



# Online & Mobile Banking User Guide



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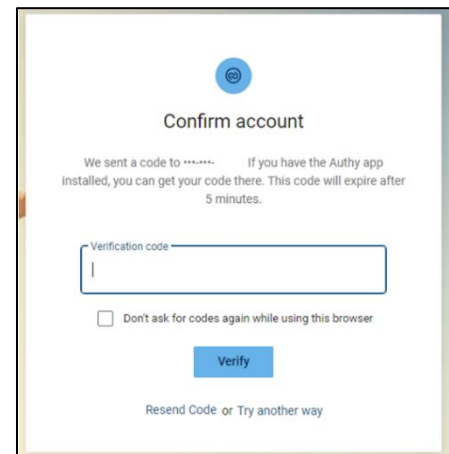
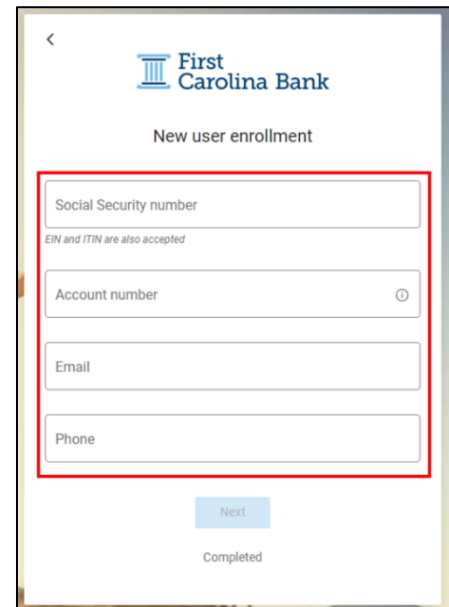
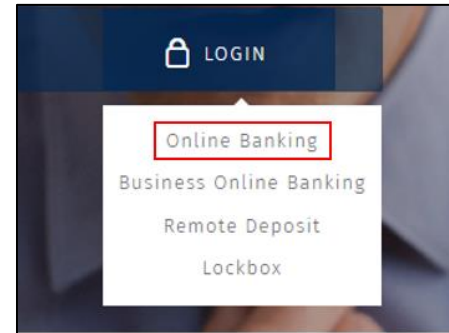
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## Getting Started

### Self-Enrollment with Online Banking

1. Hover over the *Login* button in the top right corner of our homepage at [firstcarolinabank.com](http://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.
4. 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.
6. 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.



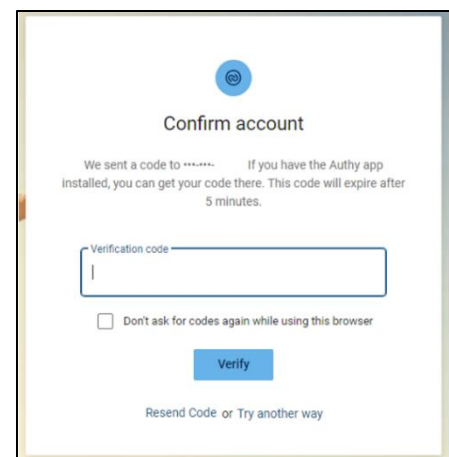
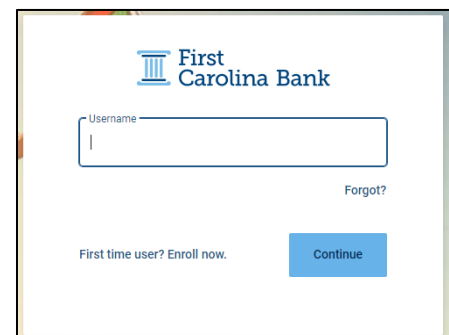
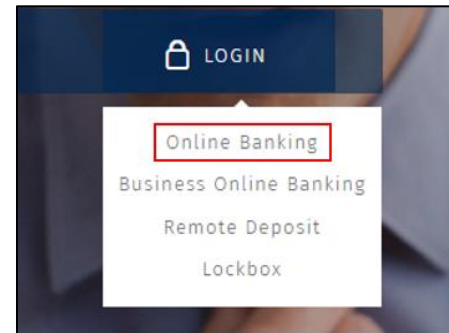
### Logging In with Online Banking

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.
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**.
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.

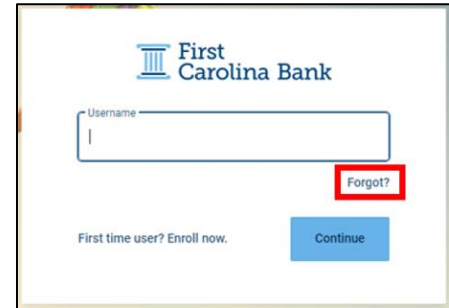


### Password Reset Online

1. Hover over the *Login* button in the top right corner of our homepage at [firstcarolinabank.com](http://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**.

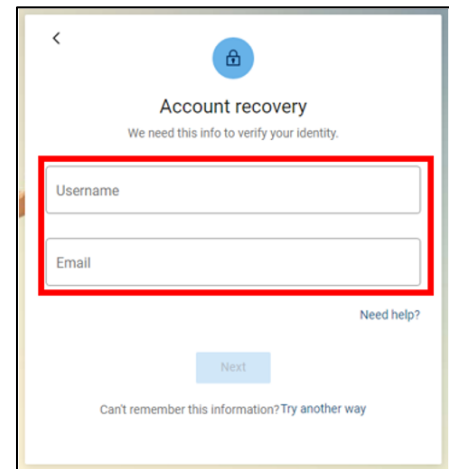


First Carolina Bank

Username

Forgot?

First time user? Enroll now. Continue



Account recovery

We need this info to verify your identity.

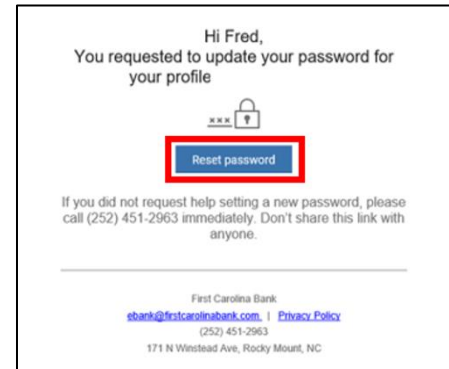
Username

Email

Need help?

Next

Can't remember this information? Try another way



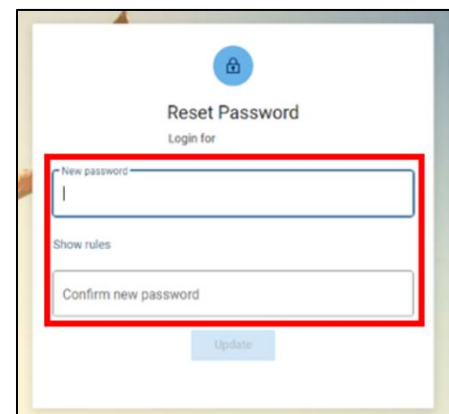
Hi Fred,

You requested to update your password for your profile

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@firstcarolinabank.com](mailto:ebank@firstcarolinabank.com) | [Privacy Policy](#)  
 (252) 451-2963  
 171 N Winstead Ave, Rocky Mount, NC



Reset Password

Login for

New password

Show rules

Confirm new password

Update

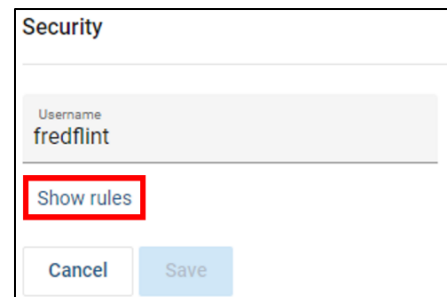
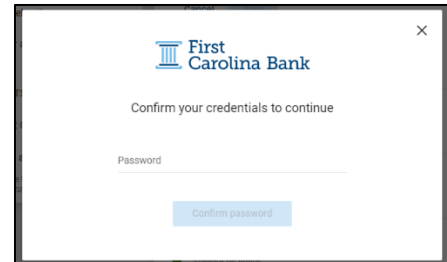
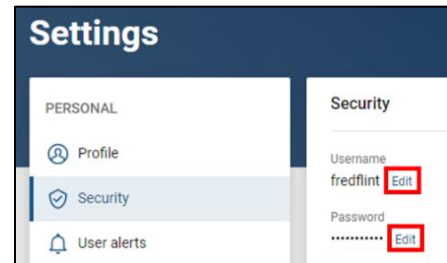
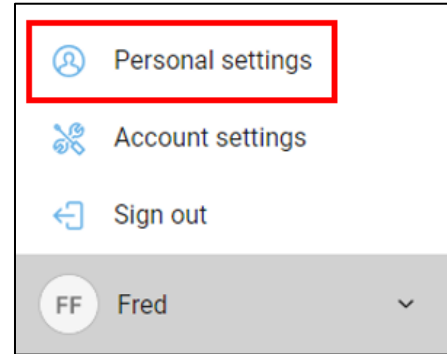
## Updating Login Credentials

### 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*.
5. 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.

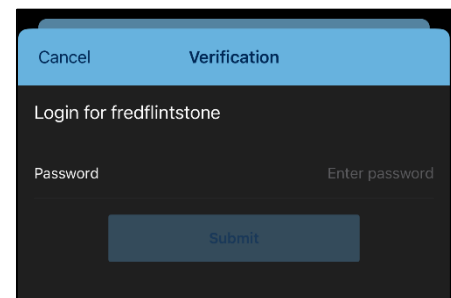
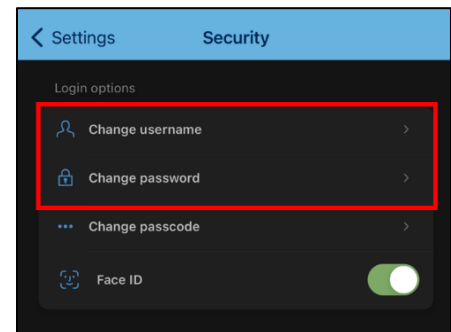
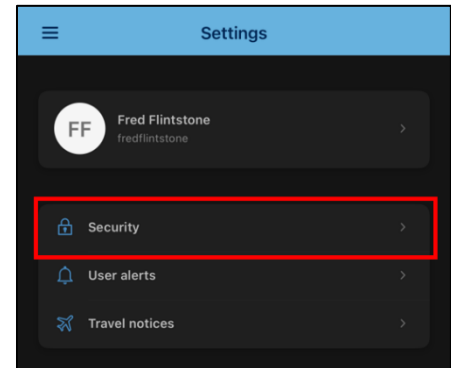
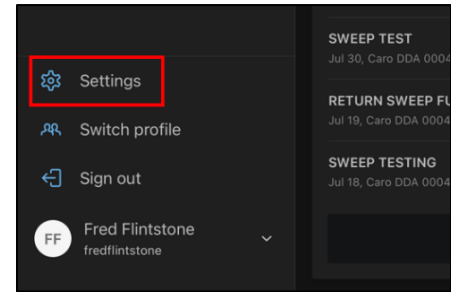


### Updating Username Mobile

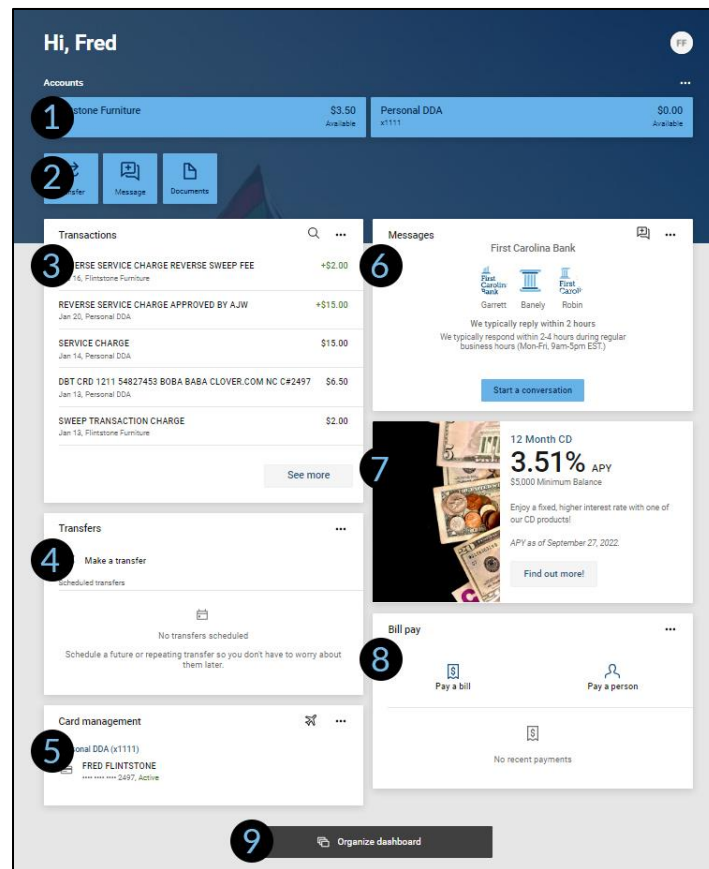
1. After logging in to mobile banking, select the three bars in the top left corner of the screen.
2. Select your name at the bottom of the menu.
3. Select **Settings**.
4. Select **Security**.
5. Select **Change username**.
6. Enter your current online banking password for verification purposes.
7. 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**.
6. 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

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 all 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.

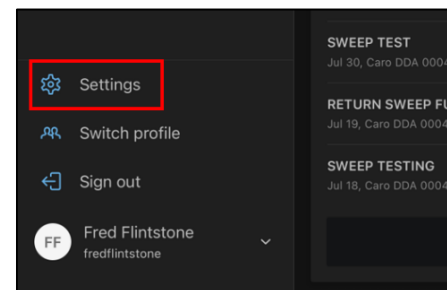
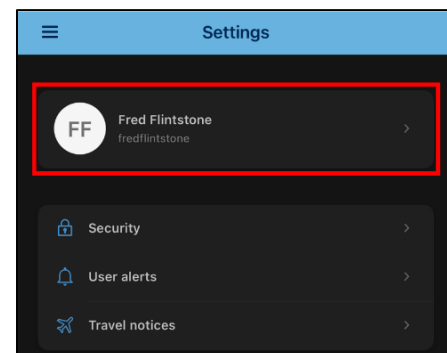
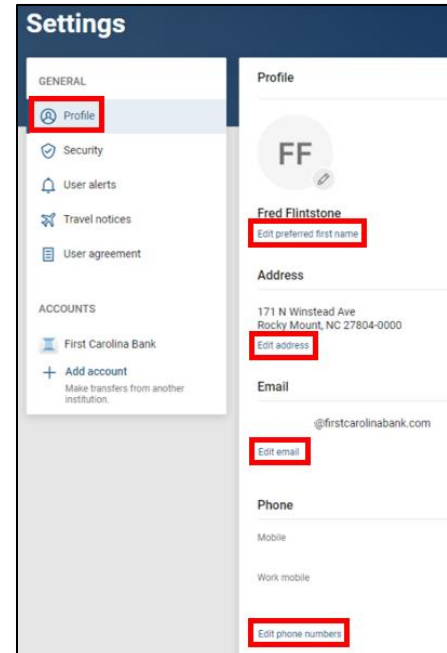
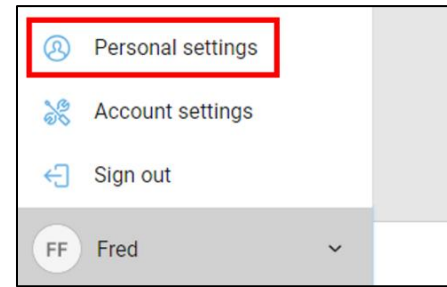
## Updating Contact Information

### 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.



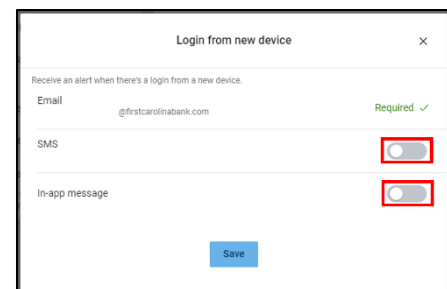
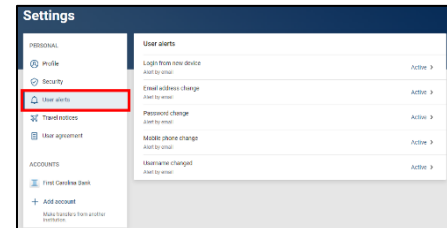
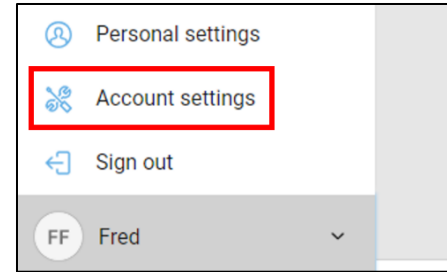
## Alerts

### Online 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**.



## 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

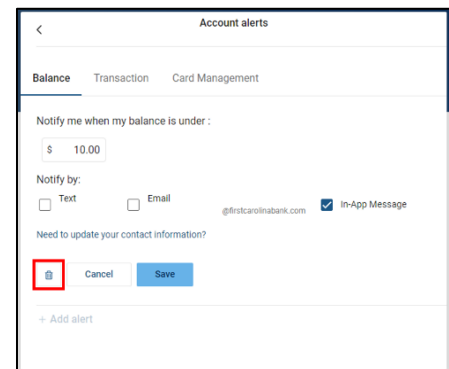
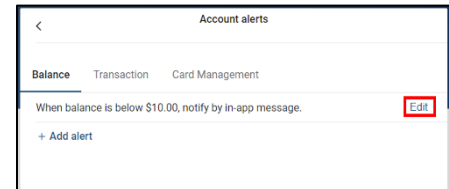
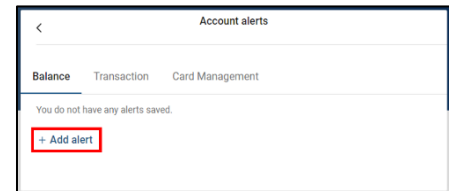
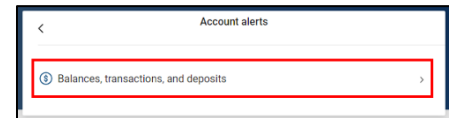
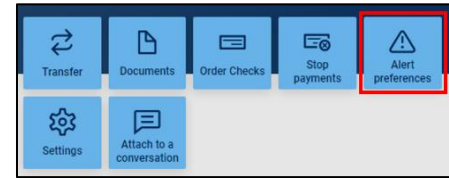
1. After logging in to your online banking portal, select **Accounts** from the left menu.
2. Select the account you'd like to add the alert to.
3. Select **Account Preferences**.
4. Select **Balances, Transactions, and Deposits**.
5. Choose either *Balance* or *Transaction* for the alert type and select **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.



## 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.

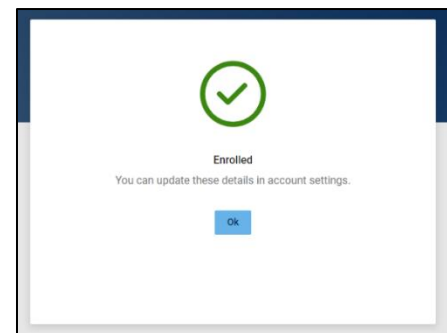
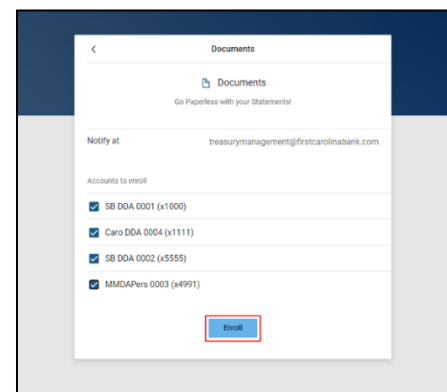
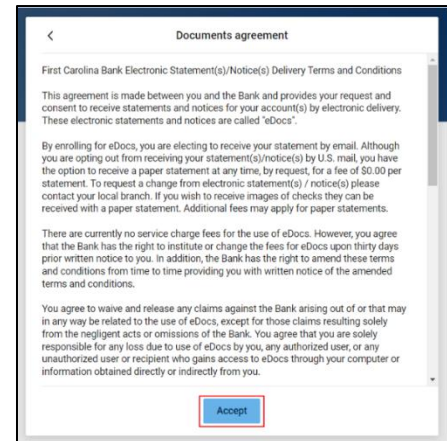
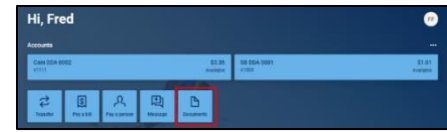
### Enrolling in E-Statements

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.



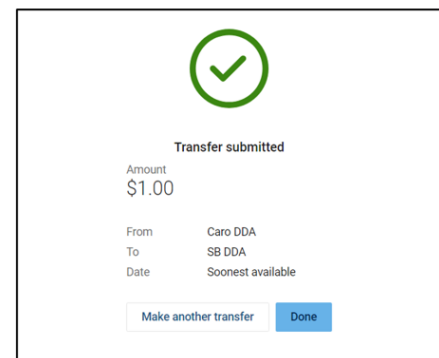
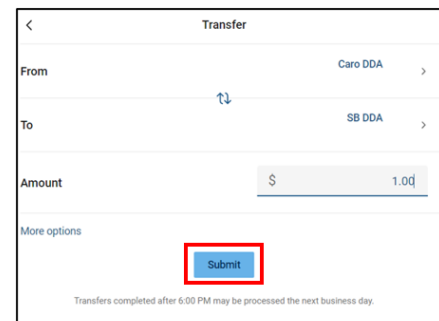
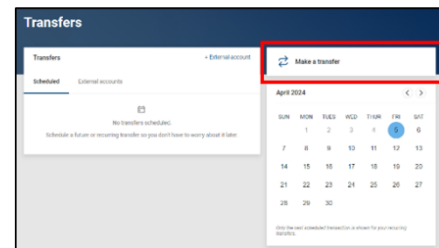
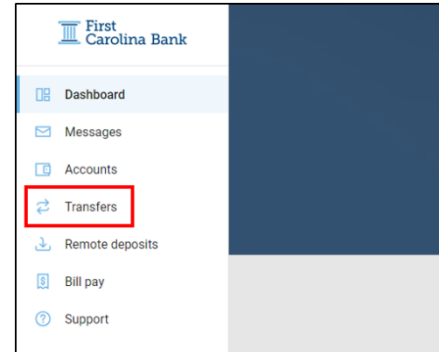
## Transfers

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 portal, 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.



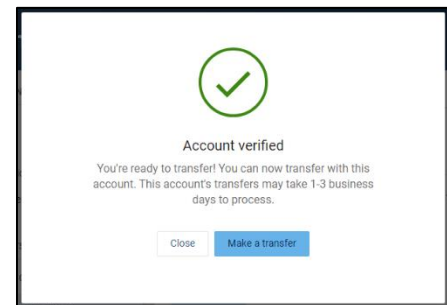
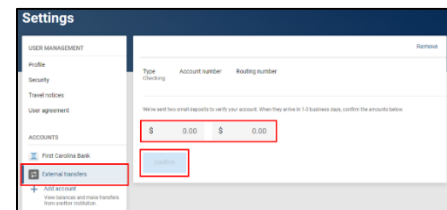
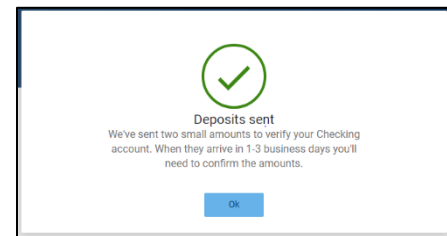
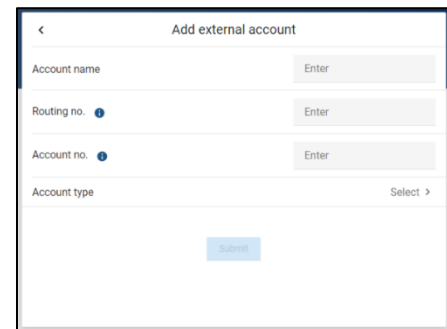
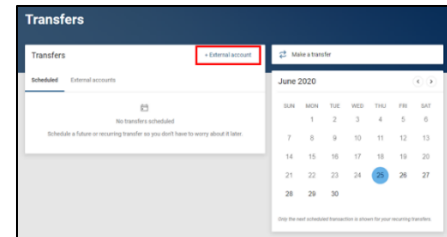
## External Transfers

### 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.
4. 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.



## 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

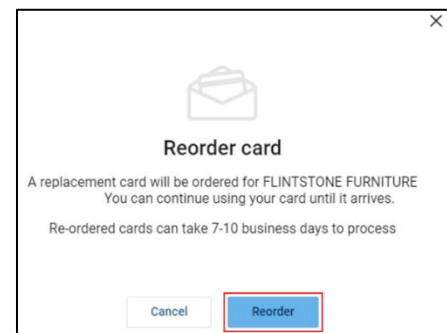
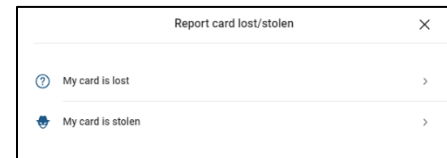
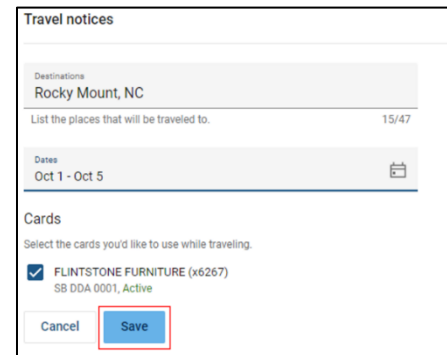
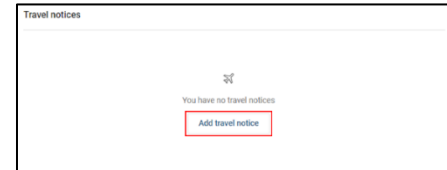
1. Locate the *Card management* tab on your dashboard and select the desired card.
2. Select the toggle button next to the card to de-activate.

### 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.





## Bill Pay

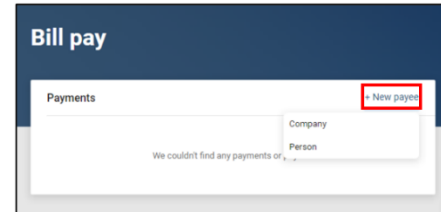
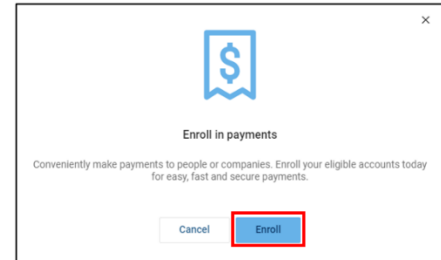
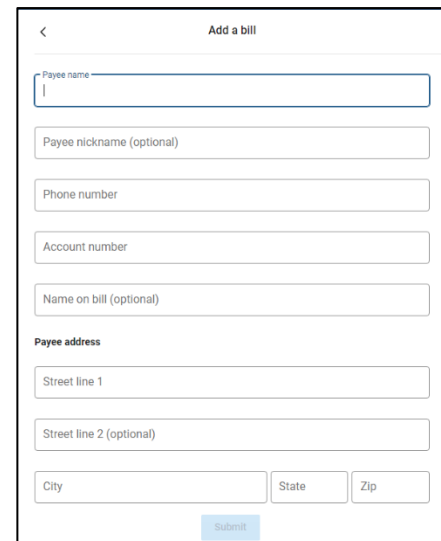
First Carolina Bank allows customers to enroll in online bill payment services at no cost.

### 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.

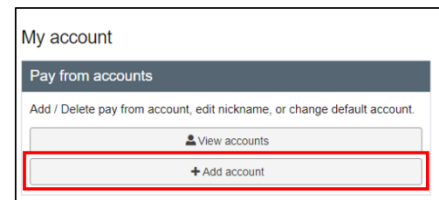
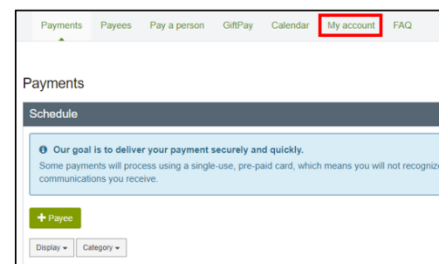
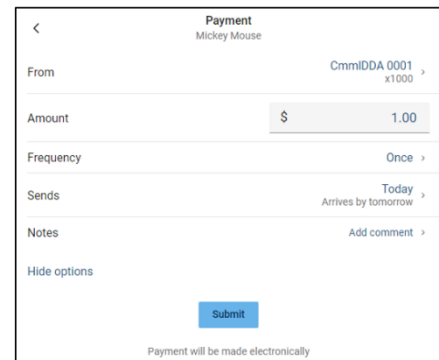
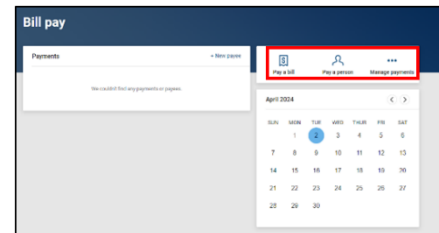
## Scheduling Payments

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, not 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.”

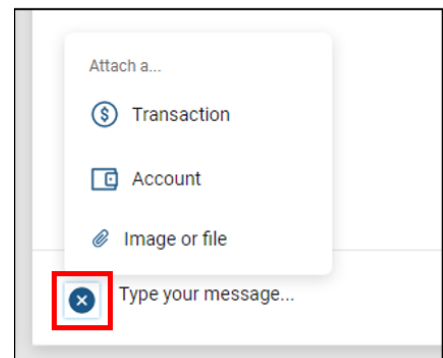
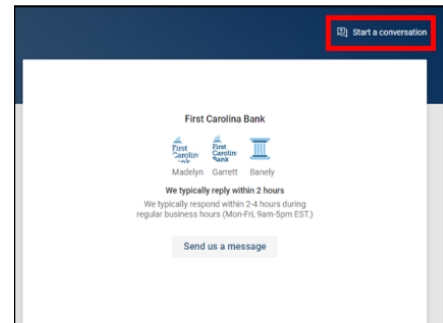
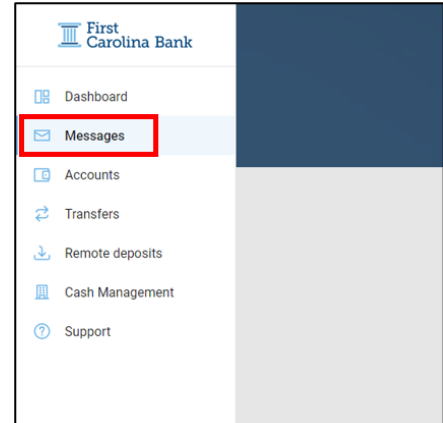


## Banno Messages

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).

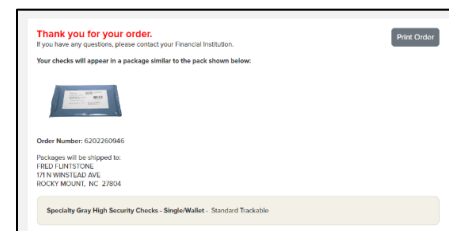
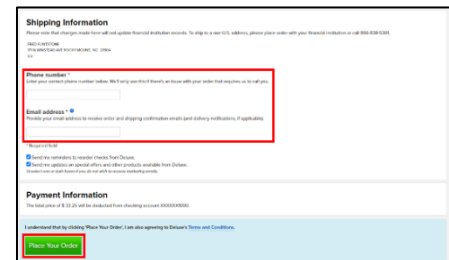
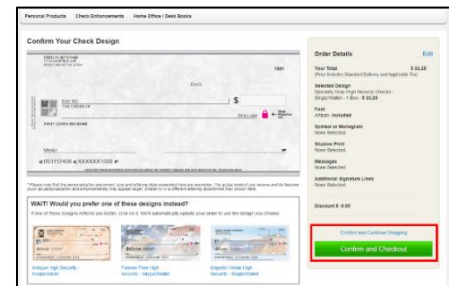
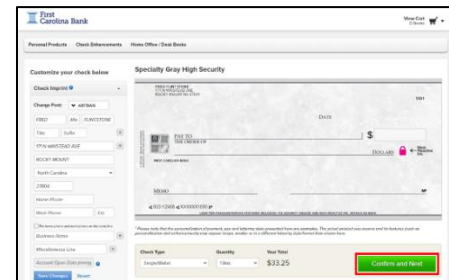
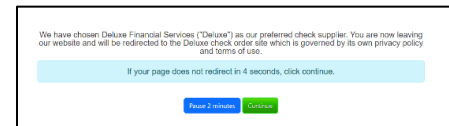
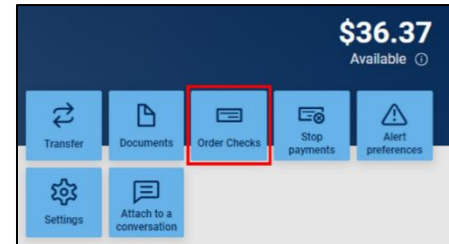


## Check Ordering

The ability to order checks is at your fingertips! First Carolina Bank partners with Deluxe® 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.
4. Select the product(s) you would like and select **Confirm and Next**.
5. 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

### Mobile Deposit

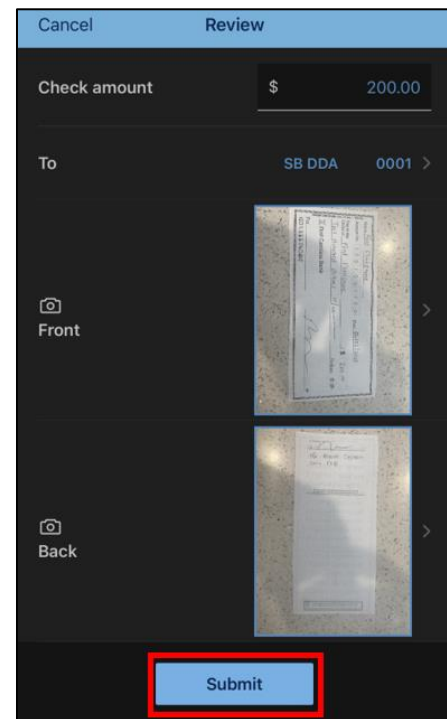
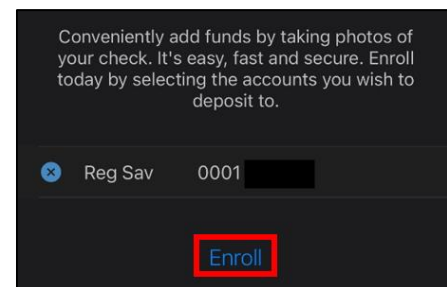
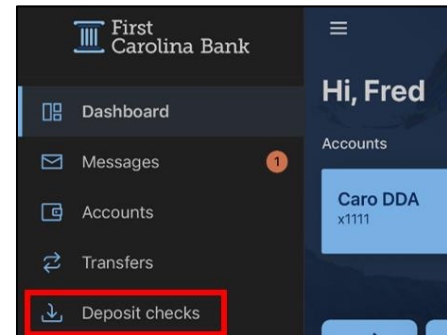
First Carolina Bank allows customers to deposit checks to their account via mobile deposit through their mobile banking app.

#### 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.



## 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.

