



Online Account Applications **Frequently Asked Questions**

Is my online application secure?

Encryption transforms data into an unreadable format. First Bank & Trust Co.'s system uses 128-bit encryption for Internet banking system communications. Encryption is used when transmitting all sensitive or critical data. The strength of encryption depends on a combination of three elements: mathematical algorithm, key length, and the confidentiality of the key used to encode the message.

What will I need to complete an Application?

You will be asked for your Social Security Number and one of the following valid forms of identification: Driver's license, State issued ID, U.S. Passport or Resident Alien Card. You will also need to provide personal information, such as your legal name, date of birth, physical address, phone number and email address. The same information will be needed for any joint applicants.

Can I apply if I'm not a U.S. Person?

Not utilizing our online application, however, please visit one of our full service banking centers for assistance.

Do applicants need an email address to apply to open an account online?

Yes.

How do I know when my account has been opened?

All submitted applications will be reviewed for approval. Once your application has been approved, you will receive an email with your Deposit Account Agreement Disclosures. Upon receipt of your electronically signed documents, your account will be opened by the end of the next business day.

How is my account funded?

- Transfer from an external checking or savings account (5-7 days to process via ACH)
- Debit/Credit Card (1-2 business days to process)
- Internal transfer from an existing First Bank & Trust Co. checking or savings account
- Deposit at a branch
- Mail check for deposit.

Who should I contact if I have additional questions?

Feel free to visit our nearest First Bank & Trust Co. banking center, or contact an Electronic Banking Specialist at (877) 976-BANK Monday through Friday from 8:00 a.m., to 5:00 p.m., CST.