# FIRST MERCHANTS
Online Banking   Login Guide

Getting Started

1. Enroll in First Merchants Online Banking at firstmerchants.com; just click '**enroll now**' in the signin box. We can also help you get enrolled at any banking center or at 1.800.205.3464.

2. First-time login: Make note of the login information you choose, then use the signin box at firstmerchants.com to sign in to personal Online Banking. Follow the prompts to authenticate yourself, then enter your password. Reference the tips in this guide if you're having trouble!

3. Next steps: Check out our First Merchants Online Banking Basics Guide to learn more.
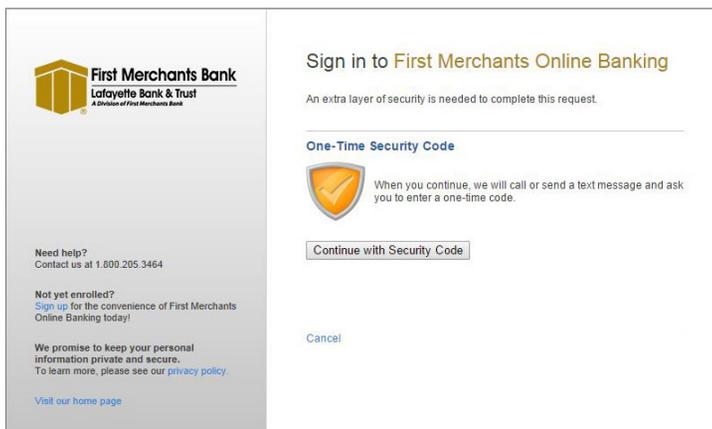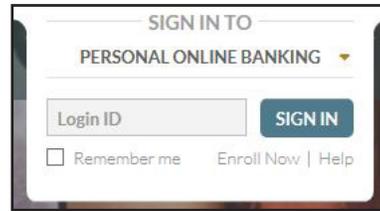
Authentication

Our online banking system uses one-time security codes to verify your identity when you log in to the system for the first time, or from a new device or network, as well as certain other times. When it's necessary, the system will guide you through the process.
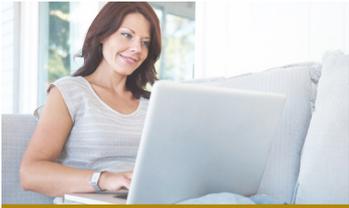
If the One-Time Security Code screen appears, click on '**Continue with Security Code**.' A pop-up window will appear, asking how you'd like to be contacted: the system will call or send a text message to a phone number we have on file, and ask you to enter a one-time code. If your correct phone number is not listed, call 1.800.205.3464 to update your information.

Automated phone call
1. Select one of the phone numbers and click '**Continue**.' Your one-time code will be displayed onscreen.
2. Answer the call you receive, press or say 1 to continue, then say or enter the code on your phone's keypad. The system will confirm your entry was successful and end the call.
3. Click '**Phone Call Completed**' onscreen to proceed to enter your password.

Text message
1. Select '**Send a text message to a mobile phone on record**' and click '**Continue**.'
2. Enter your 10-digit mobile phone number, including area code (numbers only, no parentheses, hyphens, or periods), and click '**Send Text Message**.' The number you enter must be one we already have on file for you.
3. Your one-time code will be sent in a text message; enter it where prompted within Online Banking. Click '**Submit**' to proceed to enter your password.

Troubleshooting

Having trouble logging in? These tips might help:

Are you signing in to the correct system?
Personal Online Banking users should sign in using the signin box at firstmerchants.com. If you were given a Company ID, you are a Business Online Banking user; select Business Online Banking from the box's dropdown menu to begin the login process.

If you're trying to use any of our Mobile Banking options, you should know that any temporary credentials will not allow you to access Mobile Banking You must signin to Online Banking via firstmerchants.com with your temporary credentials, and choose a permanent password, before using Mobile Banking.

Are you entering your ID correctly?
Your ID is case sensitive. Check to make sure you've not inadvertently capitalized the first letter of your ID or turned on your caps lock function, and that any letters are entered in the correct case.

Are you entering your password correctly?
Passwords are case sensitive and must include at least a letter and a number. Check to make sure you've not inadvertently capitalized the first letter of your password or turned on your caps lock function, that any letters are entered in the correct case, and you've followed any onscreen requirements if selecting a new password. If you are on a mobile device, check to ensure it is not adding a space at the end.

Have you been locked out of the system?
If you enter your password incorrectly five times, you will be locked out of the Online Banking system. If this happens, please call Customer Service at 1.800.205.3464 to reset your password.

Are you having trouble authenticating yourself?
For security reasons, you may only select a phone number we have on file to use for authentication. If your correct phone number is not listed, contact Customer Service at 1.800.205.3464 to update your contact information.

First Merchants Mobile: Your banking anytime, anywhere

Once you're signed in to Online Banking, check out our Mobile Banking options to start managing accounts from your mobile device.

Mobile App: Download our app for your Apple, Android or Kindle Fire device, and use it to deposit checks, pay bills, transfer funds, check balances, or find a location near you. Download the app for your device at m.firstmerchants.com.

Mobile Web: Can't use our app? Just visit m.firstmerchants.com on your mobile browser to access your accounts.

Text Banking: Text banking is a fast, easy way to check your accounts on the go! Just text commands to 49794 and we'll text you back in seconds. Activate text banking from the Mobile Banking Center within Online Banking.

Helpful tips:
- If you've signed in to Online Banking at least once, you're ready to start using Mobile Banking (temporary credentials can't be used in Mobile Banking).
- Use the same login information for both Online and Mobile Banking.
- You'll be prompted to authenticate yourself (using automatically generated challenge questions) and activate each new device you use for Mobile Banking.

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