

Getting Started

1. Easily enroll in First Merchants Mobile & Online Banking on www.firstmerchants.com. Simply click on the **“Enroll Now”** link located on the Personal Online Banking Login Box, or download the First Merchants Bank Mobile App and click on the **“Enroll Now”** link. We can also help you enroll at any of our banking centers or by calling Customer Care at 1.800.205.3464.
2. First-time login: Make note of the login information you choose, then use the sign-in box at www.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!

First Merchants Bank
Helping you prosper

Mobile and Online Banking Enrollment

Social Security Number: Last Name:

Date of Birth: Zip Code:

Choose a Username:

[Back to login](#) [Continue](#)

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.

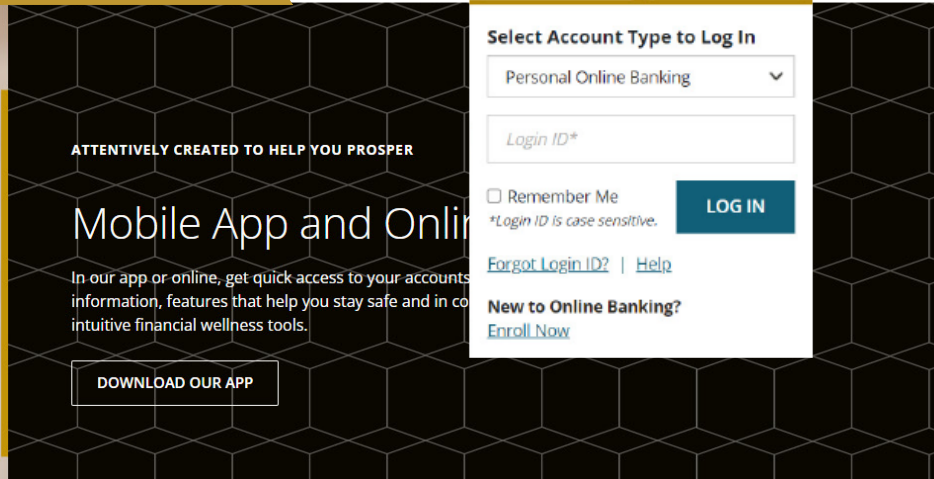
1. If the One-Time Security Code screen appears, click on **‘Continue with Security Code.’** A pop-up window will appear, asking how you'd like to be contacted: the system will call or send a text message to a phone number we have on file, and ask you to enter a one-time code. If your correct phone number 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

4. Select **‘Send a text message to a mobile phone on record’** and click **‘Continue.’**
5. 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.
6. 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.



Changing Password

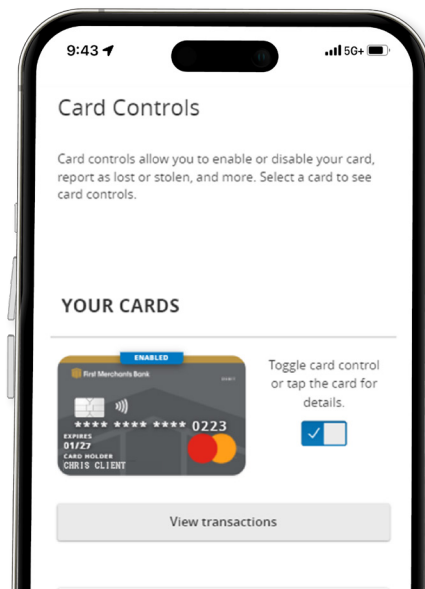
- Login to Mobile or Online Banking
- Select the 'More' option at the bottom of the mobile app
- Go to 'Settings'
- Select "Update password"
- Password change is effective immediately after you click "Change Password"

Creating Account Alerts

- Login to Online Banking
- Select the "More" option at the bottom of the app
- Go to "Settings"
- Then go to "Preferences"
- Select "Alert Settings"
- Select the button "+New Alert" to set up a new transactional or balance alert.
- Scroll down to 'Security Alerts' to turn different account preferences on and off.

Changing Login ID

- Login to Mobile or Online Banking
- Select the 'More' option
- Go to 'Settings'
- Select 'Update Username'
- Login ID is updated and effective immediately after you click "Save new Login ID"
- Your Login ID is case sensitive at login. You'll need to remember and upper and lower-case letters you use.



Debit Card Controls

Setting Up Debit Card Controls

- Login to Online Banking
- Go to the "More" option at the bottom of the mobile app
- Select "Card Controls"
- Click "Enroll in Card Controls"
- Agree to Terms and Conditions
- An image of your card should display
- Click on the card to set up specific controls.

Having trouble logging in?

These tips might help:

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 sign in 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 on-screen 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.