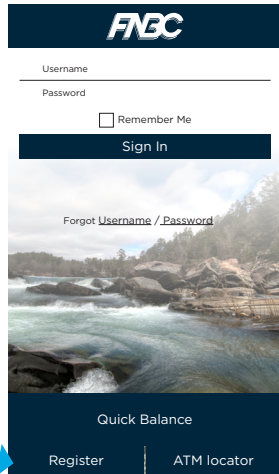




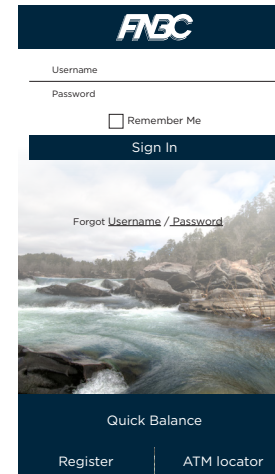
FNBC BANK'S DEBIT CARD HUB CARDHOLDER QUICK GUIDE

For users with turn card off/on and send money feature.



ENROLL

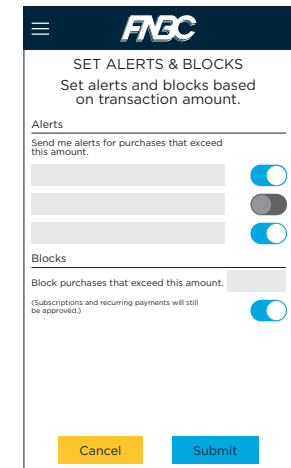
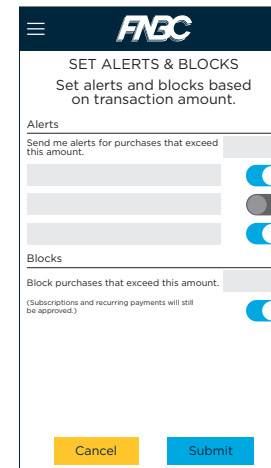
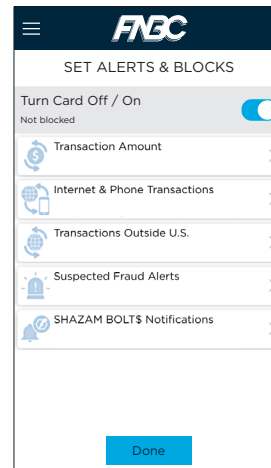
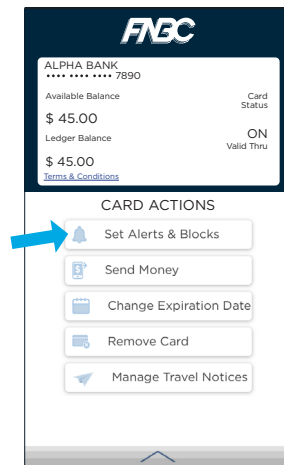
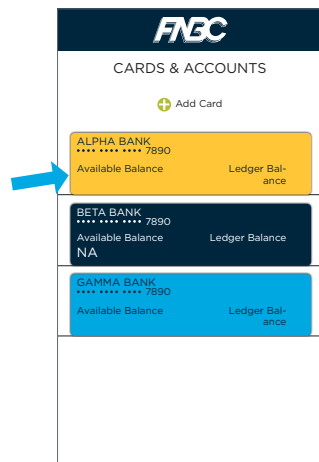
- Download FNBC Bank's Debit Card Hub for free from the Apple App Store or Google Play
- Select **Register**
- Enter your debit card number
- Review and accept product terms and conditions
- Proceed with the Card Verification process and complete the User Profile information
- Activate the account via email activation link



LOGGING IN

- Enter your username and password, or enable fingerprint access
- See your balances without logging in by tapping **Quick Balance**

MANAGE ALERTS AND BLOCKS



- Select a card from Cards & Accounts screen
- Tap **Set Alerts & Blocks** on the Card Actions screen

There are several options for alerts — tap on each to determine your alert delivery settings and configure the app to best fit your needs.

- **Turn Card Off/On** — turn your card off and on using the slider button

Here you can set blocks for:

- Transactions over a certain amount
- Internet and phone transactions
- Transactions outside of the U.S.

- **Choose how you want to receive alerts.**

Set alerts to send to your email and/or via text message (confirmation of the mobile number is required the first time text message alerts are enabled and standard text messaging fees may apply)

SEND MONEY

- Tap **Send Money** on the Menu or Card Actions screen
- Select a card
- Add a new recipient or select an existing
- New recipients must be registered and validated
- Enter the dollar amount
- Include comments in the notes (optional)
- Tap **Send** on the Review & Send screen

SUBMIT TRAVEL NOTICE

- Tap **Manage Travel Notices** on the Menu screen
- Select a card and provide your travel details

USER PREFERENCES

- Tap **User Profile** on the Menu screen to manage your personal information
- Tap **Login Preferences** on the Menu screen to enable Quick Balance, Remember Me and fingerprint access
- Tap **User Settings** on the Menu screen to change your password, add/delete a card or select a Receive Card
 - Tap **Select Receive Card** to choose a card to receive money from other users
 - The money bag icon indicates your selected receive card

ATM LOCATOR

- Tap **ATM Locator** on the Sign In or Menu screen to find the nearest ATM
- If GPS Location Services is enabled, the locator will pinpoint your location
- Tap **Search** icon to find a location

ADDING A CARD

- Tap **Add Card** from the Cards & Accounts or User Settings screen
- Follow the same prompts to register the card
- Review and accept the terms and conditions and verify the card

Note: Passwords must contain at least one capital letter, one lowercase letter, one number, one special character (!, @, #, \$, %, &, or *) and be 5 to 32 characters in length. You're required to change your password once a year.