **Password rules**. Select **Save** when complete.





### **Online Banking Dashboard** Online & Mobile Banking User Guide



# **Online Banking Dashboard**

- **1. Accounts**: Displays up to the four accounts most recently in online banking. To view all available accounts, select the *Accounts* tab from the left menu.
- 2. Quick Access Buttons: Allow direct access to the *Transfers*, *Messages*, and *Documents* pages.
- **3. Transactions:** Displays the most recent transactions for <u>all</u> accounts. To view a specific account's transactions, select that account from the *Accounts* tab on from the left menu.
- **4. Transfers:** Displays scheduled transfers and allows direct access to the *Transfers* page by selecting "Make a transfer."
- **5. Card management:** Displays any debit cards associated with available accounts. Add/remove a travel notice, deactivate a card, or request a replacement card by selecting the desired debit card number.
- 6. Messages: Displays recent messages and allows the opportunity to start a new conversation.
- **7. Promotional material:** Stay up to date with the latest news at FCB with our promotional materials!

**\*NOTE:** Rate reflected effective only September 27, 2022 until November 18, 2022.

- **8. Bill pay:** Displays recent payments and provides quick access to initiate a payment through the "Pay a bill" or "Pay a person" options.
- **9. Organize dashboard:** Allows the opportunity to rearrange the order of the cards on your home dashboard.

### **Updating Contact Information** Online & Mobile Banking User Guide

### **Updating Contact Information**

#### Updating Contact Information Online

- 1. After logging in to your online banking portal, select your name in the bottom left corner of the screen.
- 2. Select Personal Settings.
- 3. Select Profile.
- 4. You will see the options to change your *Preferred Name, Address, Email,* and *Phone Number*.

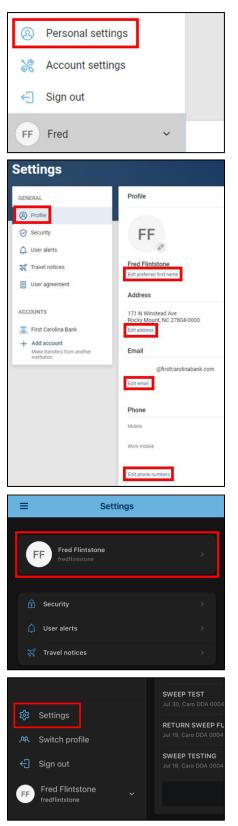
**\*NOTE:** Address changes will prompt a Banno conversation with a First Carolina Bank representative. The representative will send a maintenance form for you to sign, authorizing us to change the address in our system. This is a security measure we have in place bank wide.

5. Select Save when complete.

#### Updating Contact Information Mobile

- 1. After logging in to mobile banking, select the three bars in the top left corner of the screen.
- 2. Select your name at the bottom of the menu.
- 3. Select Settings.
- 4. Select your name at the top of the screen.
- 5. You will see the options to change your *Preferred Name, Address, Email,* and *Phone Number*. Select **Edit** next to the field you wish to change.

**\*NOTE:** Address changes will prompt a Banno conversation with a First Carolina Bank representative. The representative will send a maintenance form for you to sign, authorizing us to change the address in our system. This is a security measure we have in place bank wide.





### **Alerts** Online & Mobile Banking User Guide

### Alerts

#### **Online Banking Account Alerts**

First Carolina Bank offers automatic notifications to online banking customers to inform them if there is a new login using their credentials or if their personal information has been changed.

#### Add/Remove Alert

- 1. After logging in to your online banking portal, click your name in the bottom left corner and then select **Account Settings**.
- 2. Select User Alerts from the menu.
- 3. Click on the alert type you'd like to edit and toggle the notification method(s) on/off.
  - a. Login from new device
  - b. Email address change
  - c. Password change
  - d. Mobile phone change
  - e. Username change
- 4. Select Save.

Per	rsonal settings		
💥 Aco	count settings		
← Sig	n out		
FF Fre	ed	~	
Settings			
PERSONAL	User alerts		
(A) Profile			
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<ul> <li>Security</li> </ul>			Active >
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Security	And by small Email address change Abet by errori		Active 3
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Login from new devic	e ×
Receive an alert when there's a login from a new device.	
Email @firstcarolinabank.com	Required 🗸
SMS	
In-app message	
Save	

#### Account Alerts

First Carolina Bank offers automatic notifications to online banking customers to inform them if their account reaches a specified balance or a transaction of a designated amount occurs.

#### Add Alert

- 1. After logging in to your online banking portal, select **Accounts** from the left menu.
- 2. Select the account you'd like to add the alert to.
- 3. Select Account Preferences.
- 4. Select Balances, Transactions, and Deposits.
- 5. Choose either *Balance* or *Transaction* for the alert type and select **Add Alert**.
  - a. Balance: Receive an alert when the account reaches an amount above or below an amount of your choosing.
  - b. Transaction: Receive an alert when a deposit or withdrawal above an amount of your choosing occurs.
- 6. Choose the notification method(s) you'd like to receive the alerts through and select **Add Alert**.

#### **Edit Alert**

- 1. After logging in to your online banking portal, select **Accounts** from the left menu.
- 2. Select the account with the alert you'd like to edit.
- 3. Select Alert Preferences.
- 4. Select Balances, Transactions, and Deposits.
- 5. Select **Edit** next to the alert you'd like to change.
- 6. Update the information in the fields provided and select Save.

#### **Delete Alert**

- 1. After logging in to your online banking portal, select **Accounts** from the left menu.
- 2. Select the account with the alert you'd like to delete.
- 3. Select Alert Preferences.
- 4. Select Balances, Transactions and Deposits.
- 5. Select **Edit** next to the alert you'd like to delete.
- 6. Select the trash can icon at the bottom left of the card.
- 7. Confirm you'd like to delete this alert.

Comments     Comments     Stop       Transfer     Documents     Order Checks     Stop       Settings     Attach to a conversation
< Account alerts
Balances, transactions, and deposits
< Account alerts
Balance Transaction Card Management
You do not have any alerts saved. + Add alert
< Account alerts
Balance         Transaction         Card Management           When balance is below \$10.00, notify by in-app message.         Edit           + Add alert
, Account alerts
Card Management
Notify me when my balance is under :          \$ 10.00         Notify by:         Text       Email         @finstcarolinubark.com       In-App Message         Need to update your contact information?
Cancel Save
+ Add alert

### **E-Statements** Online & Mobile Banking User Guide

### **E-Statements**

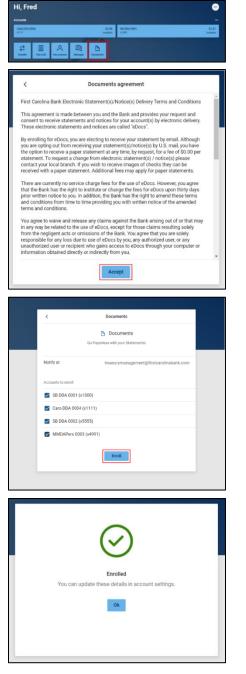
First Carolina Bank offers electronic statements and notices for online banking customers. Additional recipients can be added to receive the statement via email and accessing a secured PDF file with a username and PIN issued by the account holder.

#### **Enrolling in E-Statements**

- 1. After logging in to your online banking portal, select **Documents** from the dashboard.
- 2. Review the *Documents Agreement* and select **Accept**.
- 3. Verify that the listed email address is correct and select the checkboxes next to the account you'd like to enroll.
- 4. Click Enroll.
- 5. You will receive an enrollment confirmation.
- **\*NOTE:** The e-statement enrollment process takes one full statement cycle to complete. Statements printed prior to enrollment will not be available online.

#### Accessing E-Statements

- 1. After logging in to your online banking portal, select **Documents** from the dashboard.
- 2. Select the download option next to the statement you wish to view.
- 3. Select the button on the top right corner with two lines to filter statement view.



# **Transfers** Online & Mobile Banking User Guide

### **Transfers**

First Carolina Bank allows customers to transfer funds online between accounts at our bank, or an account at another institution (some exception may occur based on bank policy).

#### **Internal Transfers**

#### Initiating an Internal Transfer

- 1. After logging in to your online banking protal, select **Transfer** from the left menu.
- 2. Select Make a transfer.
- 3. Choose the account you'd like to transfer to, and the account you'd like to transfer from.
- 4. Enter the amount you wish to transfer.
  \*NOTE: Select *More Options* to schedule a future payment or recurring payments.
- 5. Select **Submit** when complete.
- 6. You will receive a confirmation message stating the transfer has been submitted.

<ul> <li>Dashboard</li> <li>Messages</li> <li>Accounts</li> <li>Transfers</li> <li>Remote deposits</li> <li>Bill pay</li> <li>Support</li> </ul>
<ul> <li>Accounts</li> <li>Transfers</li> <li>Remote deposits</li> <li>Bill pay</li> </ul>
Image: Constraint of the second se
Remote deposits     Bill pay
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⑦ Support

Transfers		+ External account	2	Make a	transfer				
Scheduled	External accounts		April 2	1024		-			0.0
Schedule a	No transfers scheduled. Nutransfers so you don't	have to worry about it later.	SUN	MON 1	TUES 2	WED 3	1	<b>FR</b>	54 0
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			21	22	23	24	25	28	2
			28	29	30				

<	Transfer		
From	¢↓	Caro DDA	>
То	(4	SB DDA	>
Amount		\$	1.00
More options Transfers complete	Submit d after 6:00 PM may be proc	essed the next business day.	

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т	ransfer submitt	ted	
Amount \$1.00			
From	Caro DDA		
То	SB DDA		
Date	Soonest avai	ilable	
Make a	nother transfer	Done	

# **Transfers** Online & Mobile Banking User Guide

#### **External Transfers**

#### Adding an External Transfer Account

- 1. After logging in to your online banking portal, select **Transfers** from the left menu.
- 2. Select + External Account.
- 3. Enter your First Carolina Bank online banking password. Select **Confirm password** when complete.
- Enter the requested fields using your external account information. Choose *Checking* or *Savings* account and select **Submit** when complete.
- 5. You will receive a confirmation message stating two small deposits were sent to verify your account and will arrive in 1-3 business days.
- 6. Once the micro-deposits are received, login to your First Carolina Bank online banking portal and select **Settings**.
- 7. Select External transfers.
- 8. Enter the micro-deposit amounts and select Confirm.
- 9. You will receive a confirmation message stating the account has been verified.

#### Initiating an External Transfer

- 1. After logging in to your online banking portal, select **Transfers** from the left menu.
- 2. Select Make a transfer.
- 3. Choose the account you'd like to transfer to, and the account you'd like to transfer from (one of which should be an external account).
- 4. Enter the amount you wish to transfer.
  \*NOTE: Select *More options* to schedule a future payment or recurring payments.
- 5. Select **Submit** when complete.
- 6. You will receive a confirmation message stating the transfer has been submitted.

Transfers	+ External account	<b>₽</b> M	ke a trans	sfer				
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8		SUN	MON	TUE	WED	THU	781	SAT
No transfers och	eduled		1	2	3	4	5	6
Schedule a future or recurring transfer so yo	u don't have to worry about it later.	7	8	9	10	11	12	13
		14	15	16	17	18	19	20
		21	22	23	24	25	26	27
		28	29	30				
						en for your		

<	Add external account	t
Account name		Enter
Routing no. 🕚		Enter
Account no. 👩		Enter
Account type		Select >

$\langle \rangle$	
Deposits sent We've sent two small amounts to verify your Checking account. When they arrive in 1-3 business days you'll need to confirm the amounts	
Ok	

USER MANAGEMENT		Remov
Profile Security	Type Account number Routing number Clocking	
Travel notices User agreement	We're sent two amal deposits to we'ry your account. When they artise in 1-3 business days, confirm the amounts below.	
ACCOUNTS	Confine	

(	$\sim$
(	
Acco	ount verified
count's	! You can now transfer with this transfers may take 1-3 business s to process.
	Make a transfer

# **Card Management** Online & Mobile Banking User Guide

### **Card Management**

Customers can toggle the status of their debit card and add travel notices for domestic travel through their online banking profile.

#### **Travel Notice**

- 1. Locate the *Card management* tab on your dashboard and select the plane icon.
- 2. Select Add travel notice.
- 3. Enter the destination(s) you will be traveling to and the dates you will be traveling.

**\*NOTE:** Travel notices are to be used for domestic travel only. For international travel, please contact your local branch.

4. Select Save.

#### **Toggle Status**

- 1. Locate the *Card management* tab on your dashboard and select the desired card.
- 2. Select the toggle button next to the card to de-activate.

#### Report Card Lost/Stolen

- 1. Locate the *Card management* tab on your dashboard and select the desired card.
- 2. Select Report lost/stolen.
- 3. Select either My card is lost or My card is stolen.
- 4. Select either **Report lost** or **Report stolen** on the confirmation screen.
- 5. Contact your local branch to order a new debit card.

#### Re-order a Debit Card

- 1. Locate the *Card management* tab on your dashboard and select the desired card.
- 2. Select Re-order card.
- 3. Select Reorder.

**\*NOTE:** Reordering a debit card through digital banking will reissue a card with the same number. To order a card with a new number, please contact your local branch.

Card management SB DDA 0001 (x1000)	
SB DDA 0001 (x1000)	**
00 000 (X1000)	
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FLINTSTONE FURNITURE	
Travel notices	
র্ম	
You have no travel notices	
Add travel notice	
Travel notices	
Destinations	
Rocky Mount, NC	
List the places that will be traveled to.	15/47
Dates Oct 1 - Oct 5	Ē
Cards	
Select the cards you'd like to use while traveling.	
FLINTSTONE FURNITURE (x6267)	
SB DDA 0001, Active	
Cancel Save	
FLINTSTONE FURNITURE	
6267, Active	
Report card lost/stolen	×
(?) My card is lost	>
in y cald is lost	
🖶 My card is stolen	>
	>
Reorder card	
A replacement card will be ordered for FLINTSTONE	FURNITURE
You can continue using your card until it	
i va van ventinas doing jour ourd until h	process
	S-1
Re-ordered cards can take 7-10 business days to	
Re-ordered cards can take 7-10 business days to	
Re-ordered cards can take 7-10 business days to	
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Re-ordered cards can take 7-10 business days to	
Re-ordered cards can take 7-10 business days to	

# **Bill Pay** Online & Mobile Banking User Guide

### **Bill Pay**

First Carolina Bank allows customers to enroll in online bill payment services at no cost.

#### **Enrolling in Bill Pay**

- 1. Select **Bill Pay** from the left menu.
- 2. Select Enroll.
- 3. Select Continue.

#### Adding Additional Payees

- 1. Select **Bill Pay** from the left menu.
- 2. Select + New Payee.
- 3. Select Company or Person.
- 4. Complete required information and select Next.
- 5. Confirm information and select **Submit**.
  - a. Payment Categories can be added, if necessary.

×
Enroll in payments
Conveniently make payments to people or companies. Enroll your eligible accounts today for easy, fast and secure payments.
Cancel Enroll
Bill pay
Payments + New payee
Company We couldn't find any payments or ,
< Add a bill
Payee name

State	Zip
	State

# **Bill Pay** Online & Mobile Banking User Guide

#### **Scheduling Payments**

- 1. Select **Bill Pay** from the left menu.
- 2. Choose either **Pay a bill** or **Pay a person**.
- 3. Select the payee(s) funds will be sent to.
- 4. Select the account to be debited.
- 5. Enter the appropriate amount.
- 6. Select **More options** to schedule a recurring or future payment or add a note/memo to the payment.
- 7. Select Submit.

**\*NOTE:** If the payee is not listed with the iPay Bill Pay database, payments will be sent via check, <u>not</u> electronically.

#### Adding Additional "Pay From" Accounts

- 1. Select **Payments** from the left menu.
- 2. Select Manage Payments.
- 3. Under My Account, select Add Account.
- 4. Complete the required information and select Next.
- 5. Confirm information and select Submit.
- 6. You will receive a confirmation message reading "You have successfully submitted your request to pay bills from the account listed below. Please allow up to three business days for processing."

	- Nex payee			,	ې ay a peri	100		•• payment
We couldn't find any payments or pagees.		April 3	2024					$\sim$
		sun	MON	TUR	WED	THUR	-	SAT
			1	2	3	4	5	6
		7	8	9	10	11	12	13
		14	15	15	17	18	19	20
		21	22	23	24	25	26	27
		28	29	30				
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Pay from acc	ounts							
Add / Delete pay	from account, edit nic	kname, or char	ige default account.					



Add accounts

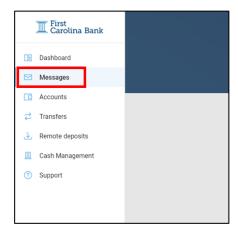
### **Banno Messages** Online & Mobile Banking User Guide

### **Banno Messages**

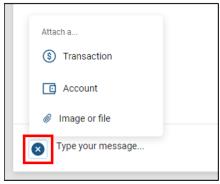
Have a question about your online banking or a transaction on your account? First Carolina Bank makes it easy to get in touch with our representatives through Banno Messages, a secure online banking chat feature.

#### Start a New Conversation

- 1. After logging in to your online banking portal, select **Messages** from the menu on the left.
- 2. Select Start a conversation from the top right corner.
- 3. Type the message you'd like to send to a First Carolina Bank representative. When complete, press **Send**.
  - a. Customers can attach items to a message including a specific transaction, an account linked to their online banking portal, or an image/file. To do so, select the + icon to the left of the message field.
- 4. A representative will reply within 2-4 hours during normal business hours (Monday-Friday, 9AM-5PM).







## **Check Ordering** Online & Mobile Banking User Guide

# **Check Ordering**

The ability to order checks is at your fingertips! First Carolina Bank partners with Deluxe<sup>®</sup> Checks to provide high security checks for our customers.

#### Placing a Check Order

- 1. Select the account you wish to order checks for from the **Accounts** option from the menu on the left.
- 2. Select Order Checks.
- 3. A pop-up will appear, informing you that you will be routed to an external site. You can select **Continue** to bypass the wait.
- Select the product(s) you would like and select Confirm and Next.
- Review the check information, including your name, address, and additional information. If all is correct, select **Confirm and Checkout** to be routed to the checkout page, or select **Confirm and Continue Shopping** to return to all products.
- 6. Upon select **Confirm and Checkout**, you will be routed to the shipping information page. Verify your shipping address, then complete the phone number and email address fields. Once all information is entered, select **Place Your Order** to complete the process.
- 7. The confirmation message to the left will appear.





# **Mobile-Only Features** Online & Mobile Banking User Guide

### **Mobile-Only Features**

#### Mobile Deposit

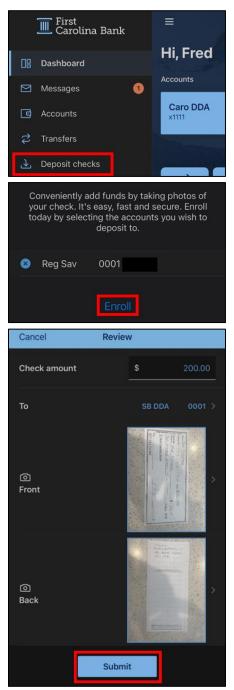
First Carolina Bank allows customers to deposit checks to their account via mobile deposit through their mobile banking app.

#### Enrolling an Account in Mobile Deposit

- 1. After logging in to mobile banking, select the three bars in the top left corner, then select **Deposit Check**.
- 2. Select the account(s) you would like to enroll in mobile deposit and select **Enroll**.
- 3. You will receive a confirmation message stating the enrollment request has been submitted.
- 4. The enrollment process can take up to two (2) business days. You will receive a notification through the Messages feature when the enrollment is complete.

#### Submitting a Mobile Deposit

- 1. After logging in to mobile banking, select **Deposit** from the Dashboard.
- 2. Enter the amount written on the check.
- 3. Ensure the check is properly endorsed with 'For Mobile Deposit Only FCB' or 'For Mobile Deposit Only First Carolina Bank,' along with your signature. Checks that are not endorsed properly may be rejected.
- 4. Capture an image of the back of the check, making sure all corners are visible. Select **Continue**.
- 5. Review the check amount, the account you are depositing the check to, and the images for accuracy. Once confirmed, select **Submit**.
- 6. Store the original check for seven (7) business days after you submit the deposit. Once you have verified the check has been credited to your account, destroy the original check.



# Mobile-Only Features Online & Mobile Banking User Guide

#### **Enabling Touch/Face ID**

First Carolina Bank allows customer to use Touch/Face ID when logging in to their mobile banking app. This feature will bypass the passcode option when logging in.

- 1. After logging in to mobile banking, select the three bars in the top left corner, select your name at the bottom of the menu, then select **Settings**.
- 2. Select Security.
- 3. Toggle the button next to Touch/Face ID.
- 4. Confirm on the pop-up that you are enabling Touch/Face ID.

