

FANNIN BANK

Fannin Bank is pleased to announce the enhancement of our Internet banking and bill pay services. Effective April 26, 2010, you will experience a number of enhancements and new features,

- *Online Images of your canceled checks*
- *Online E-statements*
- *A more friendly design*
- *New automated pass code reset feature/”Forget your pass code?”*
- *Schedule bills to pay on the due date and your funds will not leave your account until that day*

In order for Fannin Bank to complete the Internet banking upgrade, Internet banking will be unavailable from April 23 at 5:30 pm to April 26 at 9:30 am.

LOGIN INFORMATION

The first time you login you will need to:

- Go to <http://www.fanninbank.com/>
- On the top, right side of our home page you will see the “Internet Banking Log In” area.
- You will be prompted to enter an Access ID and pass code. **You will enter your Social Security number as your temporary Access ID. Your temporary Pass Code will be the last 4 digits of your Social Security number and the first 3 letters of your last name.**
- **Commercial customers will use their Tax ID number for the Access ID. Your temporary Pass Code will be the last 4 digits of your Tax ID number and texas after the 4 digits. (note: texas is all lowercase)**
- You will enter these both on the homepage and click “Log In”.
- Upon login you will be prompted to change your Access ID and pass code – select a pass code with at least one alpha (A-Z) and one numeric (0-9) character; the pass code must be at least 7 characters long. *Never share your pass code, protect it as you would your ATM PIN.*
- You will be prompted to activate additional security features. From time to time, you may be asked to verify your identity by answering challenge questions that you will set up when you login the first time.
- Next, the system will prompt you to enter your email address
- Finally you will need to read and accept a new user agreement

Effective April 26, 2010, you will experience a number of enhancements and new features to Fannin Banks Internet banking service. To assist you in the Transition of your Internet banking service, we have provided you with a summary of changes that will affect your account.

INTERNET BANKING HISTORY:

We recommend that you print a copy of your current Internet Banking history for your records as this information will *not be available* after April 23, 2010.

BILL PAYMENTS:

We recommend that you print a copy of your Payee’s and payment history for your records as this information will *not be available* after April 23, 2010.

QUICKEN USERS:

Quicken will not be available with the new service.

RECURRING TRANSFERS:

All future dated/recurring transfers ***will not carry over to the new system*** and will need to be set up anytime after April 26, 2010.

If you have any questions or concerns about the new and improved Internet banking service, please feel free to call Fannin Bank customer service at (903)-583-5522 or (903)-378-2200.

Sincerely,
Allen Sanderson
President/CEO Fannin Bank

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MEMBER F. D. I. C.
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