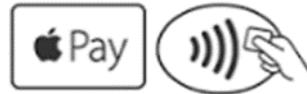


First National Bank and Trust Debit Cards Support:



See the following pages for set-up instructions:

Apple Pay™ is now available with all First National Bank and Trust debit cards. Apple Pay allows you to make in-store and in-app payments easily and securely from your iPhone® or Apple Watch™.

- *Apple Pay will work with iPhone 6, iPhone 6 Plus (and newer models), and the Apple Watch at participating retailers. Look for terminals that display these symbols*



- *Apple Pay will work for in-app purchases on iPhone 6, iPhone 6 Plus (and new models), iPad Air 2, iPad mini 3, and newer iPad models.*

How it Works

Security and privacy is at the core of Apple Pay. When you add a credit or debit card with Apple Pay, the actual card numbers are not stored on the device or on Apple servers. When you make a purchase, the Device Account Number, along with a transaction-specific dynamic security code, is used to process your payment. Your debit and credit card numbers are never sent to merchants. To pay in stores that accept Apple Pay, just hold your Apple device near the card reader with your finger on the Touch ID/Home button (or enter your passcode) and wait for the terminal to process the payment. Using Apple Pay on your iPhone, iPad, or Apple Watch is the safer and more private way to pay.

Apple Pay Setup

Setup is easy. Just go to the Wallet app on your Apple device home screen (or go to "Settings"). Tap on "wallet & Apple Pay", then "Add Credit or Debit Card." Enter your card information, and you're ready to go! You can add up to 8 debit or credit cards to Apple Pay, and then select the card you want to use when it's time to pay.

Touch ID Setup

If you choose, you can authorize purchases with the touch of a finger. With Touch ID™, your unique fingerprint stored in the Touch ID feature is used to complete the payment. On your Apple device, go to "Settings" then "Touch ID & Passcode." Follow the instructions and you're all set. It's easy, secure, and convenient!

Protect Your Card

In the unfortunate event that you lose your Apple device you can use the Find My iPhone feature to quickly place the device in Lost Mode to suspend Apple Pay, or you can even completely wipe your device clean and erase all data.

For more detailed information, please visit Apple's website.

Samsung Pay is now available with all First National Bank and Trust debit cards.

- Add your Visa card in a few simple steps. Your device's camera will scan in your card information for you to confirm, then you secure the account with your fingerprint and a backup PIN. In just a few minutes, you'll be ready to go.
- Use Samsung Pay at your favorite places – it works almost anywhere you can swipe or tap your card.¹

Protect your information.

- Transactions are authorized with your fingerprint, so you're in control of when each payment is made.
- Each transaction uses a digital account number instead of your card number, which means your shopping stays safe. Your purchases remain yours alone; Samsung Pay doesn't store or share your payment information.

Simple to setup. Simple to pay.

- Samsung Pay is designed to make paying with your Samsung device fast, easy, and convenient.
- Swipe up on your screen to launch Samsung Pay and authorize with your fingerprint. To pay, just hover your device close to the terminal where you'd usually swipe or tap your card.

Look for these icons at checkout.



¹Only compatible with select cards, carriers and Samsung devices; see the Samsung Pay Support page for compatibility information.

With **Google Pay** (formerly Android Pay) now available with First National Bank and Trust's debit card, quick purchasing power is just a tap away.

How to set up Google Pay

- Download the app from the Google Play Store
- Add your First National Bank and Trust debit card - it's as simple as snapping a photo
- Unlock and pay – Unlock your Android device and you are ready to tap and pay at any merchant where Google Pay is accepted.¹

It's fast.

- Google Pay is accepted at over a million locations across the US, with more added every day.
- Making purchases is as simple as unlocking your phone and holding it to the contactless terminal.
- You will receive confirmation on your device that the transaction was completed.

Look for these icons to checkout.



Android, Android Pay, Google Play, and the Android Logo are trademarks of Google Inc.

1. Android Pay is available for any NFC- and HCE-enabled Android device running KitKat 4.4+. Please note: When attempting to add cards to Android Pay, your card may be added to your Google Payments account to be used on other Google properties. This could occur even if the process of adding your card to Android Pay is not successful. If you have questions regarding this, go to the Google website. First National Bank and Trust makes no representation or warranty regarding whether any device is capable of supporting Android Pay or whether your device or account will be accepted into Android Pay.