

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 4-8 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 9-30 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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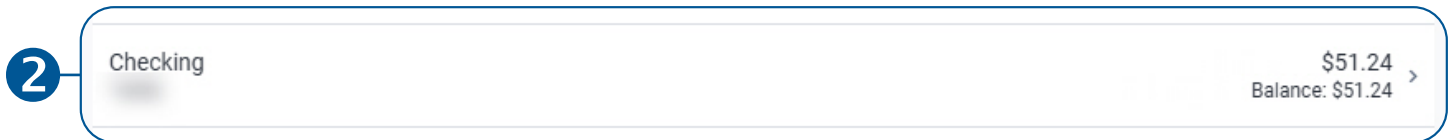
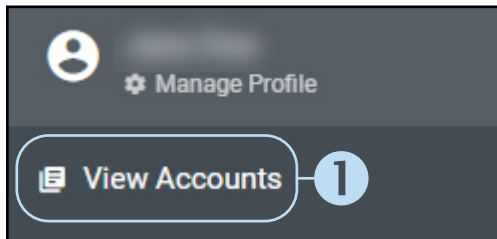
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Save Important Information

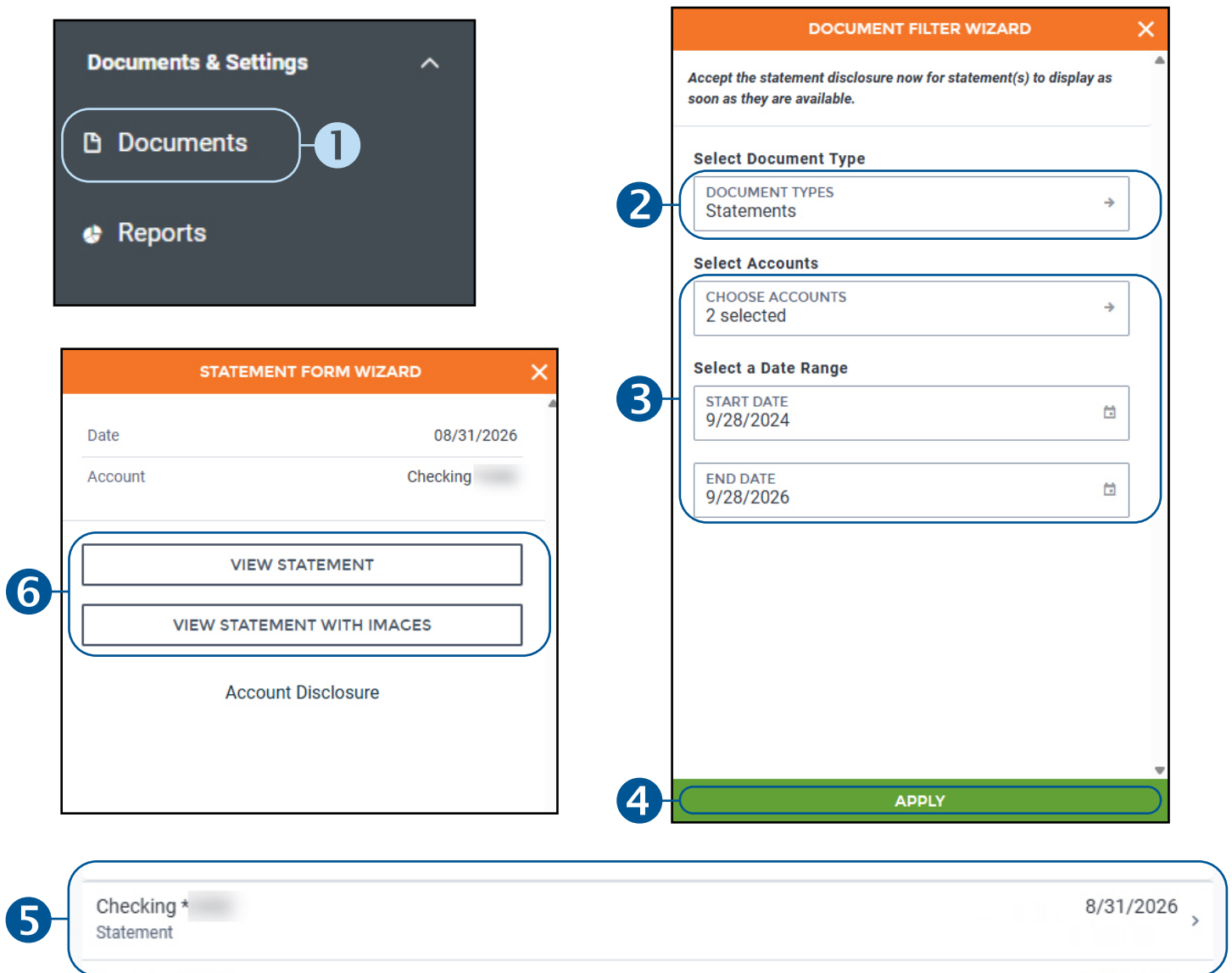
Before your account transitions to Fidelity Bank on Friday, October 16 at 5:00 p.m. ET, you may want to save information from your current online banking experience for your records. The steps below walk you through the information you may want to save. **Please note that you will have 90 days of transaction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

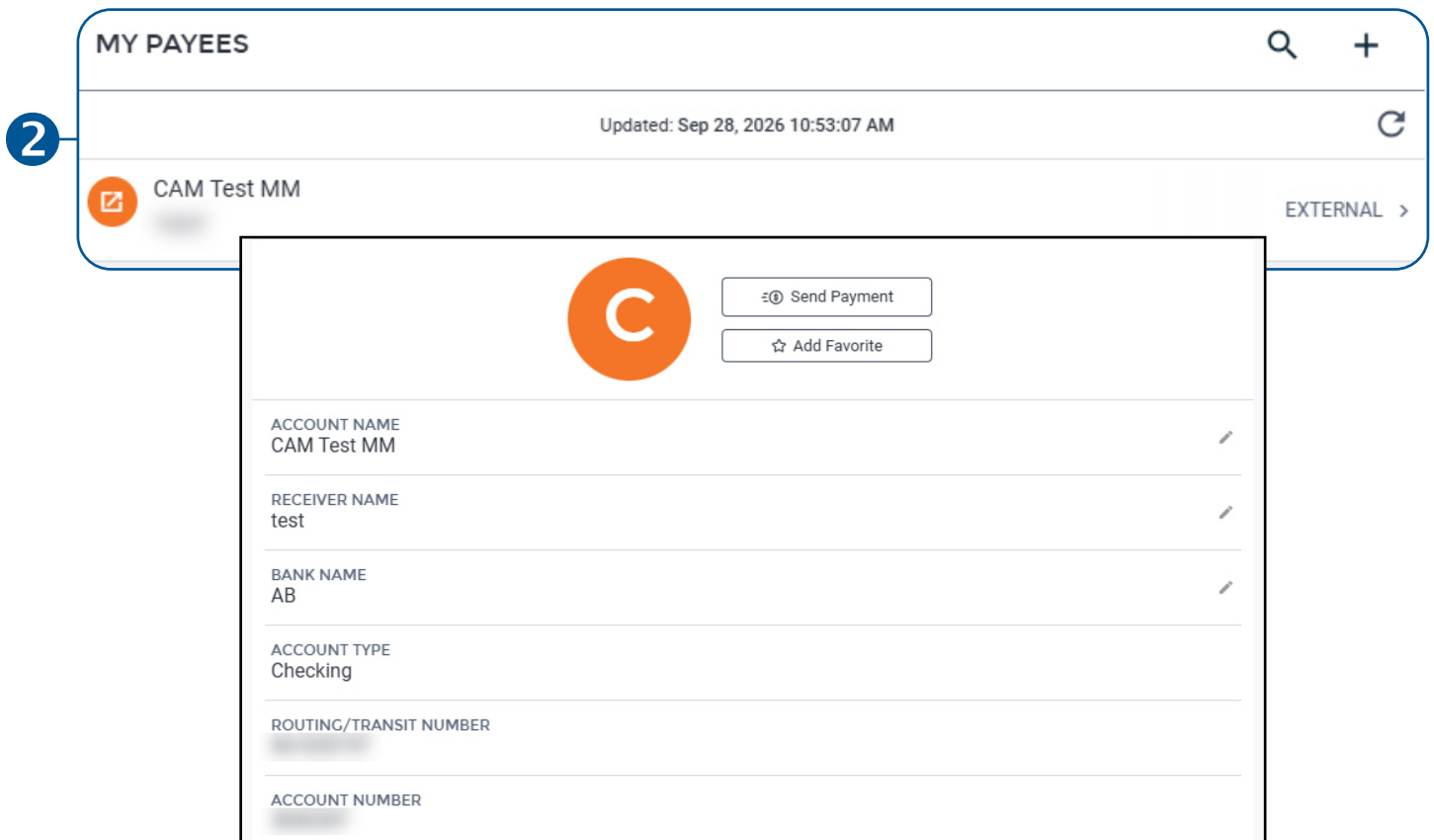
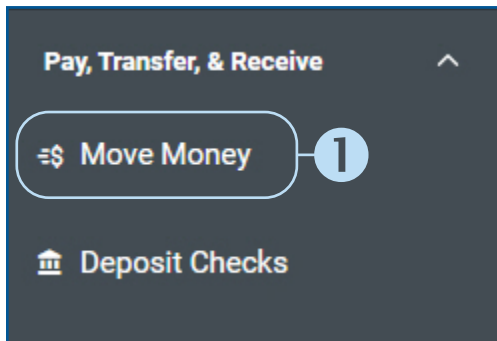
Download Statement History



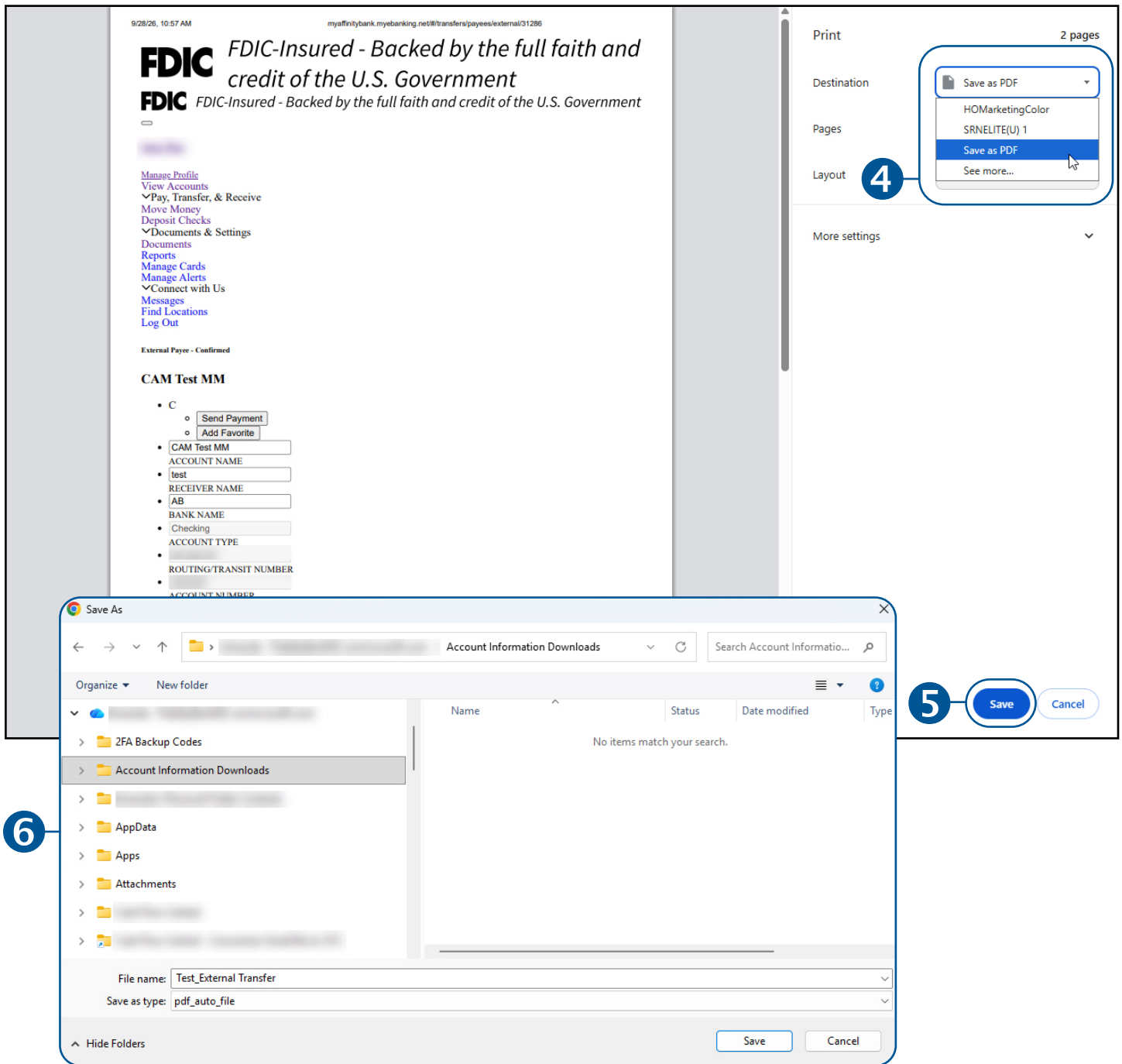
1. In the menu on the left side of your screen, click **Documents**.
2. A dialog box will appear. Select Statements in the document types drop-down.
3. Choose the account or accounts with statement history you'd like to download and your start and end dates. Note, you have access to two years of statement 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 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.



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 3 Download Edit

\$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

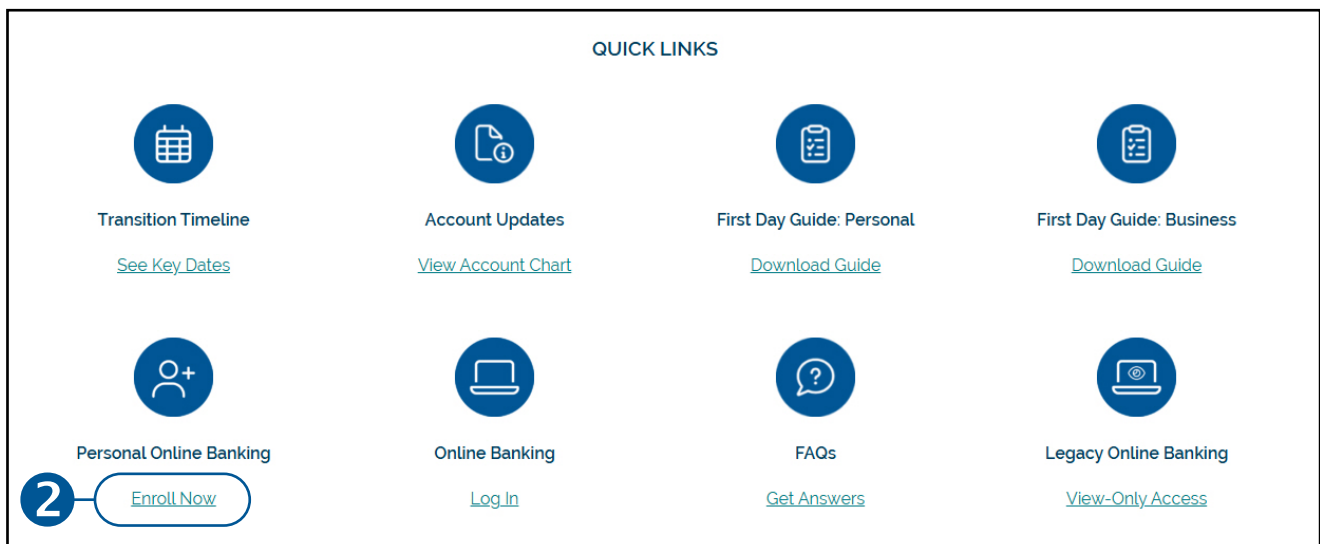
1. Stay on the **Move Money** page. Your scheduled and recurring payments and transfers are listed in the SCHEDULED section.
2. Click on one of the payments or transfers in the list to open the details screen.
3. Click the download icon in the banner. The download will automatically begin and the file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

Enroll & Set Up Your Online Banking Services

Online Banking will be available for enrollment beginning at 9 a.m. on Monday, October 19. Once enrolled, you can access your accounts and the tools you use to manage your finances. 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.

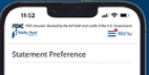
Enroll in Online Banking



1. Go to fidelitybanknc.com/welcome.
2. In the Quick Links section, click the **Enroll Now** link. An enrollment form will load.
3. Confirm your identity with the required information, and click the **Submit** button.
4. A verification code will be sent to the phone number we have on file. Enter the verification code.
5. Create a new username and click the **Next** button. Note, you may be able to use your existing username if it meets the system requirements.
6. Create a new password and click the **Next** button. 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 (~!@#\$%^&*()[]{}<>_+="/|.,;'"?).
7. Once complete, review and accept the Online Banking Terms and Conditions. You will then be prompted to select your statement preferences.

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

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 personal Fidelity Bank accounts or make a Fidelity Bank or Right By You Mortgage 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 link 'Manage Intrabank 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'.
- 2. To:** A dropdown menu showing 'Com R/E Non OOC - x4169' with 'Current \$101,621.60'.
- 3. Payment Option:** A dropdown menu showing 'Principal-Only Payment'.
- 4. Amount:** A text input field with a '\$' symbol.
- Schedule:** A 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

8 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 home!

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 A PERSONAL EXTERNAL ACCOUNT



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

External Transfers

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

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

Create Transfer

* Indicates required field

i **Make sure your money is always on time** Hide Tip

Your money, where you want it, when you want it. Schedule a payment for today, tomorrow or next month-then just kick back and relax. You're covered!

! You must [validate your email address](#) before you can transfer funds.

From*

Select From Account ▼

To*

Select To Account ▼

[Add a New Account](#)
1

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

1. 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

2. **Account Type ***
Please Select

3. **Account Nickname (Optional)** ⓘ

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

4. **Routing Number ***
Enter bank's routing number

Account Number *
Enter bank's account number

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

5.

Cancel **Next** 6.

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

VERIFYING A PERSONAL 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.

The screenshot shows the 'External Transfers' page on the Fidelity website. At the top, there are tabs for 'Transfer Funds', 'Activity', 'Preferences', and 'Help'. Below these is the FDIC logo and the text 'FDIC-insured - Backed by the full faith and credit of the U.S. Government'. The main heading is 'Create Transfer'. Below this is a tip box that says 'Make sure your money is always on time' and a warning box that says 'You must validate your email address before you can transfer funds.' The form fields are numbered 1 through 4: 1. 'From*' and 'To*' drop-down menus for selecting accounts. 2. 'Amount (\$)*' text input field with '0.00' and a 'View limits' link. 3. 'Send*' date picker showing '04/30/2025'. 4. 'Frequency*' drop-down menu with 'Select Frequency'.

External Transfers

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

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

Create Transfer

* Indicates required field

Make sure your money is always on time [Hide Tip](#)

Your money, where you want it, when you want it. Schedule a payment for today, tomorrow or next month-then just kick back and relax. You're covered!

You must [validate your email address](#) before you can transfer funds.

From*

Select From Account

To*

Select To Account

[Add a New Account](#)

Amount (\$)*

0.00 [View limits](#)

Send*

04/30/2025

Frequency*

Select Frequency

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

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. Enter the amount of the transfer or payment.
3. Enter the send date.
4. Use the drop-down to select a frequency.

The image shows a form for setting up a recurring payment. It includes several input fields and a memo field, each highlighted with a blue callout bubble. The callouts are labeled 5a, 5b, 5c, 5d, and 6. The form fields are: 'Start*' with a date input showing '05/02/2025' and a calendar icon; 'Frequency*' with a dropdown menu showing 'Day 2 of every month'; 'Duration*' with a dropdown menu showing 'Up to a specified amount'; 'Total Amount*' with a text input showing '0.00'; and 'Memo to self (optional)' with a text input showing '(50 characters remaining)'. 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 'We'll change your transfer to the previous business day when it falls on a weekend or bank holiday.'

5a Start*
05/02/2025

5b Frequency*
Day 2 of every month

5c Duration*
Up to a specified amount

5d Total Amount*
0.00

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 Memo to self (optional)
(50 characters remaining)

5. 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.

6. (Optional) Enter a memo to self.

Establish Bill Pay

Bill Pay Enrollment

Bill Pay Enrollment

Bill Pay is a free service that allows you to receive and pay bills online, schedule future payments and view records of past payments.

The following accounts can be used with Bill Pay:

Account x3086: Elite Checking

Account x0000: Checking 0000

Account x7465: My Checking 7465

No Thanks

Sign Up For Bill Pay

1

If you have additional users who are entitled to access Bill Pay, they will be able to fund payments using all the accounts listed above. They may also view other account details.

TERMS OF SERVICE

Our Bill Pay terms and disclosures may change from time to time. When we make changes, we'll notify you and ask you to review and accept them.

TERMS OF SERVICE

Last updated April 2016

GENERAL TERMS FOR Online and Mobile Bill Pay Services

1 Introduction. This Terms of Service document (hereinafter "Agreement") is a contract between you and (hereinafter "we" or "us") in connection with each service that is described in the rest of this Agreement that applies to services you use from us, as applicable (each, a "Service") offered through our online banking site or mobile applications (the "Site"). The Agreement consists of these General Terms for Each Service (referred to as "General Terms"), and each set of Terms that follows after the General Terms that applies to the specific Service you are using from us. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered. I hereby acknowledge my rights to use the service under this agreement as well as the terms and agreements originally disclosed to me at the time I opened my Northwest accounts. This includes, but is not limited to, the Deposit Account Agreement, the Funds Availability Disclosure, the Electronic Funds Transfer Disclosure, Protecting the Privacy of Customer Information and all material disclosures regarding the operations of loan accounts.

2 Service Providers. We are offering you the Service through one or more Service Providers that we have engaged to render some or all of the Service to you on our behalf. However, notwithstanding that we have engaged such a Service Provider to render some or all of the Service to you, we are the sole party liable to you for any payments or transfers conducted using the Service and we are solely responsible to you and any third party to the extent any liability attaches in connection with the Service. You agree that we have the right under this Agreement to delegate to Service Providers all of the rights and performance obligations that we have under this Agreement, and that the Service Providers will be third party beneficiaries of this Agreement and will be entitled to all the rights and protections that this Agreement provides to us. Service Provider and certain other capitalized terms are defined in a "Definitions" Section at the end of the General Terms of this Agreement. Other defined terms are also present at the end of each set of Terms that follows after the General Terms, as applicable

3 Amendments. We may amend this Agreement and any applicable fees and charges for the Service at any time by posting a revised version on the Site. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. Any use of the Service after a notice of change or after

By clicking on the Accept button, I acknowledge that I've read and agree to the Terms of Service that apply to

Decline

Accept

2

Click the **Bill Pay** tab.

1. Click the **Sign Up For Bill Pay** button.

2. Review the Terms of Service and click the **Accept** button.

PRIVACY POLICY

We regularly review our Privacy Policy and make updates if needed. When we make changes, we'll notify you and ask you to review and accept them.

PRIVACY POLICY (for Bill Presentment, Bill Payment, and Person-to-Person (P2P) Payments Services)

Last updated March 19, 2014

- 1. Introduction.** The following privacy disclosures are provided by [redacted] (hereinafter "we" or "us") in connection with the Bill Payment, Bill Presentment and Popmoney™ Personal Payments Services (the "Services") offered through our online banking site (the "Site"), and describe the types of "Personal Information" (information that is identifiable to a particular person) that we (directly or through our service providers) collect in connection with the Services, and how we use, share and protect that Personal Information. These disclosures supplement the disclosures that you have already been provided in connection with our Site and the other services offered through the Site. Some of this information is required by U.S. federal law or other law.
- 2. Eligibility.** The Site and the Services are offered only to individual residents of the United States and its permitted territories who can form legally binding contracts under applicable law. Without limiting the foregoing, the Site and Services are not offered to minors. We do not knowingly offer the Services to nor collect any Personal Information from or about individuals under 18 years of age. Please do not submit such information to us, and as a parent or legal guardian, please do not allow your children to submit personal information without your permission. Other restrictions and eligibility requirements for certain Services may apply as described in the Terms of Service or other disclosures on the Site. By using the Site and/or the Services, you represent that you meet these requirements and that you agree to the terms of this Privacy Policy.
- 3. Scope.** This Privacy Policy applies only to the Services as offered on this Site. For more details on what your rights and obligations are when using the Services, please also refer to the Terms of Service and other notices and disclosures regarding the Services.
- 4. Cookies, Browser Information and Related Issues.**
 - a. When you use the Services, we may receive certain standard information that your browser sends to every website you visit, such as the originating IP address, browser type and language, access times and referring website addresses, and other such information. This data may be used, among other uses, to improve the

By clicking on the Accept button, I acknowledge that I've read and agree to the **Privacy Policy** that apply to (Bill Presentment, Northwest Bill Pay).

Decline Accept

3

Fidelity Bank

WELCOME, JOHN

Simplify your bill pay routine with Fidelity Bank Bill Pay!

-  **Convenience**
Say goodbye to the hassle of juggling multiple passwords and accounts. Now, you can conveniently pay all your bills anytime, anywhere, on any device.
-  **Control**
Receive electronic bill statements directly to your account, eliminating paper clutter and streamlining your financial record-keeping.
Set up customizable reminders and automatic payments to ensure you never miss a due date again.
-  **Confidence**
With just a few clicks, you can securely send payments to anyone without leaving your digital banking environment. Manage all your payments in one place, with one password.
-  **Guidance**
Need help on how to use a feature in Bill Pay? Help guides are available for certain features, click on the question mark icon to learn more.

Get started

4

3. Review the Privacy Policy and click the **Accept** button.

4. Click the **Get started** button.

Creating a Biller

The individual who receives your payments is known as a biller. You can pay just about any company, loan, or account using bill pay. The information printed on your bill is all you need to set up a company as a biller. When creating your biller, there are two types of companies you can add: known and unknown.

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

KNOWN COMPANY

1 Search existing biller Add biller

2 Account number

Confirm account number

Nickname (optional)

Cancel Add 3

Click the **Bill Pay** tab.

1. Start entering the biller's name and select it from the list. Then click the **Add biller** button.
2. Enter the required information. Fields may vary depending on which company you are adding.
3. Click the **Add** button when you are finished.
4. You can then either make a payment or click the **Cancel** button to return to the bill pay home page.

UNKNOWN COMPANY

If you have a biller who is not in our system, you can add their contact information.

The form is divided into two main sections: **COMPANY** and **PERSON**. The **COMPANY** section includes fields for **Account information**, **Account number**, and **Nickname (optional)**. The **PERSON** section includes fields for **Mailing address**, **State**, **ZIP code (5-digit)**, **ZIP+4 (optional)**, and **Billers phone number**. The form also features a **Search existing biller** search bar at the top and **Cancel** and **Add** buttons at the bottom.

Numbered steps for adding a new biller:

1. Search existing biller (Search bar)
2. Account number
3. Nickname (optional)
4. Mailing address 1
5. State
6. ZIP code (5-digit) ZIP+4 (optional)
7. Billers phone number
8. Add

Click the **Bill Pay** tab.

1. Enter the biller's name and click the **Next** button.
2. Enter the biller's account number.
3. (Optional) Enter a nickname.
4. Enter the biller's mailing address.
5. Select the biller's state from the drop-down.
6. Enter the biller's ZIP code.
7. Enter biller's phone number.
8. Click the **Add** button when you are finished.
9. You can then either make a payment or click the **Cancel** button to return to the bill pay home page.

PERSON

You can pay anyone, such as a baby sitter, dog-walker or freelance worker, by creating them as a biller in bill pay.

The screenshot shows the 'PERSON' tab in the bill pay interface. The interface is divided into two main sections: 'Account information' and 'Mailing address'. The 'Account information' section includes fields for 'Biller first and last name' (pre-filled with 'Jane Doe'), 'Nickname (optional)', 'State' (a drop-down menu), 'ZIP code (5-digit)', 'ZIP+4 (optional)', and 'Biller's phone number'. The 'Mailing address' section includes fields for 'Biller address 1', 'Address 2 (optional)', and 'City'. At the bottom of the form are 'Cancel' and 'Add' buttons. Numbered callouts 1 through 8 point to specific elements: 1 points to the search bar at the top; 2 points to the 'PERSON' tab; 3 points to the 'Nickname (optional)' field; 4 points to the 'Biller address 1' field; 5 points to the 'State' drop-down menu; 6 points to the 'ZIP code (5-digit)' field; 7 points to the 'Biller's phone number' field; and 8 points to the 'Add' button.

Click the **Bill Pay** tab.

1. Enter the biller's name and click the **Next** button.
2. Click the **Person** tab.
3. (Optional) Enter a nickname.
4. Enter the biller's mailing address.
5. Select the biller's state from the drop-down.
6. Enter the biller's ZIP code.
7. Enter biller's phone number.
8. Click the **Add** button when you are finished.
9. You can then either make a payment or click the **Cancel** button to return to the bill pay home page.

Enabling eBills

You can go paperless and receive your bills electronically within bill pay. Many major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these billers can be set up as an eBill.

My billers Sort by ▼

☐	AT&T Bill (SBC-IL,IN,MI,OH,WI) *6789	Pay
1	Get your electronic statements and payment reminders here with eBills. >	

AT&T Bill (SBC-IL,IN,MI,OH,WI)
*6789

eBills let you view and pay your bills in one place. You'll get an email notification when your bill is due.

> [More about eBills](#)

Confirm your identity

Confirm your identity to **AT&T Bill (SBC-IL,IN,MI,OH,WI) *6789** by providing the following information.

E-Mail Address

Your 5-digit billing ZIP code
16365

Confirm your service address

Enter a U.S. address where you receive your services. If you don't have a U.S. address, call 877-672-5678.

Payment address [Edit](#)
 100 Liberty St
 Warren, PA 16365

Additional biller message

Upon enrollment you will no longer receive a paper statement. You will need to register your account at www.att.com which can be completed during the ebill enrollment process.

Terms of service

By selecting Request eBills, I acknowledge that I have read and agree to the [eBill Service Agreement](#).

Don't request eBills

2 **Request eBills**

Click the **Bill Pay** tab.

1. Click on the "Get your electronic statements and payment reminders here with eBills" link.
2. Click the **Request eBills** button.

Scheduling Payments

It is easy to pay your bills once you set up billers. When you click on the Payments tab, you will see all of the billers you have established so far. To pay a bill, simply find your biller and fill out the payment information beside their name.

The diagram illustrates the payment scheduling process in nine numbered steps:

- Step 1:** A list of billers (John Doe) with a **Pay** button.
- Step 2:** The payment amount is set to **\$0.00**. The next payment is scheduled for **Jul 30**.
- Step 3:** The estimated delivery date is **06/20/2024**. A note states: "Your check may be cashed, and the money withdrawn from your account, before, on, or after Jun 20." A "Rush delivery available" option is shown.
- Step 4:** The payment is made from **Affinity Plus Checking *9309**. The available balance is **\$1,000.00**.
- Step 5:** A **Memo** field is provided for optional input.
- Step 6:** The **Pay** button is clicked to schedule the payment.
- Step 7:** A confirmation screen displays the scheduled payment details:

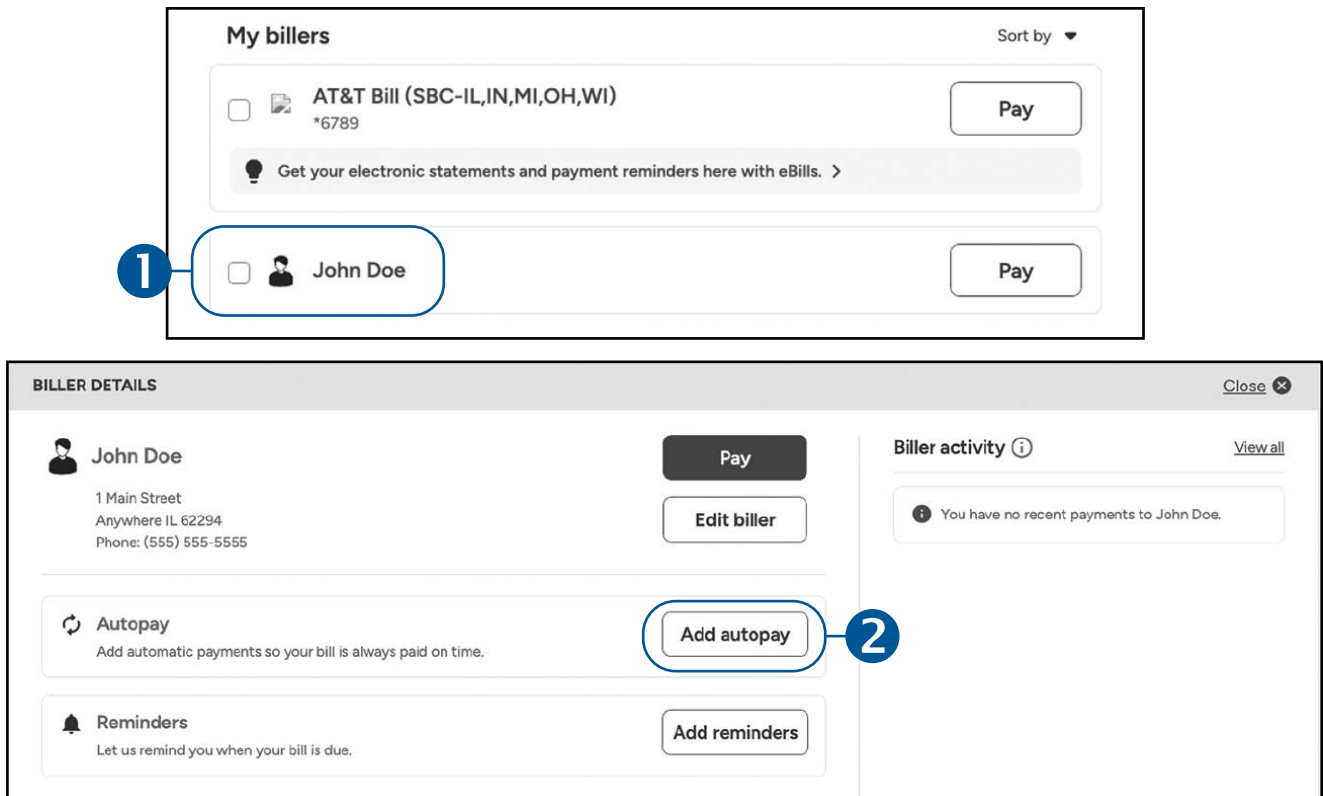
Confirmation	W8XMR-2QPJ9
Amount	\$1.00
Pay from	Affinity Plus Checking *9309
Estimated delivery	Jul 31 <i>Your check may be cashed, and the money withdrawn from your account, before, on, or after Jul 31.</i>
Delivery method	Check
- Step 8:** An optional **Add note to self** field is available for a personal note.
- Step 9:** The **Done** button is clicked to complete the process.

Click the **Bill Pay** tab.

1. Click the **Pay** button next to the biller you would like to pay.
2. Enter the amount.
3. Use the calendar to select an estimated delivery date.
4. Select an account to withdraw from using the drop-down.
5. (Optional For Check Payments Only) Enter a memo.
6. Click the **Pay** button.
7. Review the payment information.
8. (Optional) Enter a note to self.
9. Click the **Done** button when you are finished.

Automatic Payments

Our automatic payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



Click the **Bill Pay** tab.

1. Click the biller you would like to set up autopay for.
2. Click the **Add autopay** button.

ADD AUTOPAY

 John Doe

3 First delivery date
06/19/2024 
Payments that fall on a weekend or holiday will be changed to previous business day.

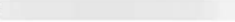
4 Pay from
Affinity Plus Checking *9309
Available balance: \$1,000.00

5 Always pay
\$0.00

6 Frequency 
About frequencies 

7 Duration 

8 Memo
Printed on check 0/32

Send email notifications to 
when the payment:

9 Is due  on
Has been sent  on

10  

- 3.** Use the calendar to select a first delivery date.
- 4.** Select an account to withdraw from using the drop-down.
- 5.** Enter the amount.
- 6.** Select a frequency using the drop-down.
- 7.** Select the duration of the payments using the drop-down and enter the necessary information.
- 8.** (Optional For Check Payments Only) Enter a memo.
- 9.** Use the toggles to indicate when you would like to be notified.
- 10.** Click the **Add autopay** button when you are finished.

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.

2

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

☐ [Redacted]

ⓘ Email not verified. Call (800) 877-8021.

[+ Add new email or mobile number](#)

CONTINUE

Send Money with Zelle®

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

Email

BACK ADD

3

Send Money with Zelle®

To receive payments sent to e***a@mcompany.com, enter the 6-digit verification code.

000000

[Resend Code](#)

BACK VERIFY

4

Send Money with Zelle®

You need an account to send and receive money with.

Choose a primary account. ⓘ

☐ [Redacted] Checking, ###1441

☐ [Redacted] Checking, ###1414

CONTINUE

Click the **Zelle®** tab.

1. Review and accept Terms & Conditions.
2. Choose or add a new email address or mobile number to receive a 6-digit verification code.
3. Enter the 6-digit verification code.
4. Choose your primary account.

Adding a Recipient

The diagram illustrates the 'Adding a Recipient' process in seven steps:

- Step 1:** In the 'Select Recipient' screen, click the **+ New Contact** button.
- Step 2:** In the 'Add New Contact' screen, select a user type: **Personal** (selected) or **Business**.
- Step 3:** For personal contacts, enter the recipient's **First Name**, **Last Name**, and **Nickname (Optional)**.
- Step 4:** For business contacts, enter the **Business Name**.
- Step 5:** Choose where to send the money to: **Email** (selected), **Mobile**, or **Account #**.
- Step 6:** Enter the recipient's **Email** address, phone number, or account number in the corresponding field.
- Step 7:** Click the **SAVE** button to add the recipient.

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

Enrolling 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

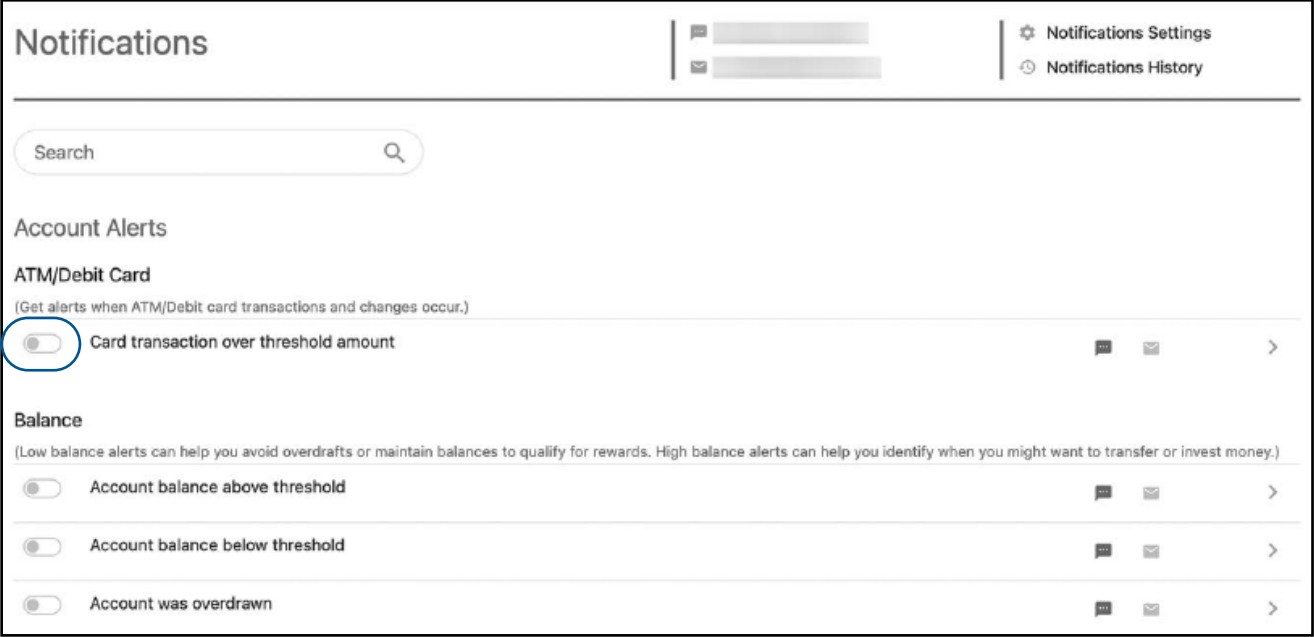
Click "Close" to start personalizing now.

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.)

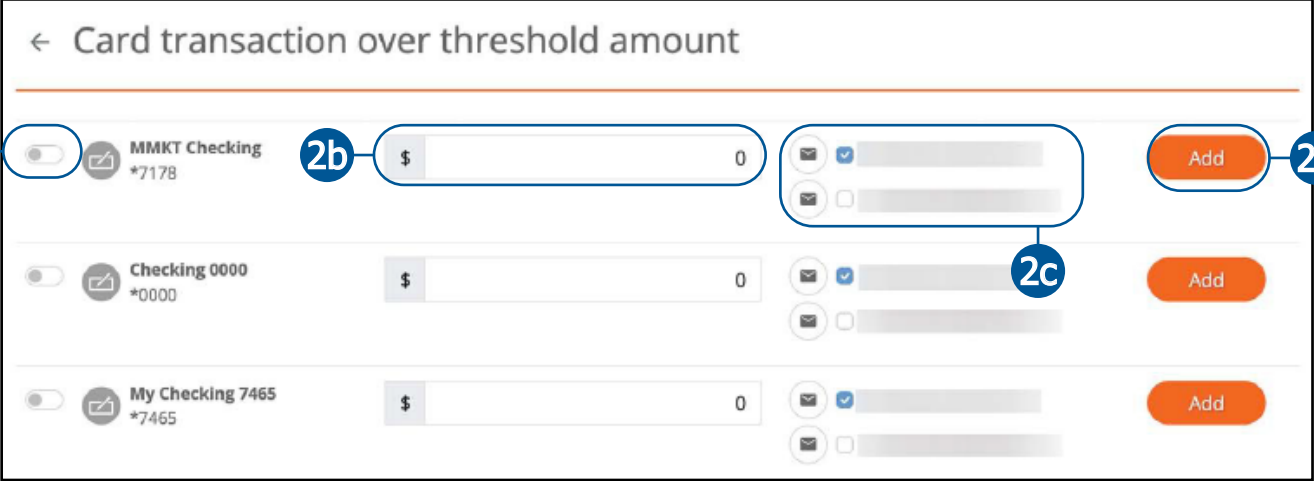
1 ☐ Card transaction over threshold amount

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** \$ **2c** ☒ ☐ **2d** Add

☐ **MMKT Checking** *7178

☐ **Checking 0000** *0000

☐ **My Checking 7465** *7465

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.

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/personal-guide.

