



## ONLINE BANKING TEXT NOTIFICATIONS & ALERTS

### What is Text Message Banking?

Text Message Banking is a service provided by the bank that allows customers to receive and retrieve account balances and recent transactions anywhere, any time by sending a text from a mobile phone. You can monitor your account activity by specifying what type of notifications you can receive by either email, text notifications, or both.

### How do I activate Text Messaging Alerts & Notifications in Online Banking?

Farmers & Merchants Text Message Banking is available in **Online Banking** by selecting

- **Additional Services**
- **Mobile Banking & Alerts**
- The **Alerts & Notifications Tabs** will be displayed
- Select **Start text banking now**
- Add your Cell Phone number then Click the **Activate** button
- Select **The account I use most is** dropdown (usually your primary checking account)
- Select **When low, transfer money from** dropdown if you want to allow transfers and select that account
- Select **Done**. Multiple phones can be added to Text Message Banking.
- On the Alerts and Notifications screen you can determine what alerts you would like to receive, select the **dollar threshold** and if you want **email** or **text** updates or **both** by selecting the **checkbox** in the appropriate column.
- Update the frequency of alerts by clicking the blue hyperlinks and selecting the option
- Add additional alerts by selecting the **Add an alert +** button and completing the necessary information

### What kind of Text Messages Commands can I Use and where do I text them to?

- Text the following commands to **454545**
- **BAL** = Primary Balance
- **BAL ALL** = Balances for All Accounts linked to online banking
- **BAL CHK** = Balance for Primary Checking
- **BAL SAV** = Balance for Savings
- **LAST** = Last 5 Transactions
- **TRANS** = Transfer
- **TRANS 200** = Transfer \$200, enter the amount you want to transfer after **TRANS**
- **STOP** = Deactivate service
- Help – Help keywords



### What Alerts can I activate and receive by email and/or text?

- **Account Alerts**
  - Balance Update
- **Activity Alerts**
  - Low Balance
  - High Balance
  - Large Withdrawal
  - Large Deposit
- **Reminders**
  - Loan Payment Due
  - Loan Payment Overdue
  - Maturity Date
  - Personal Message

### Which of my accounts can I receive updates on?

Any active account that you have with Farmers and Merchants can be setup to send you notifications, including: savings, checking, loans and time deposits.

### How do I update account information if I get a new cell phone or want to switch my primary account?

You need to access online banking to manage text message alerts and account information.

- **Additional Services**
- **Mobile Banking & Alerts**
- **Select Alerts & Notifications**
- Select **Add a second number** from the **Text Message Banking** Widget by entering the new phone number and selecting **Activate**
- To remove the old number select the ⊗ next to the old number
- Select the **Remove this number** button

### Are alerts and notifications “real-time”?

No, alerts and notifications are based off of the account(s) balance at the end of the previous business day.