



Thank you for using First National Bank of Hartford Mobile Banking combined with your handheld's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 96924. To cancel, text "STOP" to 96924 at anytime. In case of questions, please contact customer service at 262-670-3878 or visit www.fnb-hartford.com.

First National Bank of Hartford's Terms and Conditions for Mobile Banking

1. **Program:** The Bank offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts) and transfer funds between accounts (collectively, "Mobile Banking"). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. You may verify the mobile phone number by receiving an SMS message with a verification code which you will have to enter on the website. Additionally, you may select the type of alerts and other preferences which will determine, together with your account data, the frequency of alerts delivered to you. This program will be ongoing. You will be allowed to opt out of this program at any time.
2. **Questions:** You can contact the Bank at 262-670-3878, or send a text message with the word "HELP" to this number: 96924. The Bank can answer any questions you have about the program.
3. **To stop the program:** To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 96924. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.
4. **Agreement:** By participating in Mobile Banking, you are agreeing to the terms and conditions presented here. You understand that these Terms and Conditions shall supplement and be incorporated into the Agreement.

Participating carriers include (but may not be limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular® and Verizon Wireless.

Mobile Banking and any software you may obtain from Mobile Banking ("Software") may not be available at any time for any reason outside of the reasonable control of the Bank or any service provider.

5. **Privacy and User Information:** You acknowledge that in connection with your use of Mobile Banking, the Bank and its affiliates and service providers, including Fiserv, Inc. and its affiliates, may receive names, domain names, addresses, passwords, telephone and device numbers, the content of messages, data files and other data and information provided by you or from other sources in connection with Mobile Banking or the Software (collectively "User Information"). The Bank and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use, but reserve the right to use and disclose this information as reasonably necessary to deliver Mobile Banking and as otherwise permitted by law, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and as otherwise authorized by you. The Bank and its affiliates and service providers also reserve the right to monitor use of Mobile Banking and the Software for purposes of verifying compliance with the law, these terms and conditions and any applicable license, but disclaim any obligation to monitor, filter, or edit any content.

6. **Restrictions on Use:** You agree not to use Mobile Banking or the Software in or for any illegal, fraudulent, unauthorized or improper manner or purpose and will only be used in compliance with all applicable laws, rules and regulations, including all applicable state, federal, and international Internet, data, telecommunications, telemarketing, “spam,” and import/export laws and regulations, including the U.S. Export Administration Regulations. Without limiting the foregoing, you agree that you will not use Mobile Banking or the Software to transmit or disseminate: (i) junk mail, spam, or unsolicited material to persons or entities that have not agreed to receive such material or to whom you do not otherwise have a legal right to send such material; (ii) material that infringes or violates any third party’s intellectual property rights, rights of publicity, privacy, or confidentiality, or the rights or legal obligations of any wireless service provider or any of its clients or subscribers; (iii) material or data, that is illegal, or material or data, as determined by the Bank (in its sole discretion), that is harassing, coercive, defamatory, libelous, abusive, threatening, obscene, or otherwise objectionable, materials that are harmful to minors or excessive in quantity, or materials the transmission of which could diminish or harm the reputation of the Bank or any third-party service provider involved in the provision of Mobile Banking; (iv) material or data that is alcoholic beverage-related (e.g., beer, wine, or liquor), tobacco-related (e.g., cigarettes, cigars, pipes, chewing tobacco), guns or weapons-related (e.g., firearms, bullets), illegal drugs-related (e.g., marijuana, cocaine), pornographic-related (e.g., adult themes, sexual content), crime-related (e.g., organized crime, notorious characters), violence related (e.g., violent games), death-related (e.g., funeral homes, mortuaries), hate-related (e.g. racist organizations), gambling-related (e.g., casinos, lotteries), specifically mentions any wireless carrier or copies or parodies the products or services of any wireless carrier; (v) viruses, Trojan horses, worms, time bombs, cancel bots, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data, or personal information; (vi) any material or information that is false, misleading, or inaccurate; (vii) any material that would expose the Bank, any third-party service provider involved in providing Mobile Banking, or any other third party to liability; or (viii) any signal or impulse that could cause electrical, magnetic, optical, or other technical harm to the equipment or facilities of Fiserv, Inc. or any third party. You agree that you will not attempt to: (a) access any software or services for which your use has not been authorized; or (b) use or attempt to use a third party’s account; or (c) interfere in any manner with the provision of Mobile Banking or the Software, the security of Mobile Banking or the Software, or other customers of Mobile Banking or the Software; or (d) otherwise abuse Mobile Banking or the Software.

7. **Standard Rates:** Your wireless provider’s standard rates apply to Internet access, including messaging rates that apply to SMS usage. The Bank does not charge for any content; however, downloadable content may incur additional charges from your wireless provider. Please contact your wireless provider for information about your Internet access and messaging plans. Your wireless provider may impose Internet access, message and/or charge limitations that are outside of the Bank’s control, for using this service on your account. All such charges are billed by and payable to your wireless provider. You are responsible for any charges from your wireless provider. The Bank is not responsible for any damages resulting from your failure to comply with any terms and conditions of your wireless provider.

8. **Proprietary Information:** The Mobile Banking service, as well as the content and materials you may receive or access through your use of the service, is proprietary to the Bank and any of its licensors, and is for your personal, non-commercial use only. You will not damage, impair, interfere with, or disrupt any banking services or functionality.

9. **Relationship With Bank Services:** Mobile Banking is provided for your convenience and does not replace your monthly account statement, which is the official record of your account. Mobile Banking, including instructions for payment, transfer and other transactions, may be delayed, interrupted or otherwise negatively impacted by factors relating to your mobile device, your Internet service provider, wireless provider or other parties, or due to other reasons outside of the Bank’s control. The Bank will not be liable for any such delays, interruptions, or negative impacts to Mobile Banking and you agree that neither the Bank nor its service providers will be liable for any errors or delays in the content, or for any actions taken in reliance thereon.

The Bank will not be liable for any delays or failures in your ability to access its Mobile Banking service or in your receipt of any text messages, as access and messaging are subject to effective transmission from your network provider and processing by your mobile device, as well as delays and interruptions in the Internet. Mobile Banking services including text messaging are provided on an as is, as available basis.

10. **Use of Third Party Services:** You agree to abide by any third party services' terms and conditions of use when using Mobile Banking. Without limiting the foregoing, you agree to abide by the Google terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at http://www.maps.google.com/help/legal_notices_maps.html, or other URLs as may be updated by Google.

11. **Indemnification:** You agree to indemnify, defend and hold the Bank harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your use of the Mobile Banking and text messaging services and your provision of a telephone or mobile phone number, email address, or other delivery location that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of these Terms and Conditions.

12. **Miscellaneous:** You represent that you are the owner or authorized user of the mobile device you use to receive the Mobile Banking service, and that you are authorized to approve the applicable charges. By using Mobile Banking, you agree that the Bank may send messages through your wireless provider to you and that your wireless provider is acting as your agent when sending and receiving messages. If you lose or misplace your phone. You agree to deactivate your phone from Mobile Banking using internet banking or by contacting the Bank at 262-670-3878.

Not all of the Online Banking services or the functionality on the Online Banking website are available when you use a mobile device, and Mobile Banking and functionality available to you may vary based on the mobile device you use. The Bank will notify you of which Online Banking services and functionality are available through Mobile Banking. For those Online Banking services available through your mobile device, the Online Banking services may use different terminology and appear in different formats when viewed through your mobile device. You may be required to follow different instructions to access Online Banking services through your mobile device. Processing of payment and transfer instructions may take longer through Mobile Banking.

You acknowledge that a third-party licensor may provide some or all of the services described herein. The Bank is not responsible or liable for the acts, omissions, systems or services provided by the licensor.

To enroll in Mobile Banking (as defined below), you must also be a subscriber to the online banking service ("Online Banking") of First National Bank of Hartford (the "Bank"). You acknowledge that you have read and agreed to the terms and conditions of the **First National Bank of Hartford Online Banking Agreement** (the "Agreement") which apply to these Mobile Banking and Mobile Deposit Terms and Conditions. By enrolling in Mobile Banking, you also acknowledge and agree to all Terms and Conditions which supplement the Agreement.

The Bank reserves the right to alter charges and/or these Terms and Conditions from time to time, and the Bank reserves the right to discontinue the Mobile Banking service at any time without notice. The Bank may suspend or terminate the service to you if the Bank believes you are in breach of these Terms and Conditions, the Agreement or any account agreement between you and the Bank. The service is also subject to termination in the event your wireless service terminates or lapses.

First National Bank of Hartford's Terms and Conditions for Mobile Deposit

These Mobile Deposit Terms and Conditions apply to your use of our electronic banking, including Online Banking, Mobile Banking, Mobile Deposit and other banking services (collectively the "Services"), which permit you to access your accounts with us via the internet or your mobile device. The terms "you" and "your" refer to each depositor on an account accessible by the services, and the term's "FNB," "us," "we," and "our" refer to First National Bank of Hartford. Other Agreements you have entered into with FNB, including Online Banking Agreement, FNB Hartford Security Schedule, and Mobile Banking Terms and Conditions are incorporated by reference and made a part of these Terms and Conditions.

1. **Description:** The Mobile Deposit service provides you the ability to access and make deposits to your designated eligible Accounts using the Software. Mobile Deposit is designed to take advantage of the Check Clearing for the 21st Century Act and its regulations (collectively "Check 21"). Mobile Deposit enables you to use a compatible handheld device to photograph an image of an original paper check (each an "original Check") that are drawn on or payable through United States financial institutions (each a "Check Image") and to electronically submit the Check Image and associated deposit information to FNB from your home or other remote locations using the Software for deposit into a designated eligible Account for collection thereafter by FNB. A Check Image submitted to FNB electronically for deposit is not deemed received until FNB accepts and confirms receipt of your Check Image deposit.

2. **Requirements:** Your use of Mobile Deposit is subject to the following requirements:

a. To access Mobile Deposit you must have or acquire and maintain a compatible handheld device with the ability to take photographs and a wireless plan from a compatible wireless carrier or access to a secure Wi-Fi network.

b. FNB will automatically qualify and approve you to use Mobile Deposit based on pre-established account eligibility criteria set from time to time by FNB. FNB reserves the right to change eligibility criteria for Mobile Deposit at any time.

c. You may photograph and submit Check Images for deposit to FNB within dollar limits ("Deposit Limits") established for you by FNB. FNB reserves the right to limit the frequency and dollar amount of deposits submitted through Mobile Deposit. If you exceed the Deposit Limits established for you, FNB may in its sole discretion accept or refuse the Check Image deposit. If at any time FNB accepts a Check Image deposit that exceeds your Deposit Limits, FNB will have no obligation to do so in the future. FNB may at any time at its sole discretion raise or lower your Deposit Limits.

d. By accessing Mobile Deposit, you authorize FNB to provide you with access to all of the eligible Accounts qualified to participate in Mobile Deposit. The following Account types are currently eligible for Mobile Deposit: checking, savings, and money market Accounts. FNB reserves the right to limit the features of Mobile Deposit available with respect to different types of eligible Accounts.

3. **Deposit Processing:** Photographing and submitting Check Image deposits does not constitute receipt of the deposit by FNB. Generally, Check Image deposits received prior to 4:00 pm Central Time (CT) are processed on the Business Day of receipt. For purposes of this Agreement, Business Day means any day other than Saturdays, Sundays, and federal holidays. Any Check Image deposit received after 4:00 pm CT on a Business Day or on a day other than a Business Day will be processed on the next Business Day FNB is open for normal business. Acknowledgement that your Check Image deposit has been received by FNB does not mean that the Check Image deposit was received error free.

4. **Eligibility Criteria:** You agree that you will use Mobile Deposit to photograph only Original Checks payable to and properly endorsed by you, drawn on financial institutions in the United States with a valid ABA/Routing number and denominated in U.S. Dollars, and intended for deposit by you to your designated

Account with FNB. All other items may be deposited by alternate methods such as in person, or by mail, including a completed deposit account slip.

5. **Ineligible Check Images**: you understand that FNB is not obligated to accept for deposit any Check Image that FNB in its sole discretion determines to be ineligible for Mobile Deposit. Ineligible items include:

- a. Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.
- b. Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- c. Checks payable jointly, unless deposited into an account in the name of all payees.
- d. Checks previously converted to a substitute check, as defined in Reg. CC.
- e. Checks drawn on a financial institution located outside the United States.
- f. Checks that are remotely created checks, as defined in Reg. CC.
- g. Checks not payable in United States currency.
- h. Checks dated more than 6 months prior to the date of deposit.
- i. Checks or items prohibited by FNB's current procedures relating to the Services or which are otherwise not acceptable under the terms of your FNB account.
- j. Checks payable on sight or payable through Drafts, as defined in Reg. CC.
- k. Checks with any endorsement on the back other than that specified in this agreement.
- l. Checks or items that are drawn or otherwise issued by the U.S. Treasury Department.
- m. Check images must comply with the requirements established from time to time by ANSI, the Board of Governors of the Federal Reserve Board or any other regulatory agency, clearing house or association.

6. **Endorsements and Procedures**: You agree to restrictively endorse any item transmitted through Mobile Deposit as “**for mobile deposit only, account # _____**”, with your signature, or as otherwise instructed by FNB. You agree to follow any and all other procedures and instructions for use of the Services as FNB may establish from time to time.

7. **Receipt of Items**: We reserve the right to reject any item transmitted through Mobile Deposit Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from the Mobile Deposit Service that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to your account. We further reserve the right to charge back to your account at any time; any item that we subsequently determine was not an eligible item. You agree that FNB is not liable for any loss, costs, or fees you may incur as a result of our chargeback of an ineligible item.

8. **Destruction of Check Images**: You shall fully destroy each Original Check in your Check Image deposit thirty (30) days following receipt and crediting of your Check Image deposit or as FNB may otherwise instruct. Prior to destruction you shall maintain each Original Check in a secure location. You understand each original Check must be fully destroyed following any retention period and that a paper shredder is one such method to assure destruction. You are responsible if an Original Check is misused following submission by Mobile Deposit and its full destruction.

9. **Cooperation with Investigations:** You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer claims, including by providing, upon request and without further cost, any originals or copies of items deposited through Mobile Deposit in your possession and your records relating to such items and transmissions.

10. **Representation and Warranties:** you make the following representations and warranties:

a. Failure to protect your hardware and security credentials may allow an unauthorized party to access the Mobile Deposit and transmit an electronic item for deposit. All users of Mobile Deposit through your security credentials will be deemed to be users authorized by you and binding upon you. You assume the entire risk for the fraudulent or unauthorized use of your security credentials. You agree to (i) exercise responsible behavior when using Mobile Deposit, (ii) follow the instructions and recommendations that FNB provides you with respect to Mobile Deposit and (iii) use maximum caution in protecting your hardware and security credentials from unauthorized access. You agree to notify FNB immediately if you become aware of any loss or theft of, or any unauthorized use of Mobile Deposit or your security credentials.

b. You shall not alter any Original Check or Check Image and shall review the Check Image to ensure that it accurately represents all of the information on the front and back of the Original Check at the time you photographed the Check Image.

c. You shall submit to FNB only Check Images that are suitable for processing, including, but not limited to, Check Images that are legible and contain machine-readable MICR (magnetic ink character recognition) data.

d. You shall destroy the Original Checks as stated above.

e. You shall not submit to FNB or to any other person or entity for deposit or credit any Original Check if a Check Image of the Original Check has already been submitted and accepted for deposit into your Account with FNB or which you previously submitted to and was accepted by any other person or entity for deposit.

f. You shall not deposit into your Account with FNB or any other deposit taking institution, or otherwise negotiate or transfer to anyone, any Original Check that you submitted as a Check Image deposit to FNB, unless following receipt of your submission, FNB notifies you that the Check Image is illegible and not accepted for deposit or that the Check Image or any Substitute Check created from the Image is refused by the financial institution upon which it is drawn.

g. You shall indemnify, defend, and hold FNB and its agents from and against all liability, damage and loss arising from any claims, suits, or demands, brought by third parties with respect to any Check Image, Substitute Check, or Original Check processed through Mobile Deposit as described above.

h. You shall use Mobile Deposit only for your own personal or home office use in accordance with the terms of this Agreement. You shall not make Mobile Deposit available or transfer your rights to use Mobile Deposit for the benefit of any third party.

i. You agree to notify FNB of any suspected errors regarding items deposited through Mobile Deposit immediately, and in no event later than 30 days after the applicable FNB account statement is sent. Unless you notify FNB within 30 days, such statement regarding all deposits made through Mobile Deposit shall be deemed correct, and you are prohibited from bringing a claim against FNB for such alleged error.

11. **Acknowledgment, Limitation of Liability:** FNB will acknowledge receipt of your Check Image deposit submitted through Mobile Deposit and notify you if a Check Image is not eligible for deposit. FNB's ability to provide Mobile Deposit is conditioned upon the availability of the wireless or computer services and systems used in transmitting your requests and FNB's response. FNB shall not be liable or responsible for any loss or damage incurred due to the failure or interruption of Mobile Deposit, wireless or computer services, or systems, resulting from the act or omission of any third party or other causes not reasonably within FNB's control.

12. **Business Accounts:** The following provisions are applicable to Business Accounts. “Business Accounts” mean sole proprietorships, partnerships, limited liability companies, corporations, and other forms of business organization that are not “consumer” accounts are not maintained primarily for personal, family or household purposes.

a. For Business Accounts using Mobile Deposit, FNB is not responsible for any loss, injury or damage, whether direct, indirect, special, consequential, exemplary, economic or otherwise, caused by Mobile Deposit or the use of Mobile Deposit except as otherwise expressly provided for in the Agreement or by applicable law. By using Mobile Deposit to access your Business Accounts, you are responsible for any unauthorized use of Mobile Deposit and any loss or damages incurred due to the unauthorized access to your Business Accounts.

b. If your deposit activity through Mobile Deposit exceeds your Deposit Limits, FNB reserves the right to disable your access to Mobile Deposit Service and provide you with information on other business banking electronic deposit options that may be available to you.

c. If any person authorized access through Mobile Deposit to conduct transactions on any Business Account is no longer authorized, it is your responsibility to notify FNB. FNB shall not be liable or responsible to you for any transactions conducted on a Business Account by any person whose authority to conduct transactions is no longer in effect until FNB is expressly notified.

13. **Fees:** Mobile Deposit is provided at no charge to you. We may, upon at least 30 days prior notice to you, to the extent required by applicable law, charge a fee for use of Mobile Deposit. If you continue to use Mobile Deposit after the fee becomes effective, you agree to pay the service fee that has been disclosed to you, as may be amended from time to time. Further, you may be required to designate an account at FNB from which fees for the Service will be debited (your “Billing Account”). Any applicable fees for Mobile Deposit may be changed by us at our discretion at any time upon at least 30 days prior notice to you, to the extent required by applicable law. If the Billing Account is closed, or if the Billing Account does not have sufficient available funds to cover the fees, you authorize us to charge any such fees to any other deposit account you maintain with us.

14. **Enforceability:** We may waive enforcement of any provision of these Terms and Conditions. No waiver or a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of the Terms and Conditions. Any such waiver shall not affect our rights with respect to any other transaction or to modify the terms of this Agreement. In the event that any provision of this Agreement shall be deemed to be invalid, illegal, or unenforceable to any extent, the remainder of the Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

15. **DISCLAIMER OF WARRANTIES:** YOU AGREE YOUR USE OF MOBILE DEPOSIT AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OR MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICE WILL BE ACCURATE OR RELIABLE, AND (iv) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.

16. **LIMITATION OF LIABILITY:** YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR INABILITY TO USE MOBILE DEPOSIT INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF,

INABILITY TO USE, OR THE TERMINATION OF THE USE OF MOBILE DEPOSIT, REGARDLESS OF THE FORM OR ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF FNB HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

17. **Consent to Electronic Communications:** You agree that FNB may provide you with all disclosures, notices, and other communications about Mobile Deposit, and any future amendments or changes or additions to this Agreement, in electronic form. FNB will provide all future updates to these Terms and Conditions by posting the updated Terms and Conditions on our Website. At your request, FNB agrees to provide you with a paper copy of these Terms and Conditions. You may request paper copies of these Terms and Conditions by calling a Deposit Operations Representative at (262)-670-3878. Your consent to receive notices and updates in electronic form only will apply for as long as you use Mobile Deposit. You may withdraw your consent at any time by choosing to cancel Mobile Deposit. FNB may amend or change the terms and conditions stated in this Agreement (including changes in the fees and charges hereunder) by giving notice to you at least the minimum notice required by law or regulation before the effective date of the amendment or change. Amendments may include adding new terms or conditions and deleting existing terms and conditions. Prior notice need not be given where an immediate change in terms or conditions is necessary to maintain or restore the security of the Mobile Deposit or the safety of FNB's relations with you or is otherwise required immediately by law or applicable regulation. FNB shall thereafter promptly advise you of any such change in writing.

18. **Fingerprint Login for Mobile Banking:** Fingerprint Login is an optional fingerprint sign-in method for First National Bank Mobile Banking that may be available for certain Android® mobile devices that have a built-in fingerprint scanner. To use Fingerprint Login, you will need to first save your fingerprint on your mobile device (for more help with fingerprint scanning, contact the manufacturer that supports your mobile device). Fingerprints are stored on your device only and First National Bank never sees or stores your fingerprint information. You acknowledge that by enabling Fingerprint Login, you will allow anyone who has a fingerprint stored on your device access to your personal and payment account information within First National Bank Mobile Banking. First National Bank reserves the right to suspend or disable this feature at any time. Fingerprint Login can only be associated with one Mobile Banking username at a time on a device. If your device does not recognize your fingerprint, you can sign in using your standard login credentials (e.g. password). To use Fingerprint Login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable Fingerprint Login anytime within First National Bank Mobile Banking. Android is a trademark of Google Inc.

You may print these Terms and Conditions by visiting www.fnb-hartford.com.

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