



P.O. Box 191 • Clinton, Illinois 61727-0191

## Frequently Asked Questions

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Question	Answer
What is First National Bank doing?	Effective November 22, 2010 we will be using a new vendor to provide you with Internet Banking services. As part of this change, we are enhancing several of our existing services and adding some often requested additions.
Why the change?	The process of selecting a new vendor is one that we have taken very seriously. We felt that learning curve associated with the change is outweighed by the many benefits that will result. We will be available during business hours to answer any questions and feel that the passcode reset option will now be easier to do from home.
How do I know I'm in the right place?	We have moved the login to our main page at <a href="http://www.fnbclinton.com">www.fnbclinton.com</a> . You must visit our main website to login.
What about my scheduled transfers and balance notifications?	If you established any scheduled transfers or account notifications on our current vendor, they will not be transferred to the new service and will have to be re-established. This does not include transfers we have established in the bank for you, but only those you have setup online.
What about my bill payment history?	Our solution for Online Bill Payment will remain the same with some modifications. Most notably, payments will now need to be requested to be paid on the day the payment is to be delivered and not a few days in advance. For example, if you schedule your power bill to be paid on the 15th, the power company will receive payment on the 15th and the money will be debited from your account on the 15th as well.
Can I schedule a bill payment during the conversion?	Yes, you can.
Is Internet Banking still free?	To view your account balances, transfer funds, and make loan payments at FNB, there is still no charge.

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What is the bill payment fee?	We are giving you more payment power! Once you sign up for Bill Payment, as long as you make at least one payment per statement cycle, it is free! If you sign up and do not use it, there is a \$4.95 charge per statement.
What about my user ID & password?	Your User ID will not change. User ID is now called Access ID and will be all lower case even if it was previously case sensitive. If you would like to change your Access ID, any changes you make will be case sensitive. Your password did not transfer from the previous vendor and will be set equal to your social security number with no dashes. You will then be forced to change it. If you do not login by December 31, 2010, you will have to call the bank to get logged in.
What is the passcode?	What is called password in the current system, will be renamed passcode.
Do I still have to deal with Enhanced Login Security?	You do, but instead of an email with an access code, you will establish secret questions to serve as your second form of authentication.
What date should I enter in the "payment date" field when paying a bill?	Payments should be scheduled for the "due date" of the bill. The funds are scheduled to be debited from your account on that day. Payment date is the date the payee is scheduled to receive the payment.
How many days in advance must I schedule a bill payment prior to the due date?	Most payments must be scheduled four business days in advance, as of 12:00 a.m. CST. There are some payees that can accept same day payments.
Can I schedule a bill payment today to go out today?	Generally, the system requires payments be scheduled at least four days prior to the payment (due) date. However, some payments can be scheduled to be paid the next business day. The dynamic payment calendar on the Pay Bills module will advise you of the earliest available payment date for the payee.
What is the time frame I can make edits to a scheduled bill payment?	You can edit the payment anytime prior to the four business days (12:00 a.m. CST) cut off time.
Does the new system send "variable recurring bill payment" reminders?	Yes. You can set up bill payment reminders in the Bill Reminders module. These reminders are sent to your e-mail address.



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Can I pay more than one payment/payee/day?	Yes.
Does the service offer a late fee guarantee?	Please see the Internet Banking Agreement for an explanation of the guarantee.
Does the system offer E-bills/electronic bill presentment with e-mail notification?	Yes.
Can I type in a "memo" note on a bill payment?	The "memo" field will only be available for payments issued by check, and will be presented to you on the bill payment confirmation page when scheduling the payment. You may also insert a memo and the account number by separating the memo and account number with a "/". For example: Acct#1234/boat payment, by editing payee information in the "Manage My Bills" section.
Is the bill pay system a "pay anyone" service?	Yes. However, payments to tax entities are restricted. International payments are also restricted.
If I did not print my Bill Pay history prior to the conversion, can my history be recovered?	Yes, your payment history should not be affected.
Can I have a (NSF) charge for an online bill payment?	Since your account is not debited in advance of the payment being issued to the payee, it is possible for the debit initiated for payment settlement to incur an NSF fee if the account doesn't have sufficient funds and/or overdraft protection available. Please see your account brochure for applicable fees as they may differ from other NSF fees.
Who is responsible for payment debiting on my account?	Our Online Banking provider generates either an ACH debit or laser draft directly to your designated Bill Pay account.
What is the first screen presented to me when I click on the "payments" tab?	You will always be greeted with the payment "Hub" page. This screen will present you with a multiple payments module, as well as display your pending payments, most recent payments paid, and any bill reminders you have established. It will also notify you of any new Bill Pay Messages.



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<p>What additional features are now available with the new enhanced bill payment product?</p>	<ul style="list-style-type: none"><li>• Bill Pay “Hub” page: This screen will present you with a multiple payments module, as well as display the pending payments, most recent payments paid, and any bill reminders you have established. It will also notify you of any new Bill Pay Messages, all viewable from one screen.</li><li>• E-Bills: Online e-bills from many major billers that notify you via e-mail when the bill arrives, as opposed to receiving them in the mail. The e-bill can be viewed online and printed as needed.</li><li>• Auto-Pay: With the auto-pay feature, the e-bill can be automatically scheduled to pay on the due date.</li><li>• Quick bill setup: This feature requires only a company name and phone number.</li></ul>
<p>Will my payees/payments convert to the new Bill Pay system?</p>	<p>All of your current payees and your payment history will be available after the conversion.</p>
<p>Will my Bill Pay history convert to the new system?</p>	<p>Your Bill Pay history detail will convert to the new system. First National Bank recommends you print a copy of your current Internet Banking Bill Pay history and information for your records. In addition, past payment history can be accessed within your Internet Banking account history, located under the “Accounts” tab and the “History” section.</p>