



Online Banking With Every Option You Want



First Citizens

We put you first

Online Banking

The first to bring you Online Banking, is giving you another reason to "Click First". Welcome to the next-generation of First Citizens Online Banking which enables you to:

- Request to open accounts, apply for loans and credit cards
- Pay bills for over 30 different companies online
- Transfer funds between accounts and even to other banks
- Access all your accounts online

Advantages

Confidential & Safe

Secure online assistance:

Talk to online banking representatives via Secure Messaging about your online transactions or account information.

Advanced Security:

Your privacy is secure through our new enhanced security features. Including, the ability to change your password online and transaction PIN. More security questions, alerts for password changes and online withdrawals over a specified amount.

Cost Efficient

No monthly fees and no transactional fees.

Time Saving

Doing all your transactions with First Citizens Online Banking gives you more time to enjoy with your family, friends or do what you enjoy best.

Convenient

Access your account anywhere, at any time using your computer and the internet.

Manage your account

Real time, up-to-date balances and transaction histories enables you to have more control over your finances. You can even set up event notifications to monitor account activity or create your financial calendar.

Services

First Citizens Online Banking offers the following features and value added services:

- Apply to increase your credit card limit online
- Create your own payee or select from a list of over 30 different companies
- Make payments to your VISA, Prepaid cards, MasterCard or loans, even transfer funds from one deposit account to another online
- Do enquiries into your accounts to track debits, credits and if cheques deposited have cleared
- Review your complete transaction history on all your accounts
- Request Wire Transfers
- Re-order Cheque Books
- Make multiple payments in a single transaction
- Download account history using Microsoft Excel, Money and Quicken.
- Transfer from your Abercrombie Fund
- Stop Cheques

Requirements

- An account at First Citizens Bank (for which you can apply online)
- A personal computer with internet access
- Internet Explorer – version 8 or higher
- Mozilla/Firefox
- Google Chrome



Things to keep in mind when using the Internet

- The easiest way for someone to get your banking information is by impersonating the Bank. Never provide your User ID or Password or any security information to anyone who asks for it.
- Do not respond to emails asking you for your User ID and Password or any security information, especially if they appear to be from the Bank. We will never ask you for your User ID and Password.
- Safeguard your banking information, credit cards and other personal data.
- Use encrypted websites, which can be identified by a lock or key symbol or the use of https: in the website address.
- Use passwords that are unique and changed regularly. Avoid using birthdays or other numbers or words that may be easy for others to guess.
- Run anti-spyware programs regularly to prohibit the acquisition to your personal information.

Be aware of Phishing, Spoofing and Malware



Let us help you get the Online Banking you deserve.

Apply Now: **Call 62-FIRST (623-4778)**

Go online at **www.firstcitizenstt.com**

Need Assistance?

Call **62-FIRST (623-4778)** and speak with one of our friendly customer service representatives today.

