



ONLINE BANKING GUIDE

Fidelity
BANK

Oklahoma
Fidelity
BANK

A division of Fidelity Bank

GETTING STARTED

Bank anytime, anywhere with our 24/7 service. It's simple.
All you need is a personal computer and access to the internet.

1. Go to www.fidelitybank.com.
2. Select your location.

How to register for Online Banking:

1. Under Online Account Access, located on the right hand of your screen, select **Register**, which will direct you to the Online Banking registration page.^A
2. Fill in all the needed information to **confirm your identity** and to create login information.
3. Select **Continue enrollment** after each section.
4. Confirm the information you have entered and select **Continue** to finish your Online Banking registration.
5. You will receive a **confirmation email** within the next business day of completing your registration.

How to Log in:

1. Enter your **Username**^B
2. Click the **LOGIN** button.^C

Note: If you are logging in on a recognized device, you will be prompted to enter your password on the next screen. If you are logging in from an unrecognized device, you may have to complete some additional authentication steps. See these steps on the right.

GETTING STARTED (CONT'D)

Additional Authentication Steps:

1. If Fidelity Bank has a phone number for you on file, you can verify your identity by selecting **Continue with security code**.
2. A separate window will appear.^D Choose to either be called by the phone number^E on record with Fidelity Bank or to receive a text message^F with a one-time security code.
3. Click **Continue**.^G

If you have chosen the Phone option, do the following:^E

1. Choose the phone number you have on file with Fidelity Bank.
2. Click **Continue**.
3. The next screen will give you a **one-time security code**.
4. You will receive a phone call from an automated system. You will be prompted to either say or type in the one-time security code given to you on screen.
5. Click the **Phone call completed** button.
6. The next screen will prompt you to **enter your password**.
7. Click the **Sign on** button.

If you have chosen the Text message option, do the following:^F

1. Choose the phone number you have on file with Fidelity Bank.
2. Click **Continue**.
2. You will receive a text message containing your **one-time security code**.
3. The next screen will prompt you to enter your security code.
4. Click **Submit**.
5. The next screen will prompt you to enter your password.
6. Click the **Sign on** button.

ACCOUNTS OVERVIEW

The Accounts Overview screen provides a quick snapshot of all your enrolled accounts with all the options on how to manage them.

The screenshot shows the Fidelity Accounts Overview page. At the top, there are navigation tabs: Accounts (A), Transfers (B), Bill Payment (C), Administration, and Customer Service. Below the tabs is the heading "Accounts Overview" and a welcome message. A table lists "Deposit Accounts" with columns for Account Name, Number, Available Balance, Current Balance, and As Of Date. Callout boxes A-F highlight specific features: A (Accounts tab), B (Transfers tab), C (Bill Payment tab), D (How Do I... link), and F (Continue button).

ACCOUNTS: A

- View an overview of your accounts
- See recent account activity
- Download account transactions
- View an account summary
- View and print an account statement

TRANSFERS: B

- Transfer funds to another account
- Schedule a recurring transfer
- Review transfer history
- Manage transfer accounts

BILL PAYMENT: C

- Make automatic or scheduled bill payments
- View payment records

For more detailed instructions, look for the How Do I... link. D

Continue F

MAKE A TRANSFER

You can easily move funds between your checking and savings accounts and make payments on your personal loans.

Transfer from: A

Transfer to: B

Amount: C \$ 0.00

Description (optional): D

Frequency: E Once, now

Select a different frequency to set up a repeating transfer.

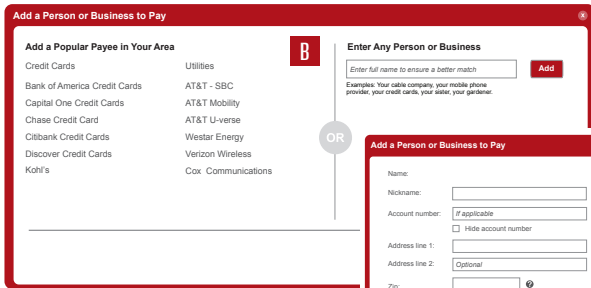
F

1. Under the **Transfers** tab click **Make a transfer**.
2. Click on either **Internal transfer** or **External transfer**.
3. From the drop down menu, choose the account you would like the money transferred from.^A
4. From the next drop down menu, choose the account you would like the money transferred to.^B
5. Enter the amount.^C
6. You may enter a **description** that will appear on your account history. This is optional. If you choose not to, the following will appear as the description: **Internet Transfer to XXXX**.^D
Note: XXXX represents the last four digits in the account number.
7. Choose the transfer **frequency** from the next drop down menu. You have several options, from choosing a one-time transfer to scheduling an annual transfer.^E
8. Click **Continue**.^F
9. Verify your transfer information and click **Submit transfer**.

BILL PAYMENT

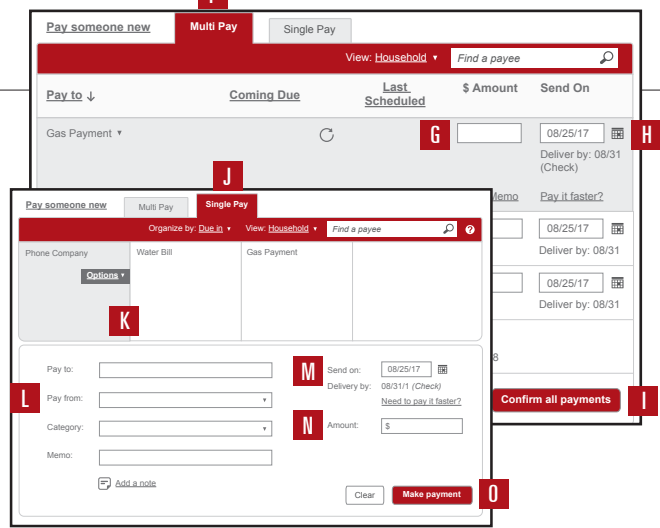
Tell us who to pay, when to pay and make changes up to the last minute. We'll do the rest.

1. Click the Bill Payment tab.
2. If you are not already enrolled in Bill Payment, click on Yes, Enroll Me. If you are currently enrolled, you will be taken directly to the Bill Pay landing page.



How to Set-Up Active Payees:

1. Click the Pay someone new link. ^A
2. A separate window will appear. Select a popular payee in your area or enter any business of your choice. ^B
3. If it is a recognized Bill Payment business, enter your account number with this business. ^C If it is a business Bill Payment does not recognize, you will need to enter your account number and the address of this business. ^D
4. Click Confirm. ^E
5. You have successfully added a payee. Select either Add another payee or Pay this payee to return to the main payment screen.

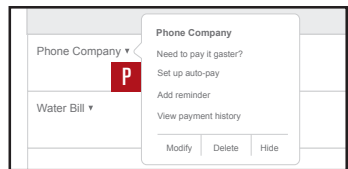


How to Make Multiple Payments:

1. Select the Multi Pay tab. ^F
2. Enter the amount you would like to pay each business ^G and select a date for payment. ^H
3. Click the Confirm all payments button. ^I

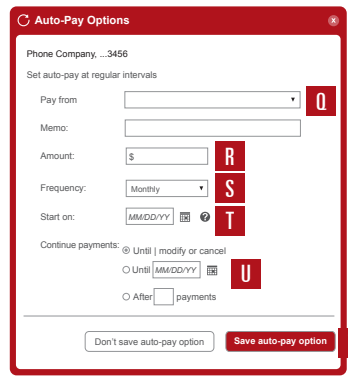
How to Make Single Payments:

1. Select the Single Pay tab. ^J
2. Select a payee. ^K
3. Select the account you want to pay from ^L, a date for the payment ^M and enter the amount. ^N
4. Click the Make payment button. ^O



How to Set-Up Auto Pay:

1. Select Set up auto-pay from the drop down menu next to each payee. ^P
2. Select the Account you want to pay from. ^Q
3. Enter an Amount. ^R
4. Choose a payment Frequency. ^S
5. Choose a Start on date. ^T
6. Choose an option for Continuing payments. ^U
7. Click the Save auto-pay option button. ^V



**Questions about Online Banking?
Contact Customer Service at 1.800.658.1637.**

ONLINE STATEMENTS

Your account statements are available in a .PDF format. View and print your online statements with Adobe Reader or other compatible software.

The screenshot shows a navigation bar with four tabs: 'Accounts', 'Transfers', 'Bill Payment', and 'Administration'. The 'Accounts' tab is active and highlighted with a red 'A' in a box. Below the navigation bar, the heading 'Online Statements' is displayed with a red 'A' in a box. Underneath, there is a section titled 'Account' with a dropdown menu showing '- Please Select -' and a red 'B' in a box. To the right of the dropdown is a 'Go' button with a red 'C' in a box. Below the 'Account' section, the heading 'Available Statements' is shown with a red 'D' in a box. Underneath, a date '12-11-2013' is displayed with a red 'E' in a box.

1. Under the Accounts tab click Account statement. ^A
2. Under the Account drop down menu select an account. ^B
3. Click the Go button. ^C
4. The Available statements will appear below. ^D
5. Click on any available statement date. ^E
6. You will then be prompted to open or save your statement .PDF.
7. Click the OK button.



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