

Guide to Your First Day



Getting Started with Fidelity Bank

We're excited to welcome you to Fidelity Bank! As your account transitions, this guide walks you through what to do before and after your account becomes available in Fidelity Bank Online Banking.

Before your account transitions: Pages 5-13 include steps for saving information from your current online banking experience that you'd like to keep for your records. Be sure to save anything you may need before 5:00 p.m. ET on Friday, October 16.

After your account is available: Pages 14-49 provide step-by-step instructions for getting started with Fidelity Bank. This section covers online banking, digital banking tools such as bill pay, Zelle®, and other services that may apply to you.

We encourage you to review this guide ahead of time so you know what to expect and can be ready to access your account on or after October 19 at 9:00 a.m. ET.

We're Here to Help

We know changes to your online banking experience can bring questions. We're committed to making the process as seamless as possible and will be right by your side every step of the way.

If you have any questions while preparing for your account transition or setting up and accessing Fidelity Bank Online Banking, please call our Customer Care Center at (770) 385-3043.



Security Reminder: Fidelity Bank will never text, email, send a link, or call you to request security/verification codes, account numbers, online banking credentials, or other sensitive personal information. If you ever have concerns about a message you receive, contact your local branch or your banker.

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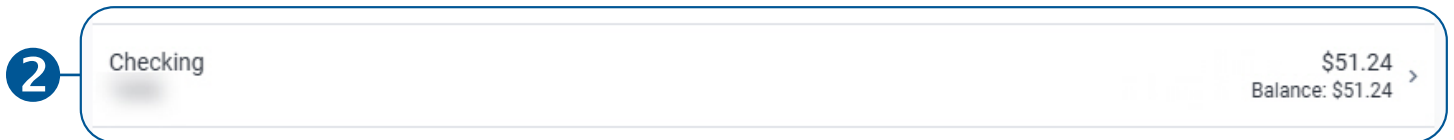
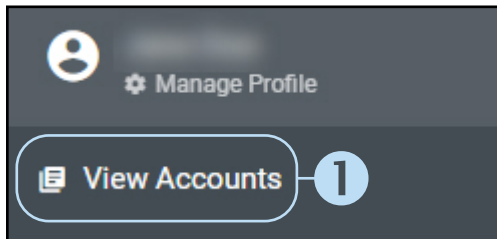
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Save Important Information

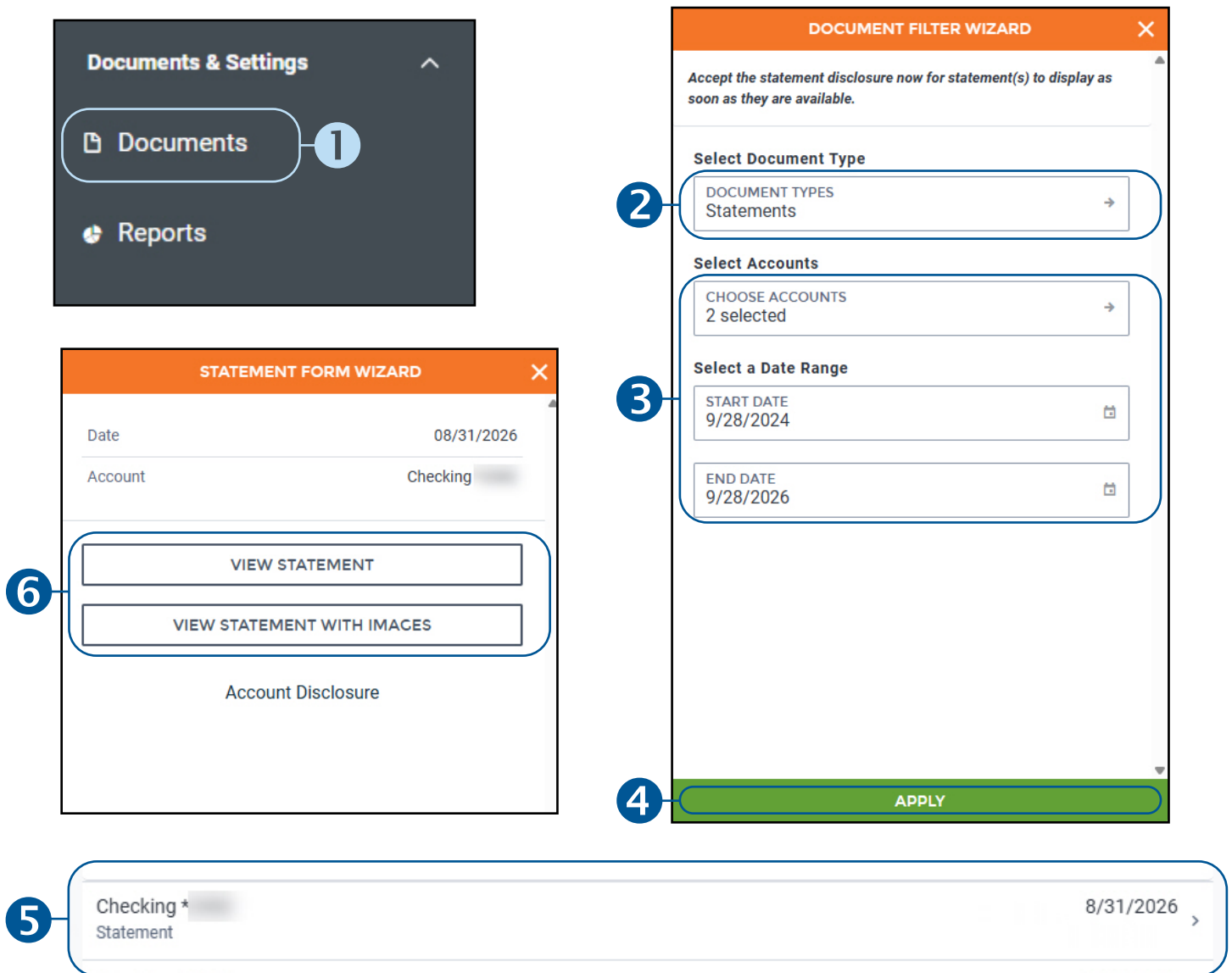
Before your account transitions to Fidelity Bank on Friday, October 16 at 5:00 p.m. ET, you may want to save information from your current online banking experience for your records. The steps below walk you through the information you may want to save. **Please note that you will have 90 days of transaction history and 18 months of statement history available in online banking.**

Download Transaction History



1. In the menu on the left side of your screen, click **View Accounts**.
2. Scroll down and select the account with transaction history you'd like to download.
3. Click the download icon.
4. Select your desired download format (eg. CSV, QuickBooks, PDF, etc.) and start and end dates. Note, you have access to two years of transaction history in online banking.
5. Click the **DOWNLOAD** button. The download will automatically begin and the file will be located in your downloads folder.
6. Repeat steps 2-5 for any other accounts, if applicable.

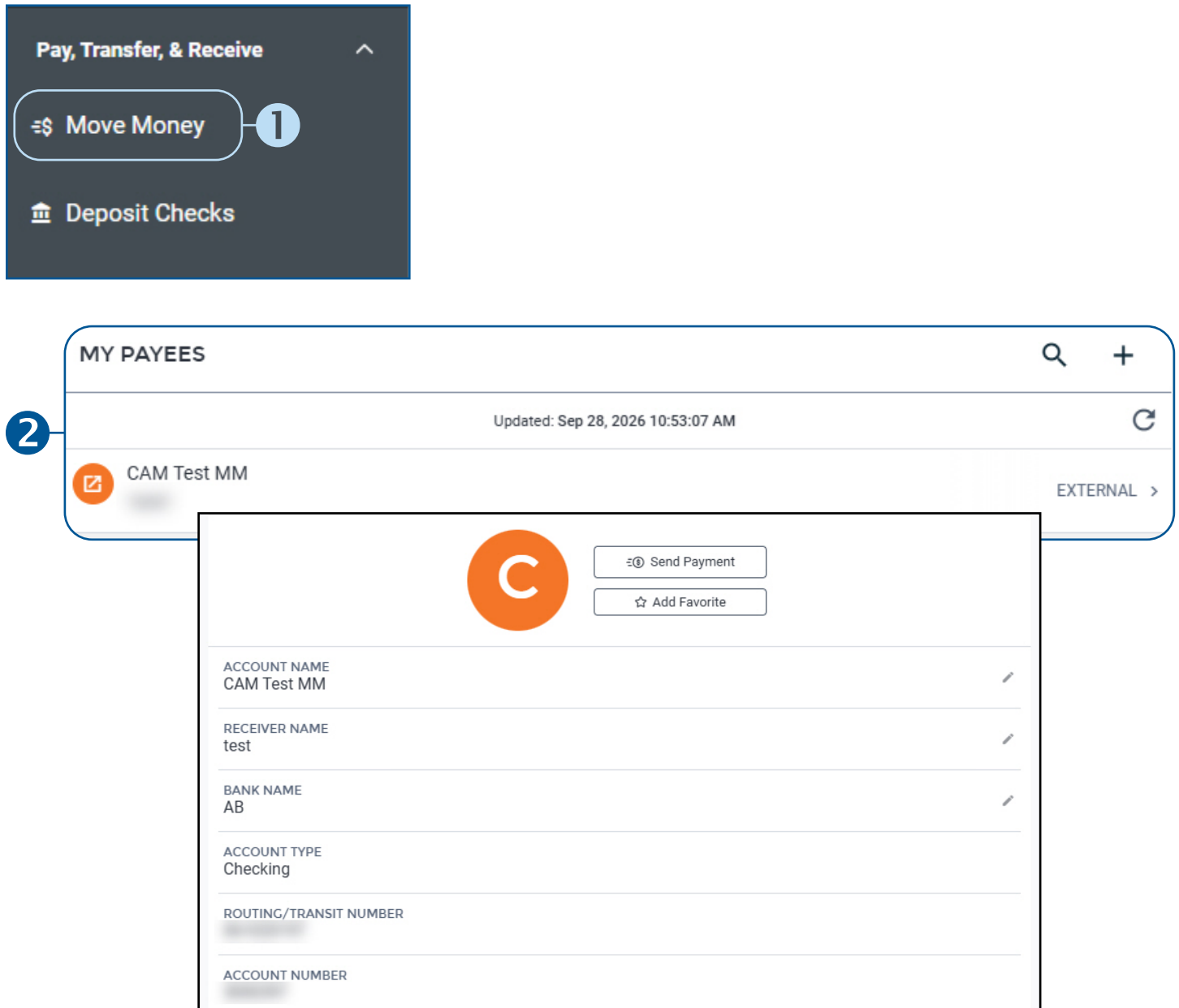
Download Statement History



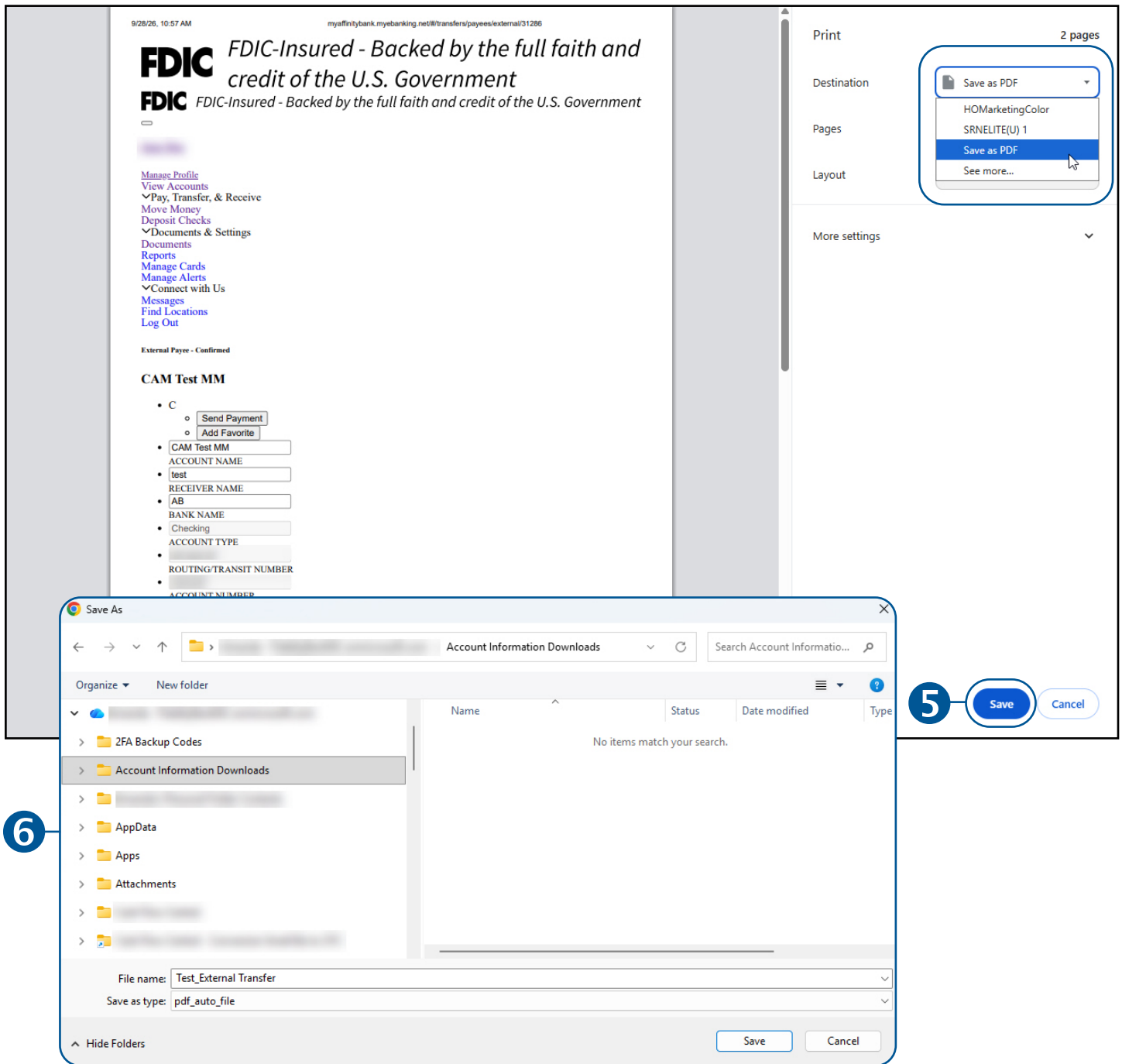
1. In the menu on the left side of your screen, click **Documents**.
2. A dialog box will appear. Select Statements in the document types drop-down.
3. Choose the account or accounts with statement history you'd like to download and your start and end dates. Note, you have access to two years of statement history in online banking.
4. Click the **APPLY** button.
5. A list of statements within the time period you selected will be generated. Click on a statement in the list.
6. Choose either **VIEW STATEMENT** or **VIEW STATEMENT WITH IMAGES**. The download will automatically begin and the file will be located in your downloads folder.
7. Repeat steps 2-6 for any other statements you'd like to save.

Save Payees and Linked Accounts

There are several ways to save your external accounts, person-to-person (P2P) contacts, and payees. The instructions below walk you through the print to PDF option. You can also write the information on paper, print the page, or take a screenshot and save the image to your computer.



1. In the menu on the left side of your screen, click **Move Money**.
2. In the MY PAYEES section, click on one of your payees, contacts, or external accounts to open the payee details screen.



3. Press Ctrl + P (Command ⌘ + P on a Mac) on your keyboard to open the print dialog box.
4. Select Save as PDF in the destination drop-down box.
5. Click **Save**. Mac users, click the PDF menu at the bottom of the print dialog box and select **Save as PDF**.
6. Name your file and select the location where you'd like the PDF to be saved. Click **Save**.
7. Repeat steps 2-6 for any additional payees, contacts, or external accounts that you'd like to save.

Save Scheduled and Recurring Payment and Transfer Information

START A NEW TRANSACTION

SCHEDULED 1 2 Scheduled

Updated: Sep 04, 2026 1:03:25 PM

2 **Checking *** SEP 30, 2026 \$1.00 ACCOUNT TO EXT ACCOUNT

Lili HEB Prepaid * OCT 13, 2026 \$1.00 EXT ACCOUNT TO ACCOUNT

Load More ↓

PREVIOUS 10 Com

Account to Ext Account
\$1.00

CONFIRMATION NUMBER
6214510

FROM
Checking *

TO
Lili HEB Prepaid *

DATE
SEP 30, 2026

RECURRING
Every Other Month on the 30th

NOTE
No Description

DELETE TRANSFER

1. Stay on the **Move Money** page. Your scheduled and recurring payments and transfers are listed in the SCHEDULED section.
2. Click on one of the payments or transfers in the list to open the details screen.
3. Click the download icon in the banner. The download will automatically begin and the file will be located in your downloads folder.
4. Repeat steps 2 and 3 for any other payments and transfers you'd like to save.

Save ACH History

The screenshots illustrate the process of generating an ACH Transactions report:

- 1.** In the menu on the left side of your screen, click **Reports**.
- 2.** Click on the **+** to generate a new report.
- 3.** In the ACH Reports section, select **ACH Transactions**.
- 4.** The create new report box will load, adjust the Effective Date, if desired, and leave all the other options as the default.
- 5.** Click **Run Report**. The download will automatically begin and the file will be located in your downloads folder.

1. In the menu on the left side of your screen, click **Reports**.
2. Click on the **+** to generate a new report.
3. In the ACH Reports section, select **ACH Transactions**.
4. The create new report box will load, adjust the Effective Date, if desired, and leave all the other options as the default.
5. Click **Run Report**. The download will automatically begin and the file will be located in your downloads folder.

Save Positive Pay History

The following steps illustrate how to generate a Positive Pay - Decisions report:

- In the menu on the left side of your screen, click **Reports**.
- Click on the **+** to generate a new report.
- In the Positive Pay Reports section, select **Positive Pay - Decisions**.
- The create new report box will load, adjust the Effective Date, if desired, and leave all the other options as the default.
- Click **Run Report**. The download will automatically begin and the file will be located in your downloads folder.

Save ACH Filter History

There are several ways to save your ACH Filter history. The instructions below walk you through the print to a PDF option. You can also write the information on paper, print the page, or take a screenshot and save the image to your computer.

The screenshot displays the Positive Pay interface. On the left is a dark sidebar menu with options: 'Positive Pay' (highlighted with a blue circle and '1'), 'Company Management', 'Pay, Transfer, & Receive', and 'Move Money'. The main content area is divided into two sections. The top section, titled 'FILTERS', contains a description and a list of accounts, with 'Checking' (showing '4 Filters') highlighted by a blue circle and '2'. The bottom section, titled 'REVIEW HISTORY', shows a table of ACH filter items. The date range 'Showing Items from 9/1/2026 to 9/30/2026' is circled with a blue circle and '3'. The table lists two items, both marked 'Accepted by User'.

REVIEW HISTORY		Q
Showing Items from 9/1/2026 to 9/30/2026 →		
Updated: Oct 05, 2026 1:23:04 PM		
Accepted by User		
PAYPAL		\$697.69
ID #		9/21/2026 >
SEC: WEB		
Accepted by User		
STELLANTIS - POO		\$569.42
ID #		9/15/2026 >
SEC: CCD		

1. In the menu on the left side of your screen, click **Positive Pay**.
2. In the FILTERS section, click on an account to view your ACH Filter options.
3. A list of your ACH Filter history will be in the REVIEW HISTORY section. Click on the → to adjust your date range.

REVIEW HISTORY

Showing Items from 9/1/2026 to 9/30/2026 →

Updated: Oct 05, 2026 1:23:04 PM

Accepted by User PAYPAL ID # SEC: WEB	\$697.69 9/21/2026 >
Accepted by User STELLANTIS - POO ID # SEC: CCD	\$569.42 9/15/2026 >

3a

REVIEW TRANSACTION

STATUS	Accepted
Company Name	PAYPAL
Company ID	
SEC Code	WEB
Date	09/09/2026
Amount	\$316.24
Entry Description	ECHECK
Individual ID	
Receiver Name	GINN CHRYSLER JEEP DOD
Filtered Reason	Company Not Whitelisted

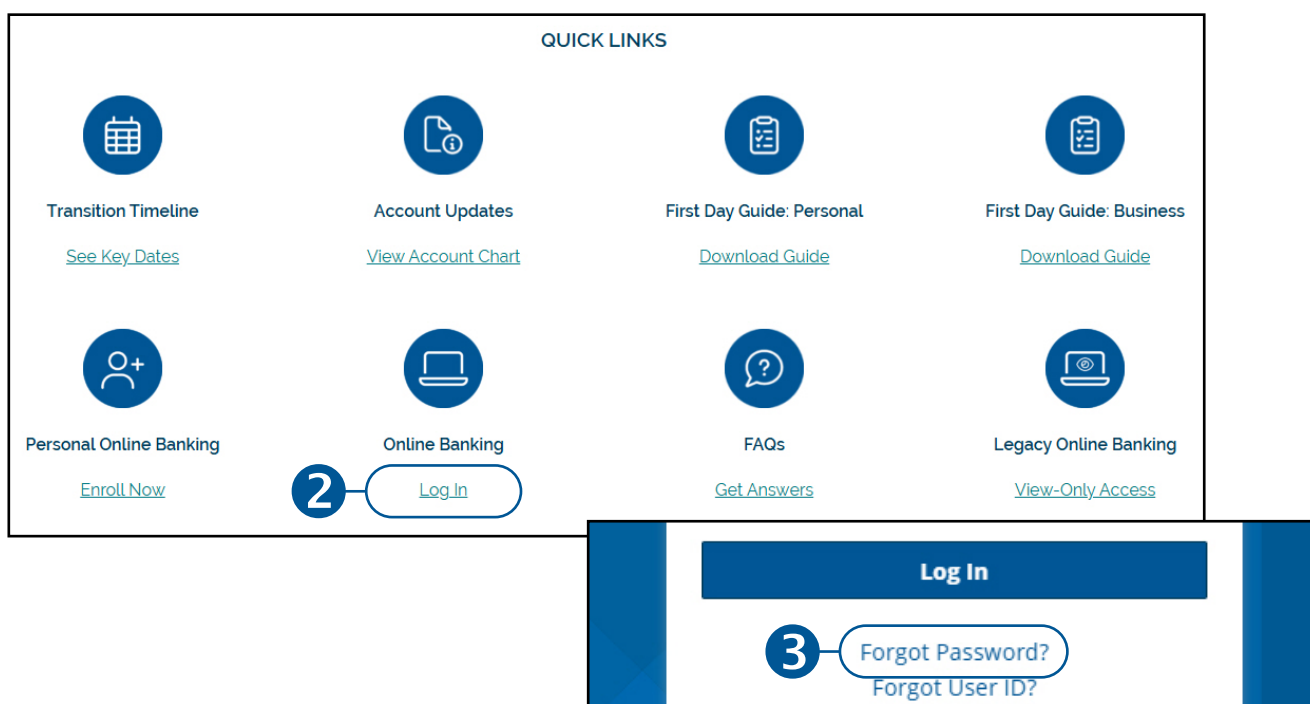
- a. If you would like to save more details, click the item to view the Review Transaction screen.
4. Press Ctrl + P (Command ⌘ + P on a Mac) on your keyboard to open the print dialog box.
5. Select Save as PDF in the destination drop-down box.
6. Click **Save**. Mac users, click the PDF menu at the bottom of the print dialog box and select **Save as PDF**.
7. Name your file and select the location where you'd like the PDF to be saved. Click **Save**.
8. Repeat steps 3a-7 for all history you want to retain.

Log In & Set Up Your Online Banking Services

Beginning at 9 a.m. on Monday, October 19, you can log in to online banking using your existing user ID. When you log in for the first time, select "Forgot Password?" to create your new password. There's no need to enroll immediately, complete the steps whenever it's convenient for you.

For your convenience, your existing online banking experience will be available in view-only mode through November 15, 2026. The information available will reflect a snapshot of your accounts and transactions as of 5 p.m. ET on October 16, 2026. When accessing view-only mode, you will see the Affinity Bank logo. Although the login page displays the Affinity Bank brand, customers can continue to sign in using their existing Affinity Bank, Newton Federal, or FitnessBank credentials.

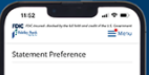
Log in to Online Banking



1. Go to fidelitybanknc.com/welcome.
2. In the Quick Links section, click the **Log In** link.
3. Under the Log In button, click the **Forgot Password?** link.
4. Enter your current User ID, last name, email address, and mobile phone.
5. Click the **Submit** button.
6. You will receive a verification code. Enter the verification code and update your password. Note, you may be able to use your existing password if it meets the system requirements. Passwords must be 12-32 characters and contain a lowercase letter (a-z), an uppercase letter (A-Z), a digit (0-9), and a special character (~!@#\$%^&*()[]{}<>_+~=|/|.,;'"'?).

Enroll in eStatements

Sign up for eStatements.



Go paperless and enroll in eStatements for a more secure and convenient way to manage your accounts. Access your statements anytime, reduce paper clutter, and enjoy added peace of mind knowing your information is protected.

Follow the easy steps below to get started:

1. Click the Enroll in eStatements button.
2. Select Electronic as the delivery option for the account(s) you'd like to enroll in eStatements.
3. Click Save.

Remind Me Later

No Thanks

Enroll In EStatements

1

Statement Preference

Account Nickname	Account Number	Delivery Option
Personal Saving	x222	Electronic
MMKT Checking	x7178	Electronic
Com R/E Non OOC	x4169	Paper
Checking 0000	x0000	Electronic
Regular Savings	x0101	Electronic
My Checking 7465	x7465	Electronic

Cancel

Save

3

2

After accepting the Online Banking Terms and Conditions, a sign up for eStatements box will appear.

1. Click the **Enroll in eStatements** button. You will be taken to the Statement Preference screen. This is where you can manage your statement delivery preferences and complete your enrollment in eStatements.
2. Use the drop-down to select a delivery option for your account statement.
3. Click the **Save** button.

Set Up Internal & External Transfers

Internal Transfers & Loan Payments

Use the Internal Transfers & Loan Payments feature when you need to make a one-time or recurring transfer between your business Fidelity Bank accounts or make a Fidelity Bank loan payment.

If you need assistance obtaining a list of your previous internal transfers, please contact our Customer Care team at 770-385-3043 on or after Monday, October 19.



Note: For detailed information about your account, including loan payment amount and loan payoff amount, select an account on the Account Summary screen and then click the details link.

The screenshot shows the 'Internal Transfers & Loan Payments' interface. It includes a sub-header 'Manage Intraday Transfer Accounts'. The form has four main sections, each with a numbered callout:

- 1** **From:** A dropdown menu showing 'Personal Saving - x222' with 'Available \$1,165.75' below it.
- 2** **To:** A dropdown menu showing 'Com R/E Non OOC - x4169' with 'Current \$101,621.60' below it.
- 3** **Payment Option:** A dropdown menu showing 'Principal-Only Payment'.
- 4** **Amount:** A text input field with a '\$' symbol and a 'Schedule' dropdown menu showing 'Recurring'.

In the **Transfers & Pay** tab, click **Internal Transfers & Loan Payments**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account the funds will be posted to.
2. (For Loan Payments) Select your payment type using the "Payment Option" drop-down. Options may include payment due, other amount, principal only, and interest only.
3. Enter the amount of the transfer or payment.
4. Use the drop-down to schedule an immediate, future, or recurring transfer or payment.

5

Schedule
Future (One Time)

Send On
MM/DD/YYYY

6a

Schedule
Recurring

6b

Frequency
Monthly

6c

Start Date
MM/DD/YYYY

6d

Duration
End by a specified date

7

End Date
MM/DD/YYYY

Description (Optional)

8

Continue

9

Review Transfer

Please review the following transfer.

From
Personal Saving - x222 (Available \$1,165.75)

To
Checking 0000 - x0000 (Available \$2.27)

Amount
\$1.00

Schedule
Future (One Time)

Send On
05/31/2025

Estimated Delivery Date
05/31/2025

[Edit Transfer](#)

[Cancel](#) [Transfer](#)

5. (Future One-Time Payments Only) Enter the send on date.
6. For Recurring Payments:
 - a. Use the drop-down to select a frequency.
 - b. Enter a start date for this transaction.
 - c. Use the drop-down to select a duration.
 - d. If necessary, enter an end date or number of transfers.
7. (Optional) Enter a description.
8. Click the **Continue** button.
9. Review the transfer information and click the **Transfer** button.

External Transfers

Your accounts at other financial institutions can be linked to Fidelity Bank in Online and Mobile Banking, so you can easily transfer money or make a loan payment without ever leaving your office!

If you need assistance obtaining a list of your previous external transfers, please contact our Customer Care team at 770-385-3043 on or after Monday, October 19.

ADDING AN EXTERNAL ACCOUNT



Note: You can only add accounts at other financial institutions with the same name/ownership.

External Transfers

[Transfer Funds](#)
[Activity](#)
[Preferences](#)
[Help](#)

1

Business Name* FOSTER TESTING COMPANY ▼

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Create Transfer

* Indicates required field

i You can transfer funds into your account

Don't get caught with a low balance. You can easily transfer money into your account from your outside bank. Set it up now. So you are ready when you need it.

Hide Tip

From*

Select From Account ▼

To*

Select To Account ▼

2

Add a New Account

In the **Transfers & Pay** tab, click **External Transfers**.

1. If applicable, use the drop-down to select a business.

2. Click the “**Add a New Account**” link.

Add External Account ✕

An external account is an account at another financial institution.

This service allows:

- Business to Business transfers to and from accounts with the same business name
- Personal to Personal transfers to and from accounts with the same personal name

3 **Account Type ***
Please Select

4 **Account Nickname (Optional)** ⓘ

FOR *Sample Check*
 ⑆ 123456789 ⑆ 1234567890 ⑆
 ↓ ↓
 Routing Number Account Number

5 **Routing Number ***
Enter bank's routing number

6 **Account Number ***
Enter bank's account number

Re-enter Account Number *
Re-enter bank's account number

7 **Next** Cancel

- 3.** Use the drop-down to select an account type.
- 4.** (Optional) Enter an account nickname.
- 5.** Enter the bank's routing number.
- 6.** Enter and re-enter the account number.
- 7.** Click the **Next** button.

VERIFYING AN EXTERNAL ACCOUNT

For security, you must verify each account you add before you can use it for transfers.

- For online verification, you'll be asked to provide your login credentials for the account you are adding. Online verification is quick and completely safe, and we never store your credentials.
- If online verification is not available or if it fails, you can use the trial deposit verification, which takes 2-3 business days. When trial deposits are received, click the **Preferences** tab, then click **Verify** to enter trial deposit amounts.

MAKING AN EXTERNAL ACCOUNT TRANSFER

Easily transfer money between your Fidelity Bank accounts and your accounts at other financial institutions. You can also use an external account to make a Fidelity Bank loan payment.

In the **Transfers & Pay** tab, click **External Transfers**.

1. If applicable, use the drop-down to select a business.
2. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account the funds will be posted to.
3. Enter the amount of the transfer or payment.
4. Enter the send date.
5. Use the drop-down to select a frequency.

The image shows a screenshot of a recurring payment form. On the left side, there are five callout boxes labeled 6a, 6b, 6c, 6d, and 7. Each callout points to a specific field in the form. Callout 6a points to the 'Start*' field, which contains the date '05/02/2025' and a calendar icon. Callout 6b points to the 'Frequency*' field, which is a dropdown menu showing 'Day 2 of every month'. Callout 6c points to the 'Duration*' field, which is a dropdown menu showing 'Up to a specified amount'. Callout 6d points to the 'Total Amount*' field, which contains the value '0.00'. Callout 7 points to the 'Memo to self (optional)' field, which is an empty text box with '(50 characters remaining)' written below it. The form itself has a light gray background and a white border. The fields are arranged vertically. Below the 'Total Amount*' field, there is a section titled 'Delivery' with the text 'You'll see delivery options when you enter your transfer info.' and a paragraph stating 'We'll change your transfer to the previous business day when it falls on a weekend or bank holiday.'

6a Start*
05/02/2025

6b Frequency*
Day 2 of every month

6c Duration*
Up to a specified amount

6d Total Amount*
0.00

7 Memo to self (optional)
(50 characters remaining)

Delivery
You'll see delivery options when you enter your transfer info.
We'll change your transfer to the previous business day when it falls on a weekend or bank holiday.

6. For Recurring Payments:

- a.** Enter a start date for this transaction.
- b.** Use the drop-down to select a frequency.
- c.** Use the drop-down to select a duration.
- d.** If necessary, enter a specified amount, number or transfers, or date.

7. (Optional) Enter a memo to self.

Establish Pay & Get Paid

Pay & Get Paid is an enhanced all-in-one business bill pay solution that will help you manage bills, payments, and cash flow. Pay & Get Paid helps you:

- Pay business bills and vendors electronically, by check, or by card
- Schedule one time, recurring, and automatic payments
- Track payment activity in real time
- Organize vendors and bills in one place
- Sync with accounting software like QuickBooks

Payments are processed using secure, near-real-time technology, so you have better visibility and control over your cash flow.

Enroll in Pay & Get Paid

Current Profile

TESTING COMPANY (Business)

Select

1

Accept updated terms of service

Review and accept the updated Terms of Service Agreement. These terms outline important details about your use of our services and features. Your acknowledgment at the bottom is required to proceed.

FIDELITY BANK
Small Business Payments Terms of Service

1. Introduction. This Small Business Payments Terms of Service document (hereinafter "Agreement") is a contract between the Business that owns the Primary Deposit Account (hereinafter "you") and FIDELITY BANK (hereinafter "we," "us" or "our") in connection with the Small Business Payments Service (as defined below) offered through our online banking site or mobile applications (the "Site"). This Agreement applies to your use of the Small Business Payments Service and the portion of the Site through which the Small Business Payments Service is offered. "Business" means any non-consumer United States-based person or entity with a Deposit Account that utilizes the Small Business Payments Service.

...limited to its customer care personnel), the terms of the Agreement will prevail.

By selecting Accept, I acknowledge that I've read and agree to the updated terms of service.

2

Accept

Go back

Welcome to Bill Pay for Business

Pay

Number	Bill	Amount	Activity
12		\$99.00	
13		\$2,000.00	
14		\$1,500.00	

Pay

Get paid

Number	Customer	Payment
15	Example	\$1,000.00
16	Example	\$5,000.00
17	Example	\$5,000.00

Send Invoice

Choose how you pay
Pay by card or bank transfer, while vendors receive funds their way—electronically or by check.

Get paid faster
Send invoices and payment links, and let customers pay you electronically directly into your bank account.

Two-way sync with accounting software
Sync vendors, bills, and payments to avoid double entries.

3

Get started

Click the **Pay & Get Paid** tab.

1. If applicable, use the drop-down to select a business.
2. Review the Terms of Service and click the **Accept** button.
3. Click the **Get started** button. You will be taken on a quick tour of the Pay & Get Paid system.

Add Users

Before the Level 1 user (administrator) can manage users and roles in Pay & Get Paid, the user or users that need permissions to access the system must log in to Online or Mobile Banking.

After the sub-users have logged in to Online or Mobile Banking, the Level 1 user can manage users and roles by following the instructions below.

1 Current Profile
TESTING COMPANY (Business) ▼
Select

2 Pay Bills Get Paid Insights Settings

3 Settings
Company
Company details
Plans and billing
Billing statements
Users and roles
Sync and import

4 John Adams
testing@testing.com Inactive Edit

Click the **Pay & Get Paid** tab.

- 1.** If applicable, use the drop-down to select a business.
- 2.** Click the **Settings** tab.
- 3.** Click the **Users and roles** menu option.
- 4.** Click **Edit** next to the person you want to add.

Account activation

Allows other users access to make payments.

5 **Off** 

Roles and permissions



Level 2

- Can add and manage all bills.
- Can make and manage payments.
- Can approve payments that need approval.



Level 3 **Active**

- Can add and manage bills they create.
- Can make and manage payments they create.
- May require approval from Level 1 or 2 over a set limit.

6

Funding method access

Select the cards and accounts this user can pay with.

Full access

Can pay with any funding method, including those added in the future.

On 

Payment approval limit

Any payment exceeding this amount will require approval from Level 1 or Level 2.

Payment amount *

\$0

Cancel

7

Save

5. Turn **Account Activation** toggle on.

6. Select role and permissions for the user.

7. Click the **Save** button.

Add Vendors

If you need assistance obtaining a list of your previous bill pay vendors, please contact our Customer Care team at 770-385-3043 on or after Monday, October 19.

The screenshot shows the bill pay interface with four numbered callouts:

- 1** Points to the 'Current Profile' dropdown menu showing 'TESTING COMPANY (Business)' and a 'Select' button.
- 2** Points to the 'Pay Bills' tab in the top navigation bar.
- 3** Points to the 'Vendors' tab in the sub-navigation bar.
- 4** Points to the '+ Add a vendor' button at the bottom of the screen.

The interface includes a 'Pay Bills' section with a 'Connect' button, a '+ Pay' button, and a card payment option. Below this is a list of vendors with checkboxes and amounts:

Vendor	Amount	Action
Vendor 1	\$500	Pay
Vendor 2	\$2,300	Pay
Vendor 3	\$100	Pay
Vendor 4	\$1,200	Pay

A green checkmark and 'Vendor added' message are visible next to the last vendor.

At the bottom, there is a message: 'Add any vendor or biller to start making payments—they don't need to sign up to get paid.' and buttons for 'Import vendors' and '+ Add a vendor'.

Click the **Pay & Get Paid** tab.

1. If applicable, use the drop-down to select a business.
2. Click the **Pay Bills** tab.
3. Click the **Vendors** tab.
4. Click the **+ Add vendor** button.

Add vendor [X]

Add vendors, billers, and suppliers or choose one from the list.

Connect to accounting software
Keep vendors, payments, and bills 2-way synced to reduce manual entry and simplify reconciliation. [Connect account](#)

Fields marked with an asterisk (*) are required

Vendor business name

Q Duke Energy Carolinas [X]

Vendor nickname

e.g. account name/ID, description

Account number * Confirm account number *

Found on the bill, statement or invoice

Vendor ZIP code *

e.g. 12345-6789

5 or 9 digit ZIP code. Found on the bill or invoice.

Cancel Save and close Save and pay

5

6

7

Q J

Enter at least 3 characters to search

+ Add new vendor

- 5.** Type a vendor name in the Search vendors box. If the vendor is found in the system it will automatically display.
- 6.** If the vendor is not found, click the **+ Add new vendor** button to enter information manually.
- 7.** Click the **Save and close** or **Save and pay** button.

Pay a Bill

1

Current Profile

TESTING COMPANY (Business) ▼

Select

2

Pay Bills

Get Paid

Insights

Settings

Pay Bills

Connect

+ Pay

Connect to accounting software

Keep vendors, payments, and bills 2-way synced to reduce manual entry and simplify reconciliation. [Connect account](#)

×

3

Vendors

Bills

Approvals

Activity

Search vendors

Search

Q

Filters
▼

+ Add vendor

Vendors list

	Vendor	Last paid ↓	Unpaid bills	Total amount	Action
☐	Test Biller 4 ● eBill ****1739	Apr 28, 2025	1 bill	\$1.00 Stmt balance: \$950.00	Pay ⋮
☐	Test Biller 2 ● eBill ****9078	Apr 16, 2025	No bills	\$0.00	Pay ⋮
☐	adam's shoe shop Shoe Shop ****1111	No payments	2 bills	\$2,091.12	Pay ⋮
☐	Bank of America Credit Card ● eBill ****7038	No payments	No bills	\$0.00	Pay ⋮
☐	Landscaping Company yard care ****2222	No payments	2 bills	\$15.00	Pay ⋮
☐	Local Trash Company *****3	No payments	1 bill	\$25.00	Pay ⋮

Click the **Pay & Get Paid** tab.

1. If applicable, use the drop-down to select a business.

2. Click the **Pay Bills** tab.

3. Click the **Vendors** tab.

4. Next to the vendor or bill you want to pay, click the **Pay** link.

Pay

Fields marked with an asterisk (*) are required

Payment details

Vendor business name *

Q TESTING COMPANY

Payment amount *

\$0.00

Add bill details

How you pay

Funding method *

☒ Bank account
 ☐ Credit Card

Basic Busn Chlg

Bank account ***7547

What your vendor receives

Delivery method *

Bank transfer (ACH)

To bank account ***7899

Payment frequency * ⓘ

☒ One-time
 ☐ Recurring

ⓘ Important: To deliver by Mar 10, 2026, funds will be debited once this payment is scheduled.

Deliver by *

Mar 10, 2026

Debit on Immediately

1 business day

Deliver by Mar 10, 2026

Cancel

7 Confirm and pay

Payment frequency *

☐ One-time
 ☒ Recurring

ⓘ Important: To deliver by Jan 31, 2025, funds will be debited once this payment is scheduled.

Frequency *

Monthly

First payment deliver by

Feb 7, 2025

Payment duration *

Until I decide to cancel

Debit on Jan 31, 2025

Memo to vendor

5. Review the payment details, including the Debit on and Deliver by dates, and enter any necessary information.
6. For recurring payments:
 - a. Select the payment frequency.
 - b. Enter a date you want the first payment delivered on.
 - c. Select the payment duration.
 - d. (Optional) Enter memo to vendor.
7. Click the **Confirm and pay** button.

Enable eBills

eBills service allows you to receive, view, and pay electronic versions of bills or statements, which usually contain the same information as a paper version.

1

Current Profile

TESTING COMPANY (Business) ▼

Select

2

Pay Bills

Get Paid

Insights

Settings

Pay Bills

Connect

+ Pay

Connect to accounting software

Keep vendors, payments, and bills 2-way synced to reduce manual entry and simplify reconciliation. [Connect account](#)

×

3

Vendors

Bills

Approvals

Activity

Search vendors
Search
Q

≡
Filters ▼

+
Add vendor

Vendors list

☐	Vendor	Last paid ↓	Unpaid bills	Total amount	Action
☐	Test Biller 4 eBill ****1739	Apr 28, 2025	1 bill	\$1.00 Stmnt balance: \$550.00	Pay ⋮
☐	Test Biller 2 eBill 4	Apr 18, 2025	No bills	\$0.00	Pay ⋮
☐	adam's shoe shop Shoe Shop ****1111	No payments	2 bills	\$2,091.12	Pay ⋮
☐	Bank of America Credit Card eBill ****7038	No payments	No bills	\$0.00	Pay ⋮
☐	Landscaping Company yard care ****2222	No payments	2 bills	\$15.00	Pay ⋮

Click the **Pay & Get Paid** tab.

1. If applicable, use the drop-down to select a business.

2. Click the **Pay Bills** tab.

3. Click the **Vendors** tab.

4. Next to the vendor, click the **eBills** icon to receive an electronic version of your bill.

Add Zelle® Contacts

Initial Setup

Zelle® is a fast, safe and easy way to send money directly between almost any bank account in the U.S., typically within minutes. With just an email address, U.S. mobile phone number, or account number, you can send money to people you trust, regardless of where they bank.

1 Current Profile
TESTING COMPANY (Business) Select

2 Move money in the moment. Simply and securely - with lots of people you know. GET STARTED

3 Fidelity Bank
Zelle® and Other Payment Services Terms of Service
Effective Date: April 30, 2025
This Zelle® and Other Payment Services Terms of Service document (hereinafter "Agreement") is a contract between you and Fidelity Bank (hereinafter "we", "us" or "our") in connection with the Zelle® and Other Payment Services (as defined below) offered through our online banking site or mobile applications (the "Site"). This Agreement applies to your use of the Zelle® and Other Payment Services and the portion of the Site through which the Zelle® and Other Payment Services are offered.
1. Description of Services.
a. We have partnered with the Zelle Network® ("Zelle®") to enable a convenient way to send and receive money with others you trust, who are enrolled with Zelle® with us, or with another financial institution that partners with Zelle® (each a "User") using aliases, such as email addresses, mobile phone numbers, or other unique identifiers described below ("Zelle® Payment Service," as further described below). Zelle® provides no deposit account or other financial services. Zelle® neither transfers nor moves money. You may not establish a financial account with Zelle® of any kind. All money will be transmitted by a Network Financial Institution. THE ZELLE® PAYMENT SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY AND OTHERS YOU TRUST. YOU SHOULD NOT USE THE ZELLE® PAYMENT SERVICE OR OTHER PAYMENT SERVICES TO.
ACCEPT & CONTINUE

4 Send Money with Zelle®
You need an email or mobile number to securely send and receive money.
Choose one from your profile or add a new one.
☐ [Redacted]
☐ (***) ***-2300
☐ (***) ***-2265
① Email not verified. Call (800) 877-8021.
[+ Add new email or mobile number](#)
CONTINUE

Enter new email to securely send and receive money. You've already reached the limit for adding mobile numbers.
Email
BACK ADD

Click the **Zelle®** tab.

1. If applicable, use the drop-down to select a business and click the **Select** button.
2. Click the **Get Started** button.
3. Review and accept Terms & Conditions.
4. Choose or add a new email address or mobile number to receive a 6-digit verification code.

5

6

7

5. Enter the 6-digit verification code.
6. Choose your primary account and click the **Continue** button.
7. Click the **Send Money** button.

Adding a Recipient

The diagram illustrates the process of adding a recipient in seven steps:

- Step 1:** In the "Select Recipient" screen, click the **+ New Contact** button.
- Step 2:** In the "Add New Contact" screen, select **Personal** (indicated by a checked radio button).
- Step 3:** For personal contacts, enter the recipient's **First Name**, **Last Name**, and an optional **Nickname**.
- Step 4:** In the "Add New Contact" screen, select **Business** (indicated by a checked radio button).
- Step 5:** Choose where to send the money to: **Email**, **Mobile**, or **Account #**.
- Step 6:** Enter the recipient's **Email** address, phone number, or account number.
- Step 7:** Click the **SAVE** button.

Click the **Zelle®** tab.

1. Click the **+ New Contact** button.
2. Select a user type.
3. For personal contacts, enter the recipient's first name and last name and an optional nickname.
4. For business contacts, enter the business name.
5. Choose where to send the money to.
6. Depending on your selection enter the recipient's email address, phone number or account number.
7. Click the **Save** button.

Set Alert Preferences

Enroll in Alerts

Get informed of things happening with your account securely and in real time. For example: To prevent yourself from overdrawing your account, set up a realtime alert. An alert notifies you either by text or email if your balance falls below a certain limit or if a transaction exceeds a specific limit.

2

Welcome to Notifications!

First Name Last Name

Next

3

Ready to go!

You're automatically enrolled in these required notifications

- A phone number was updated within your online and mobile banking account
- Login ID for online banking has changed
- Online banking email address was changed
- Online banking password was changed

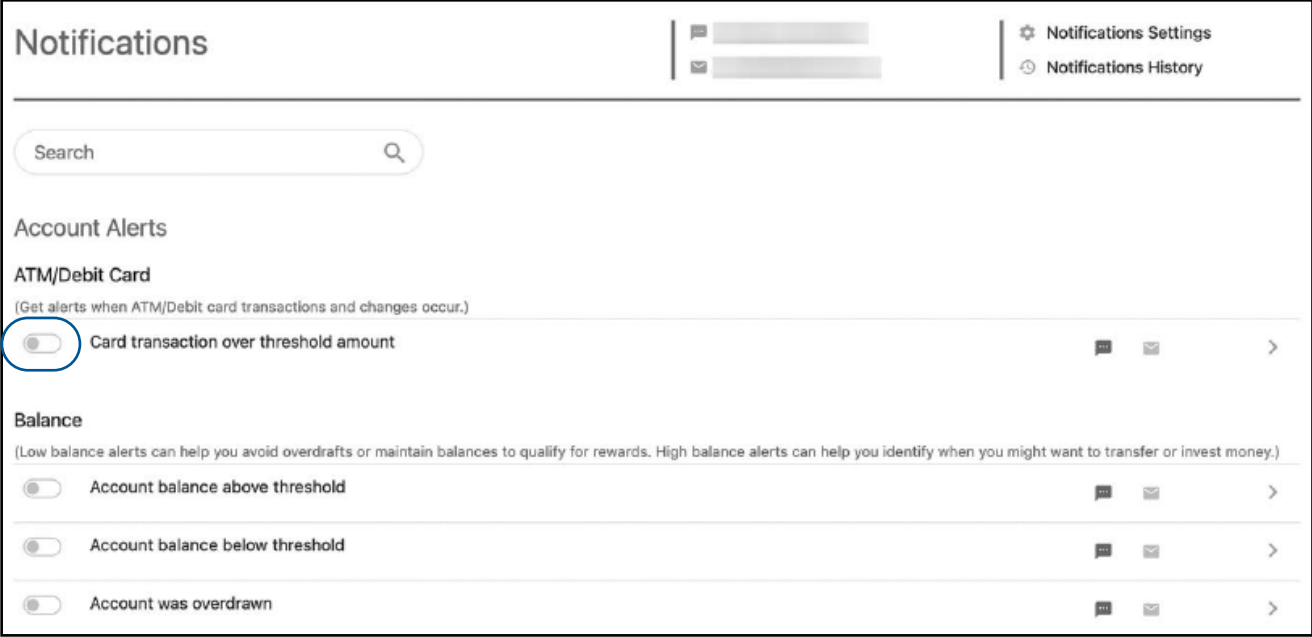
Click "Close" to start personalizing now.

Close

In your name drop-down, select **Settings** and then **Alerts**.

1. Review and accept the Terms and Conditions.
2. Enter your first and last name and click the **Next** button.
3. Click the **Close** button when you are finished.

Enabling Alerts



Notifications

Search

Account Alerts

ATM/Debit Card
(Get alerts when ATM/Debit card transactions and changes occur.)

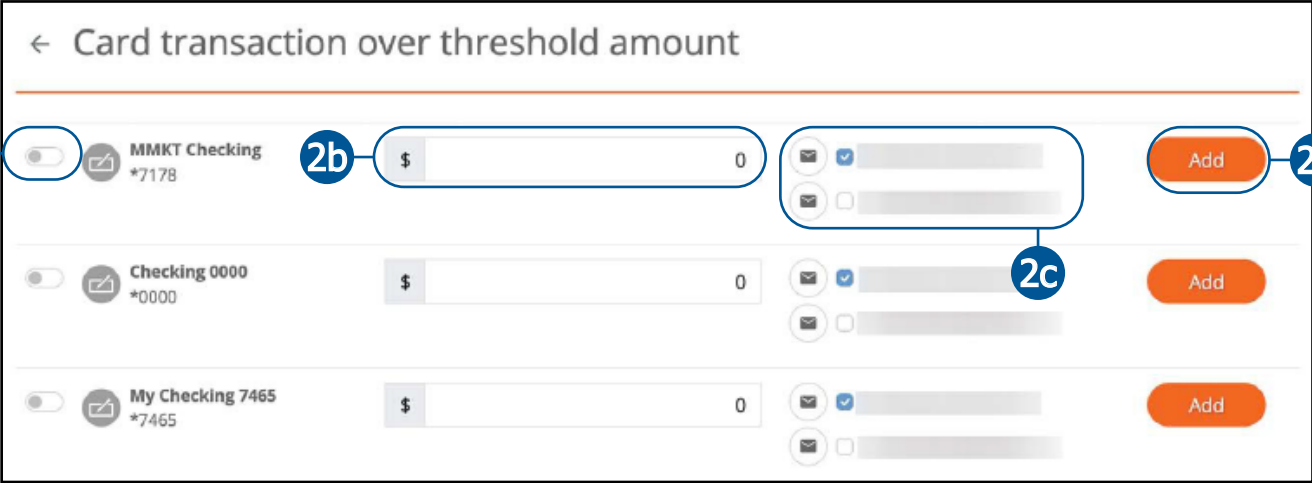
1 ☐ Card transaction over threshold amount

Balance
(Low balance alerts can help you avoid overdrafts or maintain balances to qualify for rewards. High balance alerts can help you identify when you might want to transfer or invest money.)

☐ Account balance above threshold

☐ Account balance below threshold

☐ Account was overdrawn



← Card transaction over threshold amount

2a ☐ 2b \$ 0 2c 2d Add

MMKT Checking *7178

☐ Checking 0000 *0000 \$ 0 Add

☐ My Checking 7465 *7465 \$ 0 Add

In your name drop-down, select **Settings** and then **Alerts**.

1. Use the toggles to enable or disable alerts.
2. When enabling an alert:
 - a. Use the toggles to enable the alert for each of your accounts.
 - b. If necessary, enter an amount.
 - c. Select a notification method.
 - d. Click the **Add** button.

Positive Pay & ACH Filter

Fidelity Bank provides business customers with powerful fraud prevention tools designed to protect against check and electronic payment fraud. Through online banking and mobile banking, our Positive Pay service automatically detects and flags suspicious checks by matching issued check details with those presented for payment, helping prevent unauthorized transactions before they clear. Additionally, ACH Filter and ACH Block services offer control over electronic payments by allowing you to authorize specific ACH debits while blocking or returning unauthorized ones. These tools help to reduce financial risk, streamline account monitoring, and will give you greater peace of mind. To enroll or learn more about Fidelity Bank Fraud Prevention services, please contact your local branch.

To access our Fraud Prevention tools:

1

Fraud Prevention Services

We are establishing a connection to the ACH Filter, Positive Pay, and EDI platform. This platform will open in a new window. If your browser has a pop-up blocker, please disable it to continue.

Continue

In the **Accounts** tab, click **Fraud Prevention**.

1. Click the **Continue** button to be connected to the ACH Filter, Positive Pay, and EDI platform. A new window will open. Please ensure that pop ups are allowed.
2. Please review your information to verify accuracy.



Note: Your cut-off time is now 12 p.m. ET. Your files will load at 6 a.m. ET for you to review.

ACH Origination

Your ACH participants and ACH templates have been migrated to Fidelity Bank Online Banking. To access your ACH participants and ACH templates, click the **ACH** tab. Please review the information to ensure accuracy.



Note: Your cut-off time is now 4 p.m. ET. If using NACHA files, a balanced file will be required.

Initiating a One-Time Template

Using templates for one-time payments reduces mistakes and saves you time.

ACH Templates

☐ Show Search Options

☐ Template ↑	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
1 ☐ Name: Test Template Transaction Type: Payment	10/15/2025 12:20 PM	Testing Company - x5567	PPD Credit - Consumer Credit	\$3.00	\$0.00	2	2 10/16/2025 Schedule Recurring Batch

3

Initiate

Delete Selected Templates

Add Template

In the **ACH** tab, click **ACH Templates**.

1. Check the box next to a template or templates.
2. Enter an effective date.
3. Click the **initiate** date.

4

Identity Verification

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

(xxx) xxx-7147

Send Me A Text Message

Call my phone

We will call you and provide a confirmation code.

(xxx) xxx-7147

Call My Phone

I Can't Be Reached At Any Of These Numbers **Cancel**

[Why am I being asked this?](#)

5

Identity Verification

We are sending a text message to the mobile number you selected. Please enter the code contained in the text message.

* Confirmation Code

Cancel **Submit**

4. If prompted, choose the contact method that allows Fidelity Bank to reach you immediately with a confirmation code.
5. Enter the confirmation code and click the **Submit** button.

Initiating a Recurring Template

Using templates for recurring payments reduces mistakes and saves you time.

ACH Templates							
☐ Show Search Options							
☐ Template ↑	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
Name: Test Template Transaction Type: Payment	10/15/2025 12:20 PM	Testing Company - x5567	PPD Credit - Consumer Credit	\$3.00	\$0.00	2	10/16/2025 Schedule Recurring Batch 1

Recurring Batch Schedule

This batch is UNBALANCED.

Batch
Test Template

Credit Amount
\$3.00

Debit Amount
\$0.00

Company
Testing Company

SEC Code
PPD Credit - Consumer Credit (Payment)

2 * Start Date
10/16/2025

3 * Frequency
Monthly

4 ☒ No End Date
☐ End By: MM/DD/YYYY
☐ Number of Transfers:

5

In the **ACH** tab, click **ACH Templates**.

1. Click the **Schedule Recurring Batch** link.
2. Enter a start date.
3. Use the drop-down to select a frequency.
4. Select when the payment will end.
5. Click the **Initiate** button.

6

Identity Verification

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

(xxx) xxx-7147

Send Me A Text Message

Call my phone

We will call you and provide a confirmation code.

(xxx) xxx-7147

Call My Phone

I Can't Be Reached At Any Of These Numbers **Cancel**

[Why am I being asked this?](#)

7

Identity Verification

We are sending a text message to the mobile number you selected. Please enter the code contained in the text message.

* Confirmation Code

Cancel **Submit**

6. If prompted, choose the contact method that allows Fidelity Bank to reach you immediately with a confirmation code.
7. Enter the confirmation code and click the **Submit** button.

Administrators

Editing a User & Setting Entitlements

An administrator with the Manage Users entitlement will need to login to online banking to edit users. You can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted, or if a user needs a password reset.

Users				
Name ↑	User Type	User ID	Status	Last Login
George Washington	Business User (Administrator)	murphyuser	Active	10/14/2025 9:43:19 AM
Kristie	Business User (Administrator)	kristie123	Active	05/05/2024 8:00:00 PM

Click your name in the top right corner. In the **Settings** tab, click **Users**.

1. Click the  icon to change the user's details (name, email, phone, etc.), unlock a user or reset their password. To edit their entitlements, click the  icon.

EDIT USER DETAILS

2

User Details

* User ID

* Temporary Password

* Confirm Password

Status

☒ Active
 ☐ Disabled
 ☐ Locked

Personal Information

Title

* First Name

Middle Name

* Last Name

Suffix

Birth Date

MM/DD/YYYY

Social Security Number

Contact Information

* Email Address

Home Phone

* Mobile Phone

Work Phone

Home Address

Address Line 1

Address Line 2

City

State

ZIP Code

Cancel

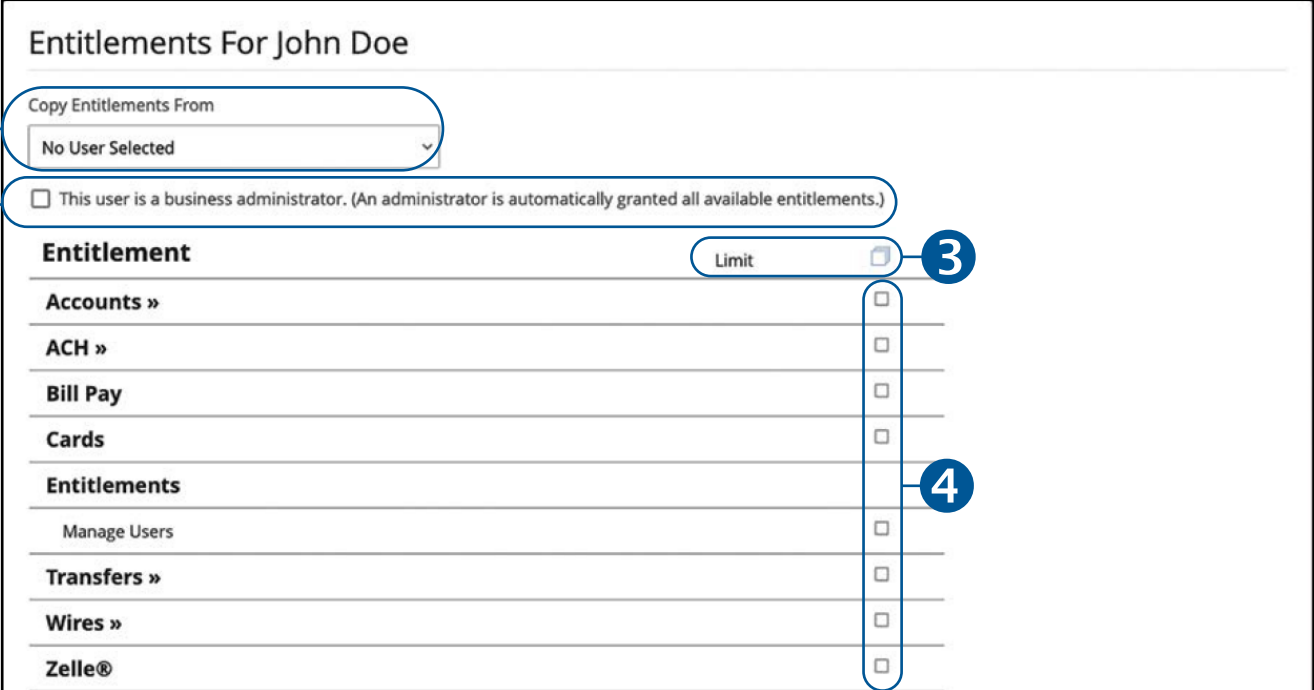
Save

After clicking on the  icon, the User Details screen will load.

1. Make the necessary changes to the user and click the **Save** button when you are finished.

EDIT USER ENTITLEMENTS

After clicking on the  icon, the Entitlements screen will load.



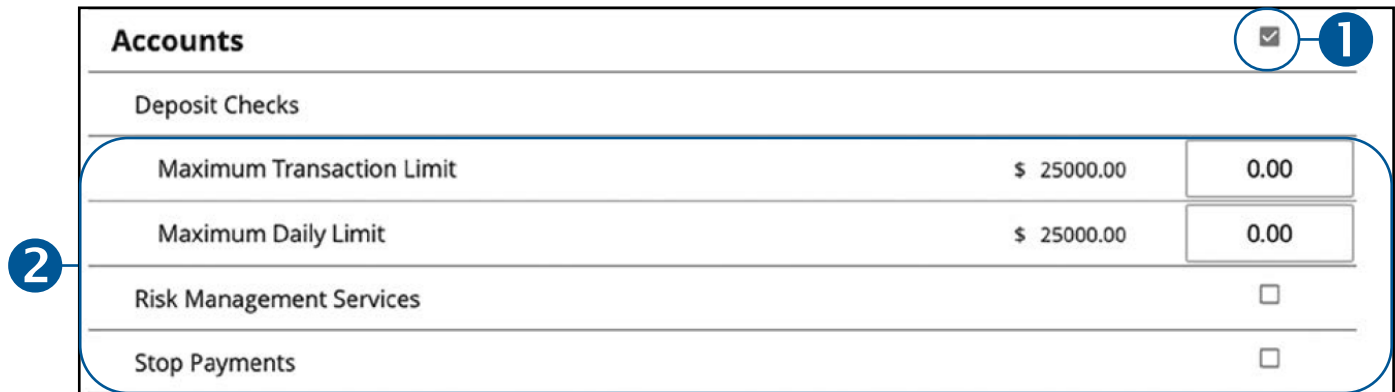
The screenshot shows the 'Entitlements For John Doe' interface. It includes a 'Copy Entitlements From' dropdown menu (1) currently set to 'No User Selected'. Below it is a checkbox (2) labeled 'This user is a business administrator. (An administrator is automatically granted all available entitlements.)'. To the right of the entitlement list is a 'Limit' checkbox (3). The entitlement list itself (4) includes categories like Accounts, ACH, Bill Pay, Cards, Entitlements, Manage Users, Transfers, Wires, and Zelle®, each with an associated checkbox.

1. (Optional) Use the drop-down to select a user to copy entitlements from. Click the **OK** button when you are finished.
2. (Optional) If the user is going to be an Administrator (with full access), check the box for business administrator, and click the **Save** button.
3. If the user will not be an administrator, click the Limit Check box to prefill the entitlements and limits that are established for your business.
4. If this user should not have access to an entitlement uncheck the applicable box. If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.

Accounts (Mobile Deposit, Stop Payments)

Deposit Checks (i.e. mobile deposit):

- Maximum Transaction Limit: maximum amount the user can deposit in one transaction
- Maximum Daily Limit: maximum total deposit amount per day
- Stop Payments: uncheck the box if the user should not have access to place stop payments



Accounts ☒ 1		
Deposit Checks		
Maximum Transaction Limit	\$ 25000.00	0.00
Maximum Daily Limit	\$ 25000.00	0.00
Risk Management Services		☐
Stop Payments		☐

1. Check the box next to "Accounts" to enable the entitlement and expand the options.
2. To enable specific access, check the boxes next to the entitlements you would like to enable. If necessary, enter a limit for each transaction type.



Note: Additional Business Solutions support may be required if the Risk Management Services entitlement is enabled for a user.

ACH - Setting Limits

The business' approved ACH limits will appear in the following boxes. If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.

ACH ☒		
Per-Transaction Step-up Challenge Threshold	\$ —	0.00
Review Threshold for a Credit Transaction	\$ —	0.00
Hard Limit for a Credit Transaction	?	\$ — 0.00
Review Threshold for a Debit Transaction	\$ —	0.00
Hard Limit for a Debit Transaction	?	\$ — 0.00
Review Threshold for a Batch Credit	\$ —	0.00
Hard Limit for a Batch Credit	?	\$ — 0.00
Review Threshold for a Batch Debit	\$ —	0.00
Hard Limit for a Batch Debit	?	\$ — 0.00
Number of Approvals Required		1

1. Check the box next to "ACH" to enable the entitlement and expand the options.
2. To enable specific access, check the boxes next to the entitlements you would like to enable. If necessary, enter a limit for each transaction type.
3. Use the drop-down to select the required number of approvals. 0 – no additional approvals are required within the business unless the user is over their limit. 1 – one additional approval is required within the business regardless of the amount.

ACH - Setting Limits

ACH Pass-Thru ☒	1
Number of Approvals Required	1
Approve and Reject ☐	3
Upload ☐	

1. Check the box next to "ACH Pass-Thru" to enable the entitlement and expand the options.
2. Use the drop-down to select the required number of approvals. 0 – no additional approvals are required within the business unless the user is over their limit. 1 – one additional approval is required within the business regardless of the amount.
3. Approve and Reject: uncheck the box if the user cannot approve and/or reject uploads.
4. Upload: uncheck if the user cannot upload files.

ACH - Initiate

The business' approved ACH limits will appear in the following boxes. If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.

Initiate ☒ 1		
Daily Review Threshold for User Credit Transactions (by Effective Date)	\$ 1000.00	0.00
Daily Hard Limit for User Credit Transactions (by Effective Date) ?	\$ —	0.00
Daily Review Threshold for User Debit Transactions (by Effective Date)	\$ 1000.00	0.00
Daily Hard Limit for User Debit Transactions (by Effective Date) ?	\$ —	0.00
Monthly Review Threshold for User Credit Transactions (by Effective Date)	\$ —	0.00
Monthly Hard Limit for User Credit Transactions (by Effective Date) ?	\$ —	0.00
Monthly Review Threshold for User Debit Transactions (by Effective Date)	\$ —	0.00
Monthly Hard Limit for User Debit Transactions (by Effective Date) ?	\$ —	0.00
Recurring ☐ 3		

1. Check the box next to "Initiate" to enable the entitlement and expand the options.
2. To enable specific access, check the boxes next to the entitlements you would like to enable. If necessary, enter a limit for each transaction type.
3. Check the box for recurring, to enable recurring batches.

ACH - Manage Batches and Participants

Manage Batches & Participants ☒ 1	
Manage Denied Users	☐ 2
Manage Participant Distributions	☐

1. Check the box next to "Manage Batches & Participants" to enable the entitlement and expand the options.
2. To enable specific access, check the boxes next to the entitlements you would like to enable.

ACH - SEC Codes

SEC Codes (how the ACH files are coded): uncheck codes that the user should not access.

1

SEC Codes	
PPD Credit - Consumer Credit	☐
PPD Debit - Consumer Debit	☐
CCD Credit - Non-Consumer Credit	☐
CCD Debit - Non-Consumer Debit	☐
Tax Payments	☐
PPD - Consumer Transaction	☐
CCD - Tax Payments	☐
CCD - Child Support Payments	☐

1. To enable specific access, check the boxes next to the entitlements you would like to enable. (All are recommended.)

Bill Pay and Cards

1

Bill Pay	☐
Cards	☐

1. Check the box next to "Bill Pay" or "Cards" to enable the entitlement.

Entitlements

1

Entitlements	
Manage Users	☐

1. Check the box next to "Manage Users" to enable the entitlement if the user should have access to add, delete, or modify other users.

Transfers

Transfers			☒ 1
2	Maximum Transaction Limit	\$ —	0.00
	Maximum Daily Limit	\$ —	0.00
	Unlinked and External Transfer Per-Transaction Step-up Challenge Threshold	\$ —	0.00
3	Number of Approvals Required		2 ▼
	Approve and Reject		☐
4	External Transfers		☐
	Manage External Accounts		☐
5	Manage Unlinked Accounts		☐

1. Check the box next to “Transfers” to enable the entitlement and expand the options.
2. Maximum Transaction Limit/Maximum Daily Limit: Leave this field with a dash, to indicate there is no limit/unlimited, or enter the desired transfer limits. This will allow the user to move money internally between business accounts at Fidelity Bank.
3. Use the drop-down to select the required number of approvals.
4. External Transfers: Uncheck this box if the user should not have access to conduct External Transfers (move money to/from accounts at another institution) and/or manage External/Intrabank (unlinked) accounts.
5. To enable specific access, check the boxes next to the entitlements you would like to enable. If necessary, enter a limit for each transaction type.

Wires

The screenshot shows a configuration form titled "Wires". It contains several sections: a header with a checkbox, a "Number of Approvals Required" dropdown, an "Approve and Reject" checkbox, an "Initiate »" checkbox, a "Manage Payees" checkbox, and a "Wire Types" section with "Domestic" and "Freeform" checkboxes. Numbered callouts point to specific elements: 1 points to the header checkbox, 2 points to the "Number of Approvals Required" dropdown, 3 points to the "Approve and Reject" checkbox, 4 points to the "Initiate »" checkbox, 5 points to the "Manage Payees" checkbox, and 6 points to the "Wire Types" section.

Wires	
Number of Approvals Required	1
Approve and Reject	☐
Initiate »	☐
Manage Payees	☐
Wire Types	
Domestic	☐
Freeform	☐

1. Check the box next to "Wires" to enable the entitlement and expand the options.
2. Use the drop-down to select the required number of approvals.
3. Approve and Reject: uncheck this box if the user should not have authority to approve and reject wires.
4. Initiate:
 - Maximum Transaction Review Threshold: If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
 - Maximum Transaction Hard Limit: If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
 - Maximum Daily User Review Threshold: If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
 - Maximum Daily User Hard Limit: If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
 - Maximum 7-Day Rolling Limit: Leave this field with a dash.
 - Maximum 30-Day Rolling Limit: If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
 - Recurring: Uncheck this box if the user should not set recurring wires.
5. Manage Payee: Uncheck this box if the user should not manage payees.
6. Wire Types: Uncheck any wire type that the user should not have access to submit.
 - Domestic: Wires sent within the United States (only).
 - Freeform: Give this option to all Wire users.
 - International: If checked, international wires can be sent. If the 'use Foreign Currency' option is checked, the user can send in other currencies.

Zelle

1

Zelle®
☐

1. Check the box next to "Zelle®" to enable the entitlement.

Account

Decide which accounts the user will have access to and which specific tasks within an account, including viewing the account and making transfers, will be enabled.

1

Accounts	All Entitlements	eStatement Preference	Stop Payments	View	ACH From	ACH To	Bill Pay	Transfer From	Transfer To	Wires
x7178 - MMKT Checking	☐	☐		☐	☐	☐		☐	☐	☐
x7899 - ANALYSIS INT	☐	☐		☐				☐	☐	☐
x6176 - Business Saving	☐			☐	☐	☐		☐	☐	☐
x363 - Com R/E Own Occ	☐			☐				☐		

1. Check the boxes to enable certain accounts for certain entitlements.

Profiles

1

Profiles	All Entitlements	Tax Documents	Bill Pay Approver	Bill Pay Access	Card Access	Update Profile	Add EXT Account (Business)	EXT Transfer Access	Zelle Access
TESTING COMPANY (Business)	☐	☐				☐			
FOSTER TESTING COMPANY	☐	☐				☐			

Cancel
Save

2

1. Check the boxes to enable certain profiles for access to certain products.
2. Click the **Save** button when you are finished.

Other Important Reminders

You're almost there! A few additional steps may be needed to get your debit card, payments, account access, and digital services ready to go. Taking care of these items will help you manage your account with confidence.

Download the Fidelity Bank Mobile App

Visit the Apple App Store or Google Play and search for Fidelity Bank Right By You. Then, download the app to bank on the go!

Activate Fidelity Bank Debit Card

Activate your new Fidelity Bank debit card so you can begin using it on October 19 at 9 a.m. Please destroy your old card after you have successfully used your new card.

Update Recurring Payments

Remember to update any merchants, subscriptions, or automatic payments that use your old debit card number.

Load Debit Card in to Digital Wallet

Remove your old debit card and add your new Fidelity Bank debit card to your digital wallet to make payments from your mobile device.

Reconnect Account Aggregation

Reestablish your connection to account aggregation tools such as QuickBooks® or Quicken.® Search for Fidelity Bank (Right By You) to connect. Visit fidelitybanknc.com/welcome for detailed instructions.

Reset Telephone Banking PIN

Your telephone banking phone number will continue to work. You will be prompted to reset your PIN the first time you call after October 19.



Need Help?

We're here for you. Please call us at (770) 385-3043 and our team will be happy to help.

Helpful Resources & Tools

Visit fidelitybanknc.com/welcome for FAQs, guides, and other resources.



Explore Online Banking

See all features of online banking at fidelitybanknc.com/business-guide.

