

YOUR Guide TO GETTING STARTED

Please refer to this checklist to ensure you've activated all of your account's key features. These small steps have big benefits, and you'll soon be managing your money with ease.

step

01

The essentials

- ☐ **Online account**
Create your username and enroll.
- ☐ **Deposit funds**
Deposit money in-branch or via our mobile app.
- ☐ **Mobile banking**
Download the app for on-the-go access.
- ☐ **Debit card**
Activate your purchasing power.

step

02

Helpful tools

- ☐ **Overdraft options**
Avoid exceeding your balance with a backup solution.
- ☐ **Account alerts**
Get upcoming payment and account-balance notifications.
- ☐ **Paperless statements**
Go digital and reduce paper clutter.

step

03

Account protection

- ☐ **Direct deposit**
Deposit paychecks directly into your account.
- ☐ **Automatic payments**
Use BillPay to schedule payments for one-time or ongoing bills.
- ☐ **Apple Pay and Samsung Pay**
Use your mobile device at hundreds of stores.
- ☐ **Visa**
Shop faster online with pre-entered account info.

step

04

Plan your path

- ☐ **Request an appointment**
Schedule an appointment with an advisor for a complimentary planning consultation.
- ☐ **Retirement planning**
Set yourself up for life after work.
- ☐ **Financial planning**
Your goals deserve their own plan.
- ☐ **Find an advisor near you**
Meet the people who want to help you reach your goals.

Need to find an ATM?

Visit [FNBO.com](https://fnbo.com) and use our ATM locator - with 55,000 nationwide, there's one near you.

Be sure to follow us on social media for offers and financial know-how.

