FNBO Digital Banking Complete Guide

This guide combines online banking enrollment, mobile banking setup tips, mobile check deposit, and fund transfers into one reference document.

FNBO Customer Support Line

Phone: (402) 602-8540, Option 2
Website: Fnbo.com

For debit card or online banking assistance:

- Transaction inquiries
- Debit card activation and disputes
- Online banking access questions
- Online banking password resets

WoodmenLife Chapter Accounts Support Line

Phone: 402-378-7160
Email: WoodmenLife_Chapter_Accounts@woodmenlife.org

For chapter account maintenance and other account questions:

- New or replacement debit card requests
- Signer changes
- All other chapter account questions

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If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

1. DocuSign Packet Instructions

This is a step-by-step overview of the Docusign packet you will receive from FNBO. These instructions detail how you will receive the packet, what system will allow you to access the documents, and what the process is for completing them. Please review all documents and sign the necessary fields.

FNBO Team Members

Each signer will receive an email from FNBO requesting that they review and sign documentation necessary for opening the accounts. These emails will come from one of the following FNBO team members:

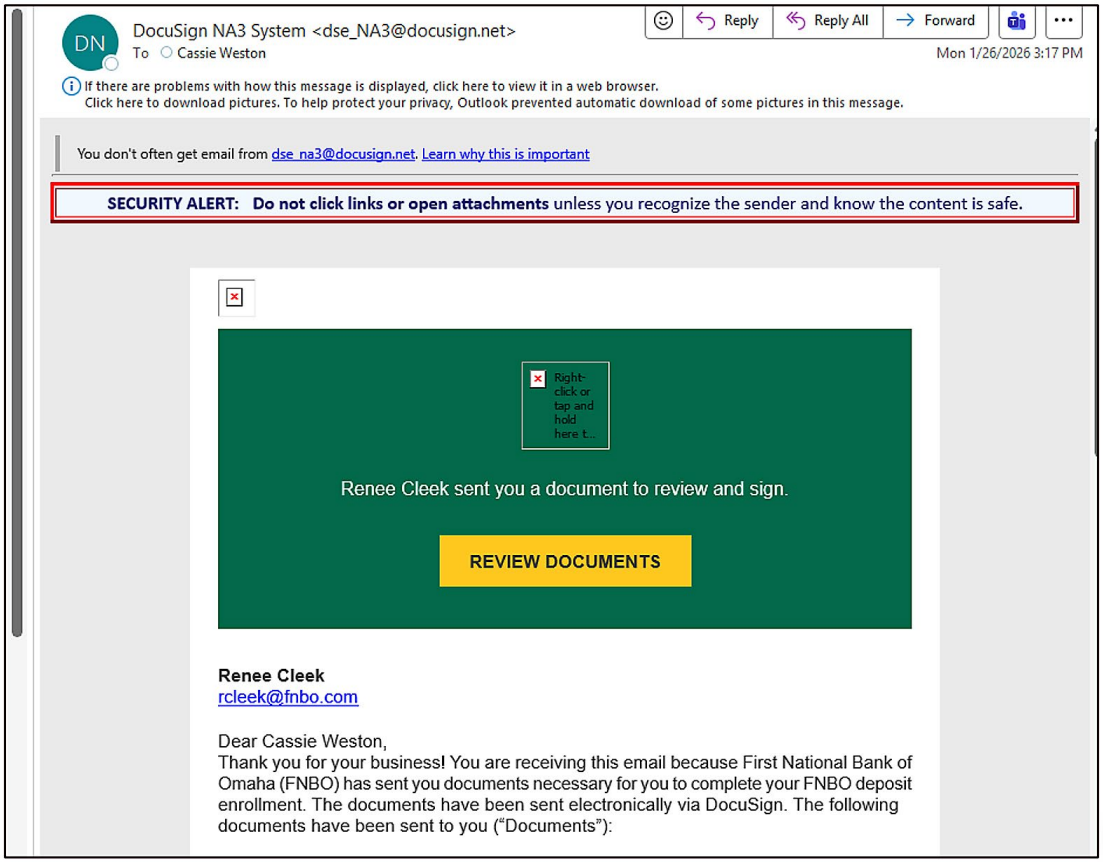
- Renee Cleek
- Cole Ridgway
- Grae Gammel
- Tracy Biscarro
- Bobbiejo Foster
- Elizabeth Heda
- Eric Raiti

System Requirements for Docusign eSignature

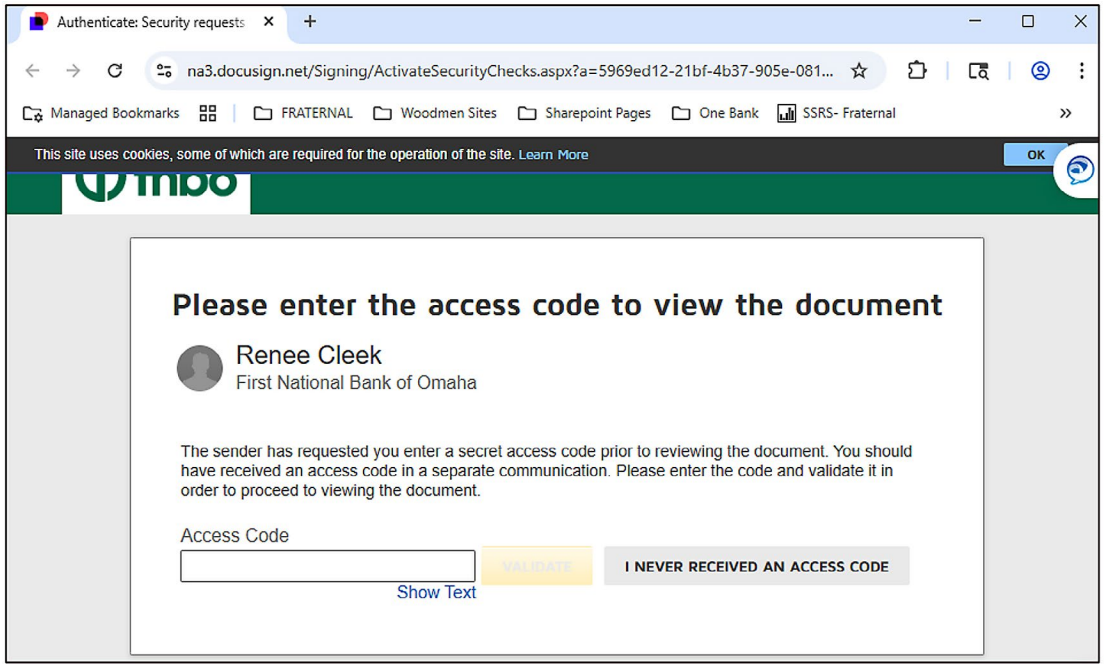
- Operating systems
  - Windows 10 and newer
  - macOS 10.13 (High Sierra) and newer
  - Android 10 and newer
  - OS 14 and newer
- Browsers
  - Chrome
  - Chrome for Android
  - Firefox
  - Microsoft Edge
  - Safari
  - Safari for iOS
- Mobile signing
  - The latest Apple iOS version
  - The latest Android version

Once you receive the email, continue with the following instructions.

1. Open DocuSign email and select **Review Documents**.

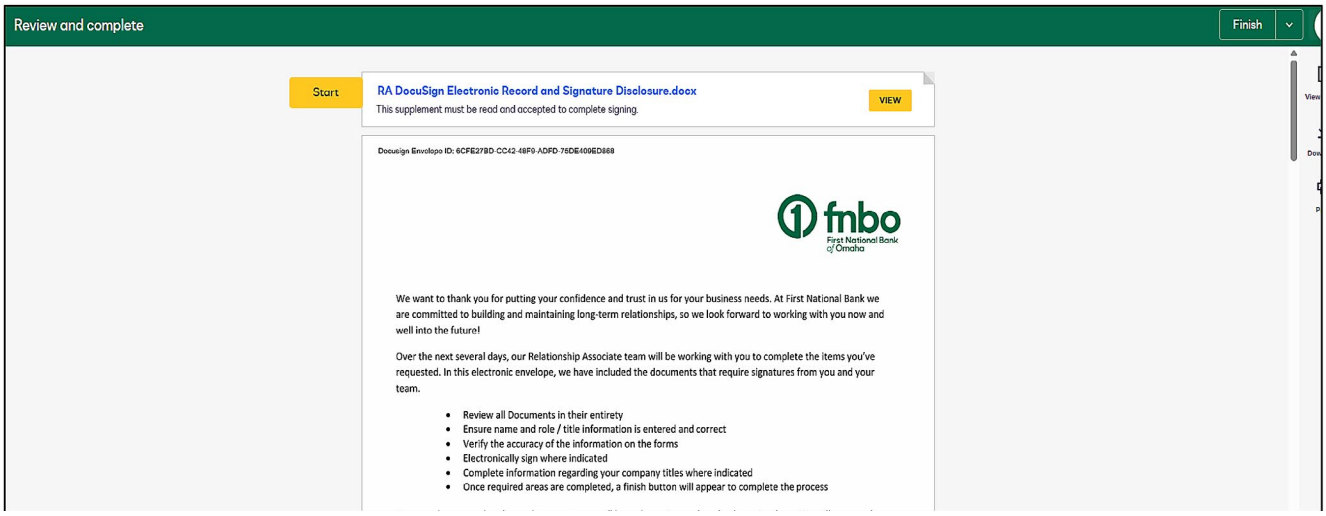


2. Enter your **access code** (last four digits of your SSN) and select **Continue**

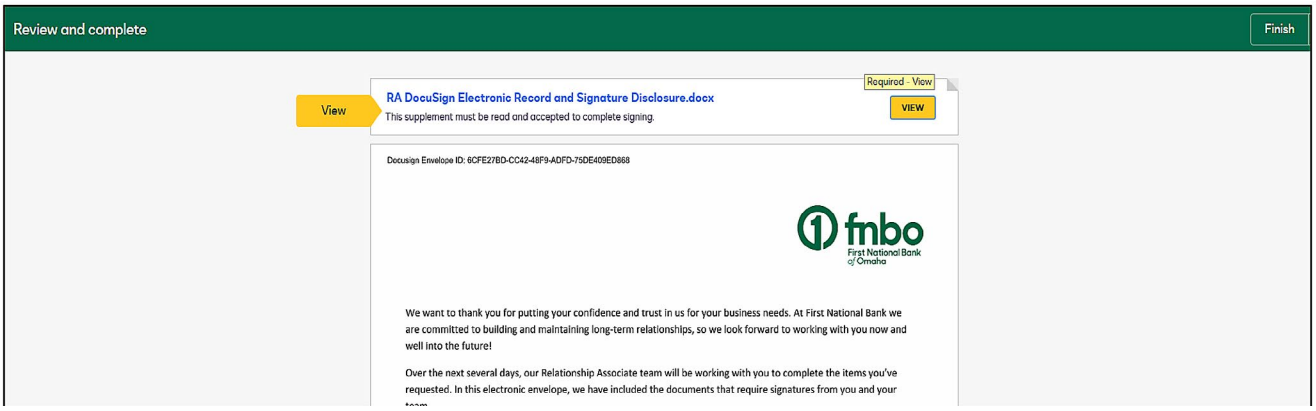


If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

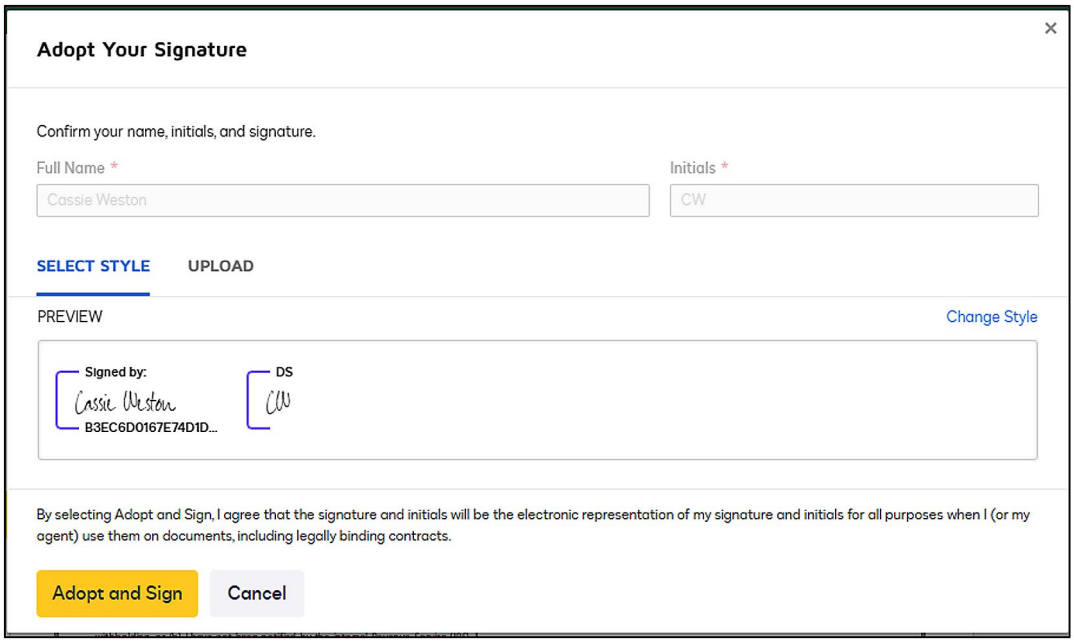
3. Select **Start** to begin.



4. **View** and **accept** the disclosure. (RA DocuSign Electronic Record and Signature Disclosure.docx.)

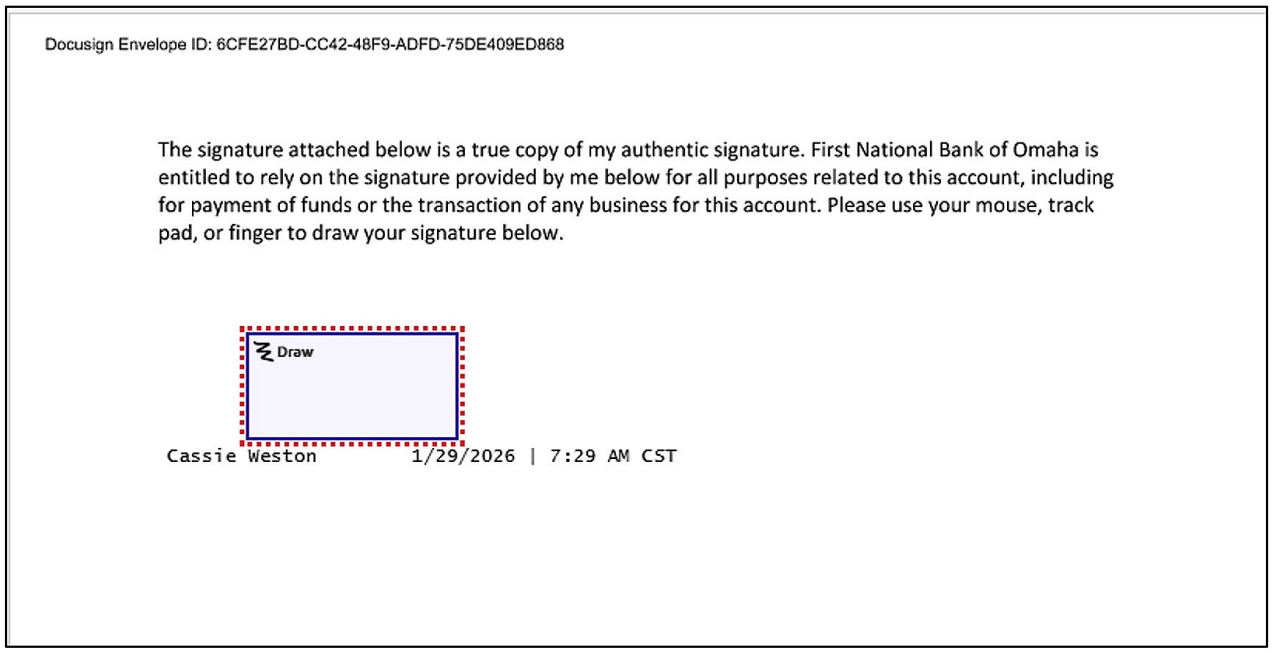


5. Review, **adopt a signature** where indicated, and sign when directed.

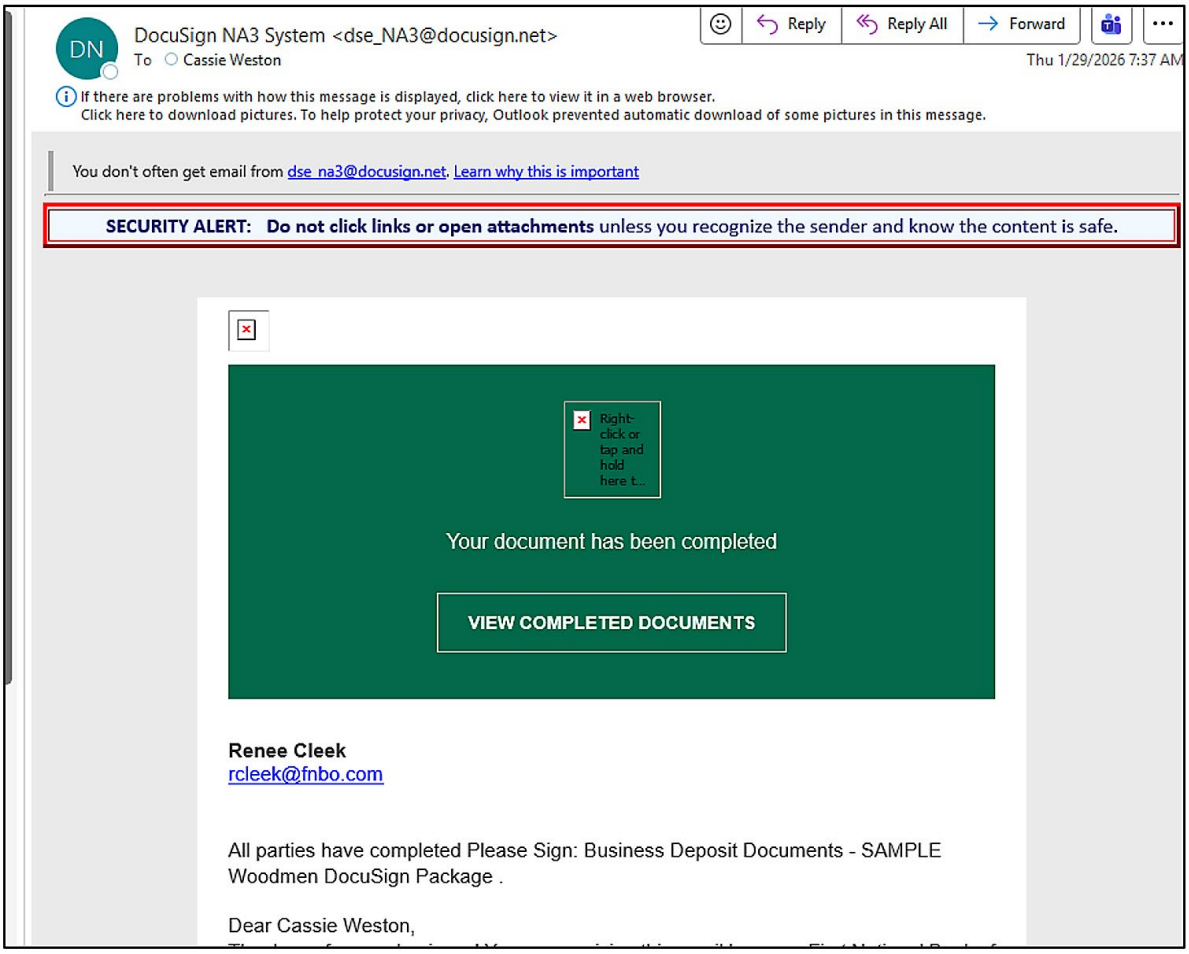


If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

6. At the end of the forms, you will be drawing your signature and selecting finish.



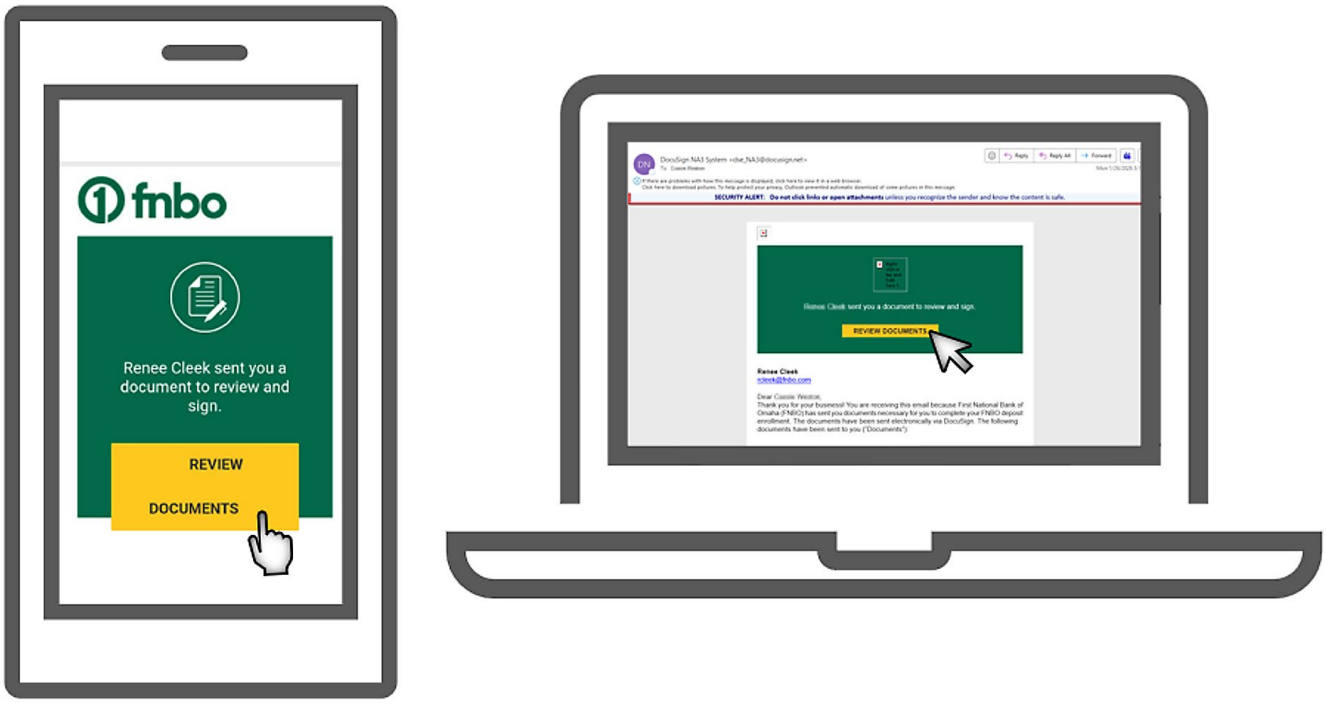
7. Once completed, you will receive an email confirming you have completed all documents.



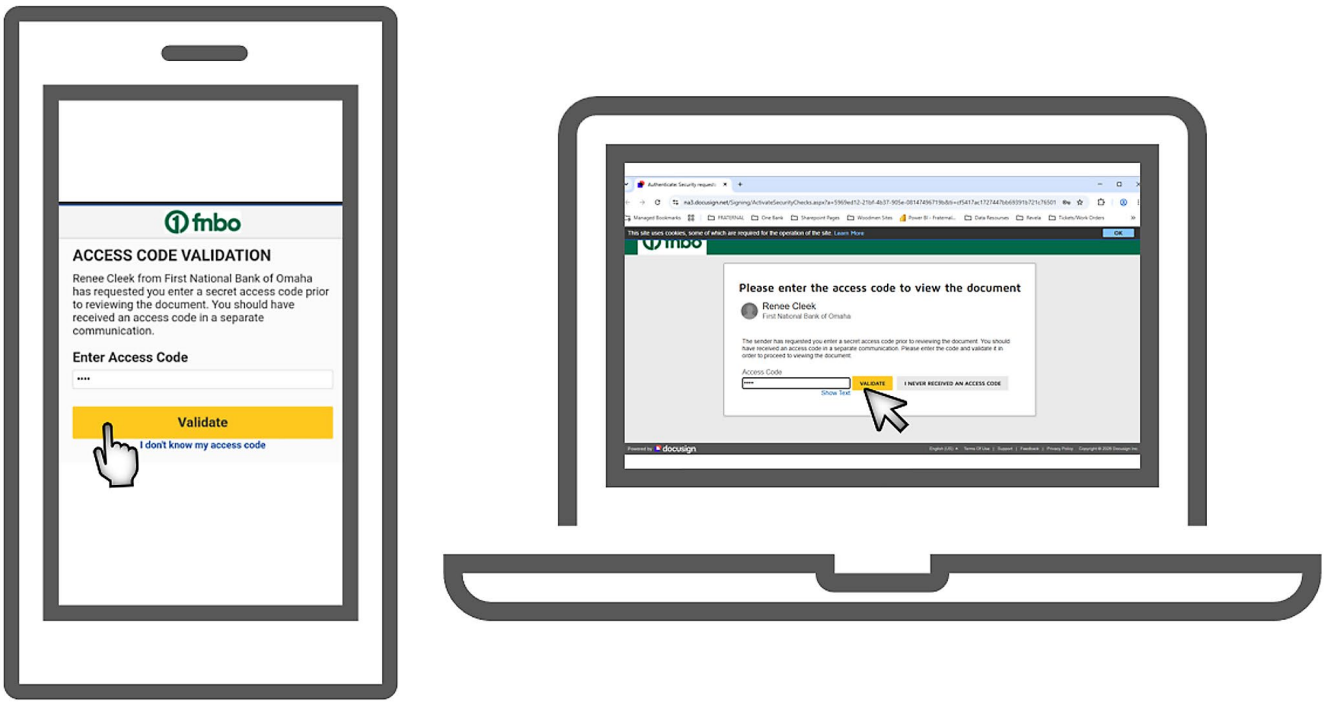
If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

2. DocuSign Reminder Packet

1. To access the DocuSign envelope; click on the yellow section **“Review Documents”**

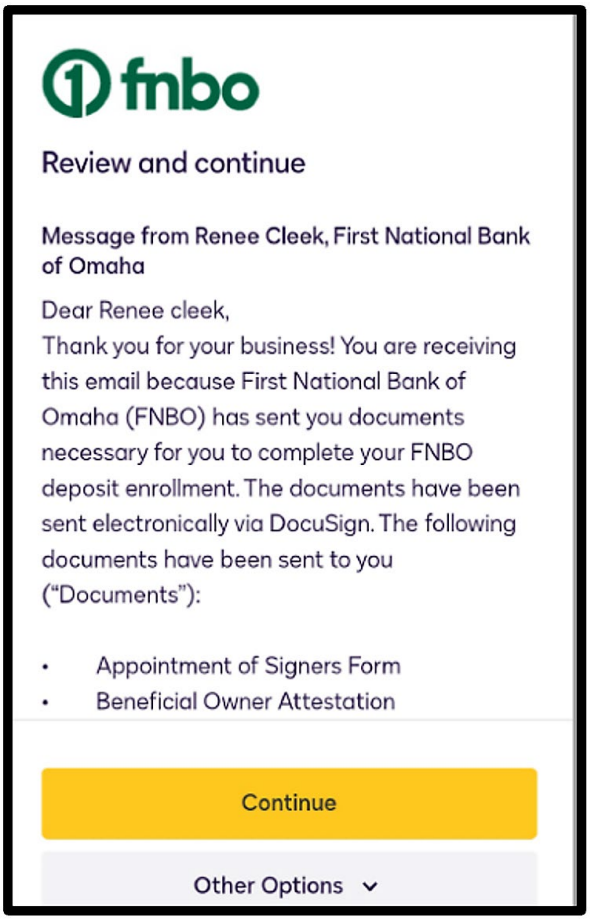


2. You can ONLY access the DocuSign envelope with your email and **last 4-digits of your SSN**.

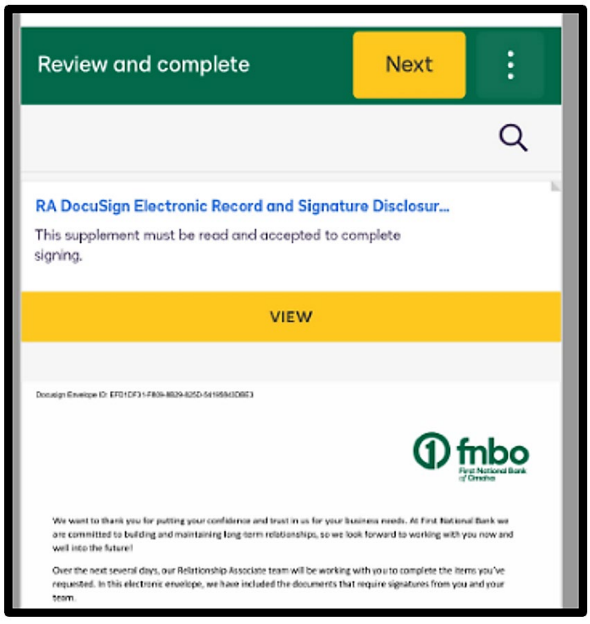


If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

3. Validate and on the next screen click **Continue.**

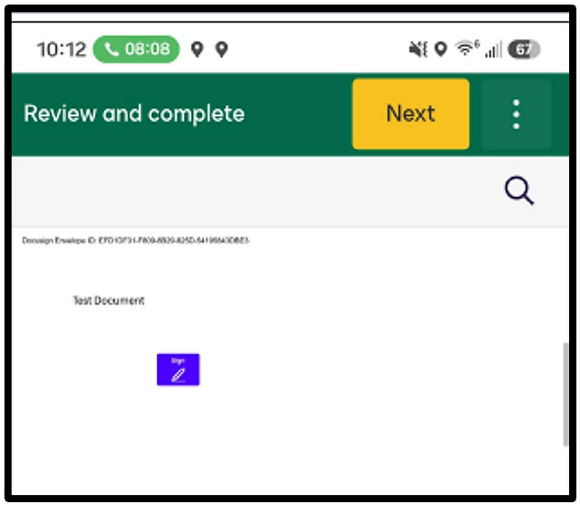


4. Click on **Next.**

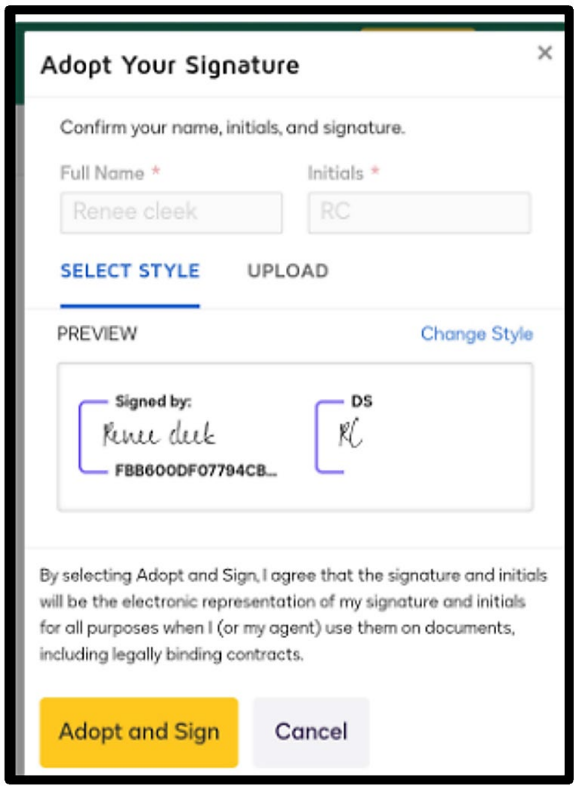


If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

5. Next screen is where you sign. Click on the blue box.



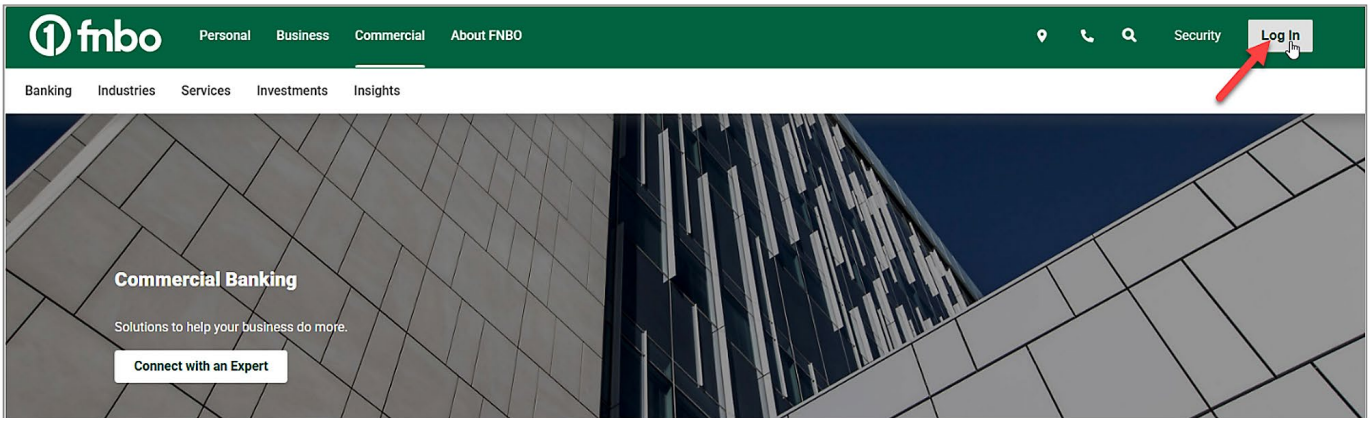
6. Your name will appear as follows / or you may have to type your name & initials.



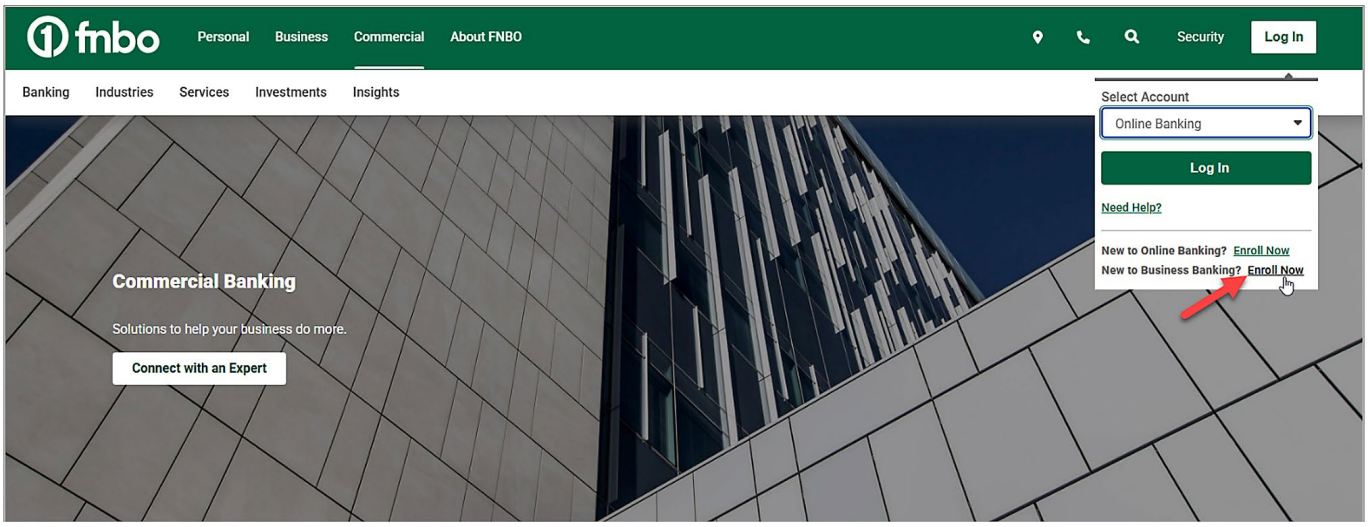
If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

3. Online Banking Setup

1. Go to FNBO.com and select **Log In.**

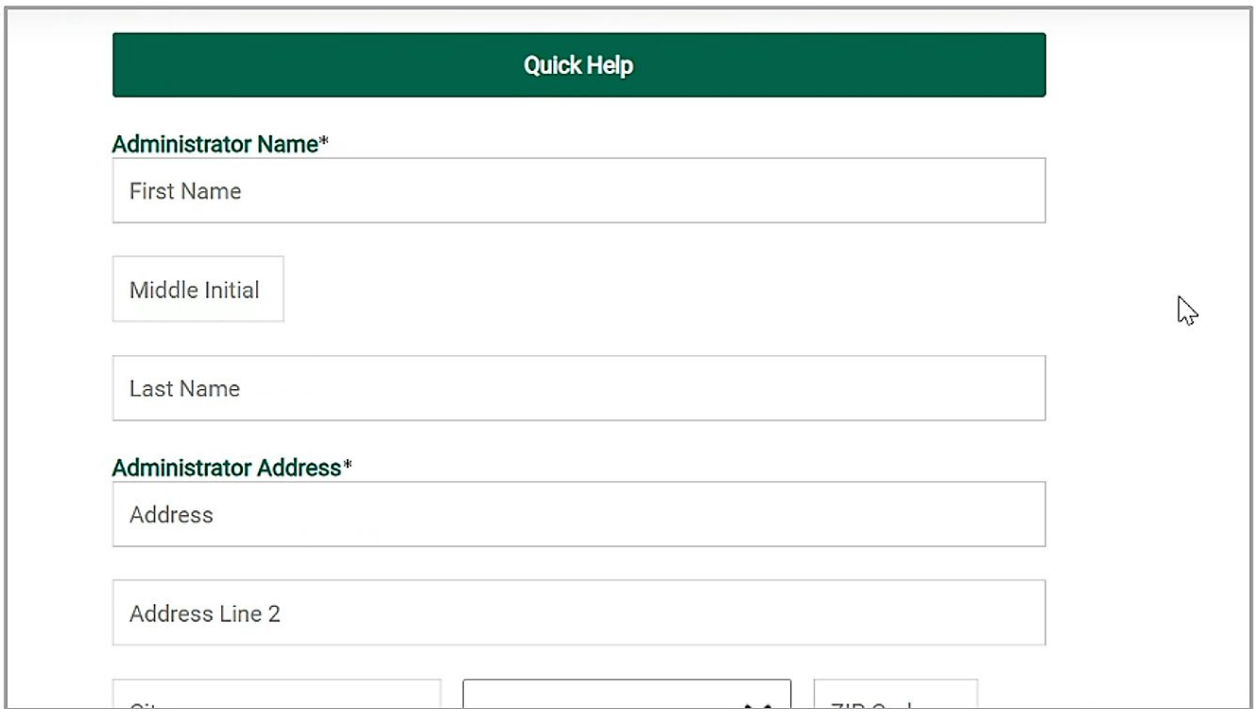


2. Select Enroll Now under **New to Business Banking.**

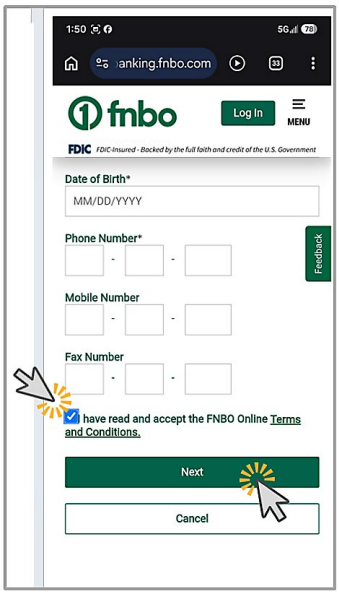


3. In select a product, click **"BANKING"** and follow the screens to enroll and set up your user ID and password.

4. Enter your information as the **Administrator.** As an authorized signer, you are the administrator requesting account access.

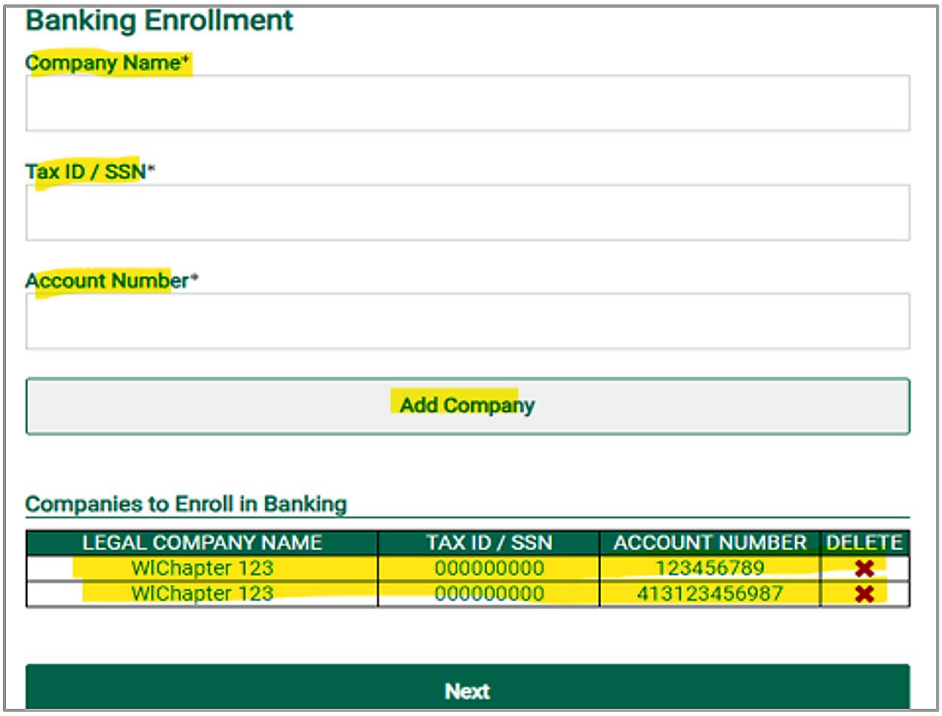


5. If you are enrolling on online banking from your mobile device, complete the following items in Step 4. Otherwise Continue to Step 6.
   - Select the Terms and Conditions link.
   - Review the agreement details.
   - Return to the enrollment page.
   - Wait for the screen to refresh.
   - Select the Terms and Conditions checkbox.
   - Select Next to continue.



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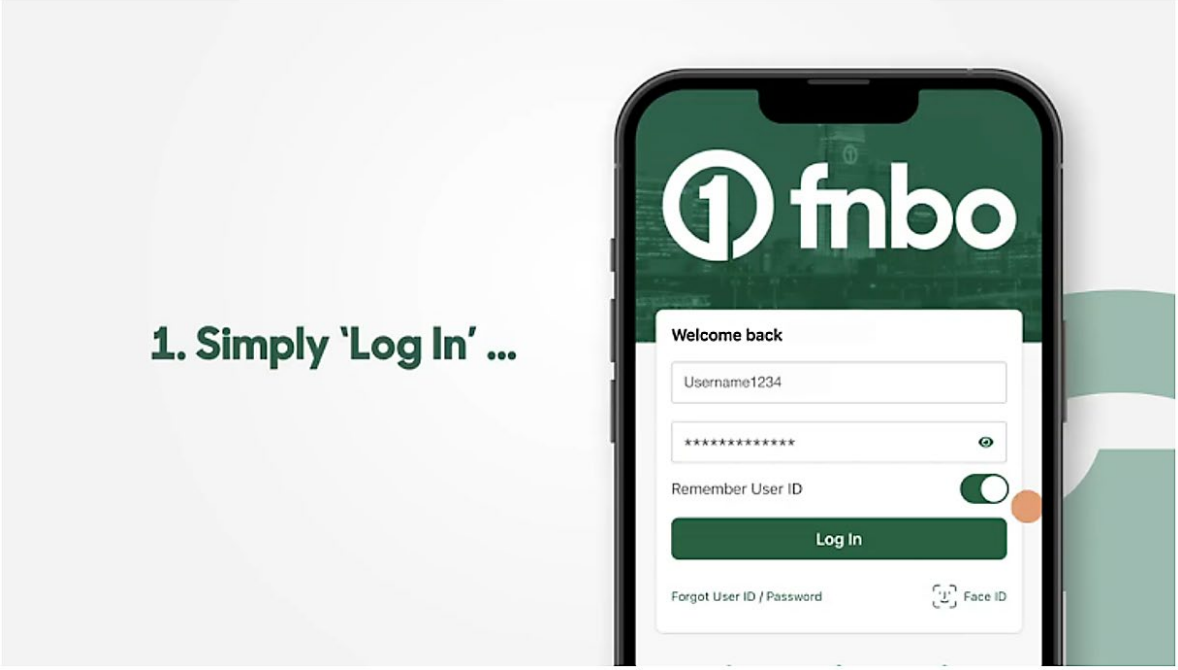
6. Add both checking and savings accounts by completing the fields below.
   - The **Company Name** is the name of the chapter account.
     - Example: WLChapter 123456
   - The **Tax ID** you will need to enter is the ID of the chapter. (No dashes)
     - Example: 23456789
   - The **Account Numbers** are found on your DocuSign paperwork.
     - o Example for savings: 413xxxxxxx
     - o Example for checking: 78xxxxxxx



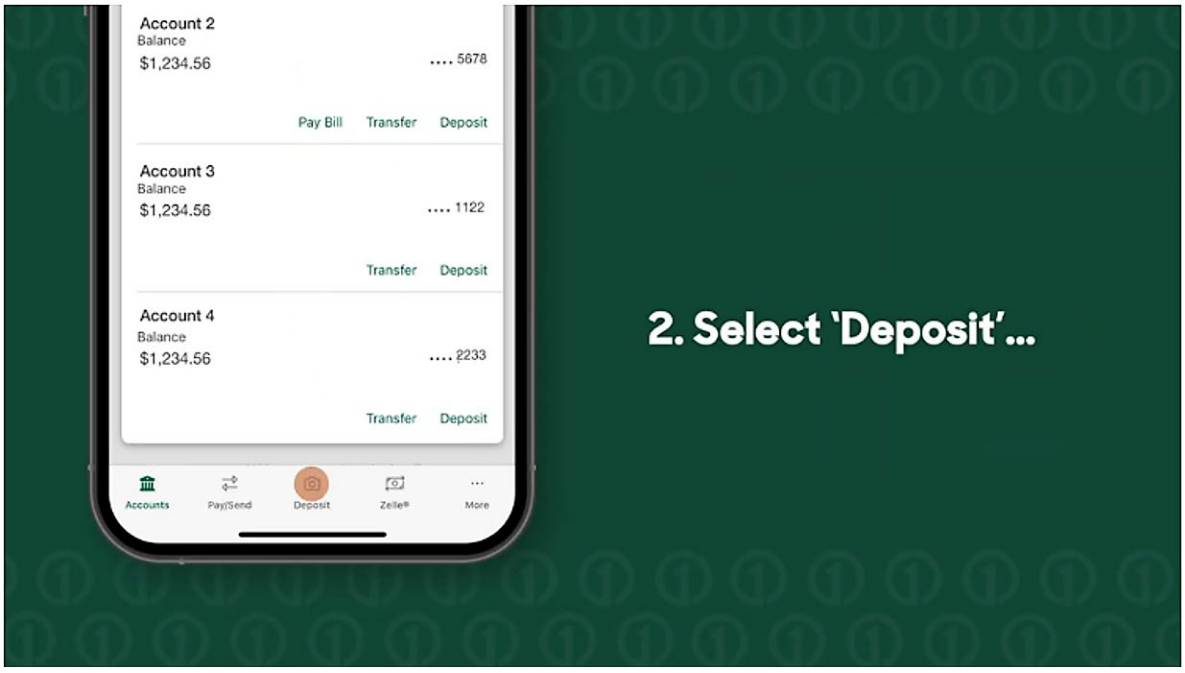
7. Select **Add Company** for each account.
8. Confirm both accounts appear before selecting Next.
9. Create your User ID and Password.
10. Allow 24–48 business hours for online banking access to become available.

4. Mobile Check Deposit

1. **Log in** to the FNBO Mobile App.

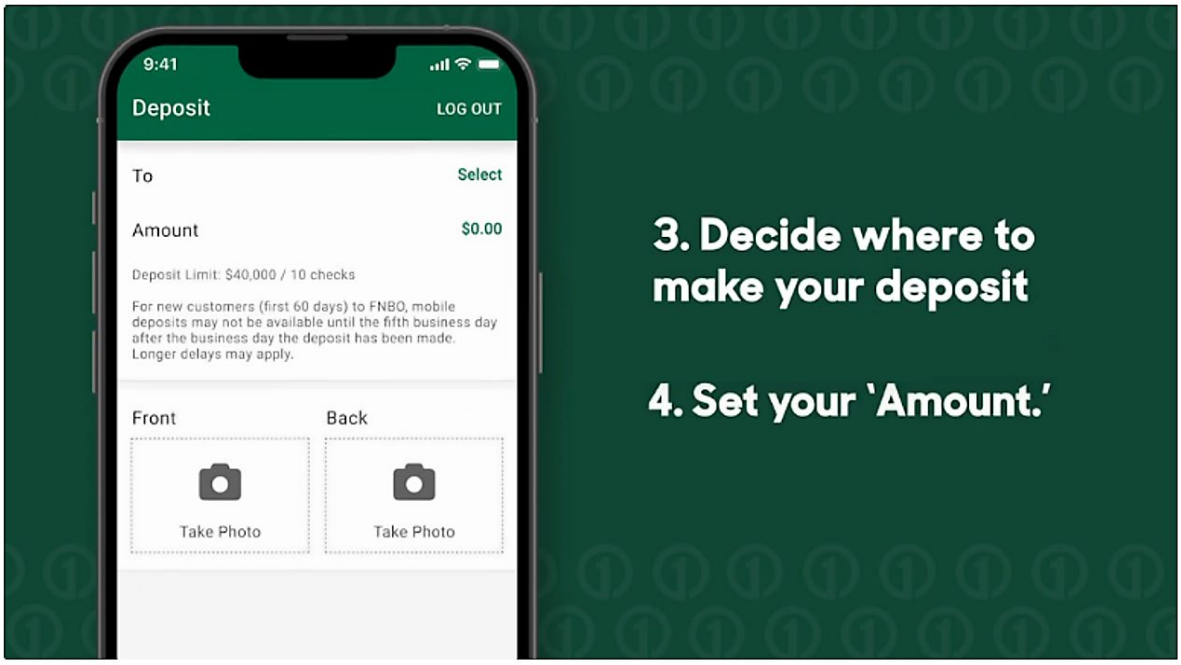


2. Select **Deposit** from the main menu.



If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

3. Choose the account **To** receive the deposit and enter the check **Amount** exactly as written.



4. Capture clear images of the front and back of the check. See Below:

Capture Images:

Place your check on a **dark, flat surface** in a well-lit area. Follow the app guide to properly capture a clear image of the front and back of the check. It is important to properly capture the MICR line (the numbers at the bottom of the check) for a successful deposit. Remember to endorse (sign) the back and write **"For Mobile Deposit Only"** to avoid the deposit being rejected.

How To Capture The Images:

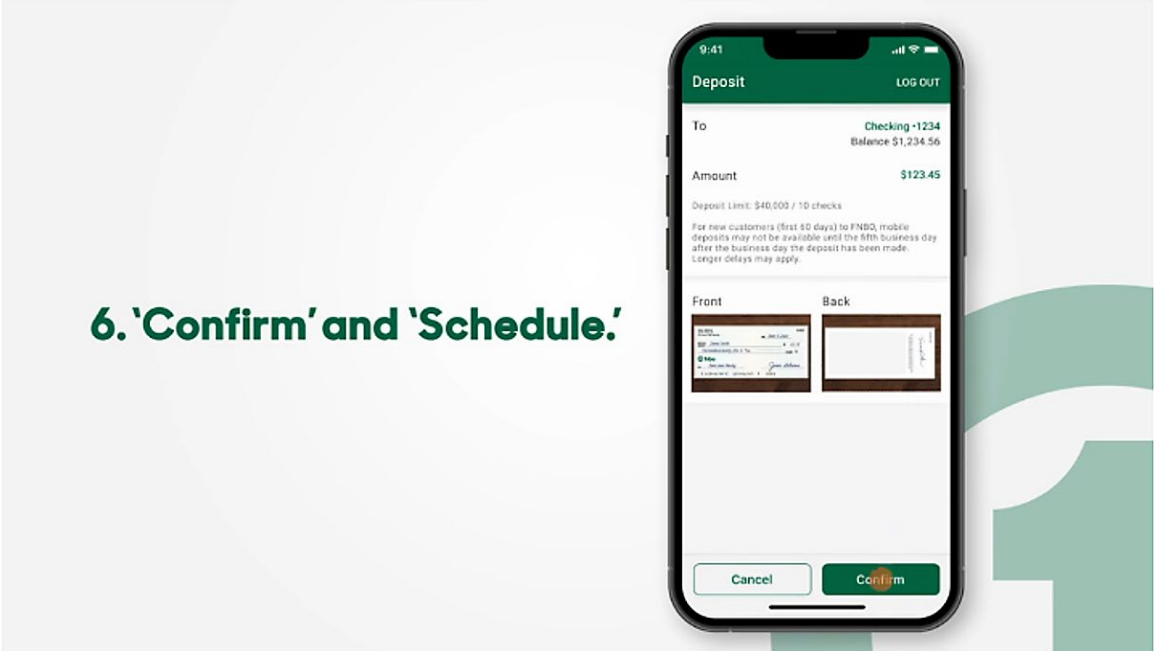
Auto-Capture: The FNBO (First National Bank of Omaha) mobile app includes an auto-capture feature within Mobile Deposit. This feature automatically takes the photo when the check is properly aligned, in focus, and the device is held steady. Depending on the version of the app, auto-capture may appear in one of the following ways:

- **Green outline box** – The photo is captured automatically once all corners of the check are within the box and the image is clear and in focus.
- **Red alignment line** at the bottom of the screen – The photo is captured automatically when the top corners of the check and the numbers along the bottom of the check are properly aligned within the frame.



If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

5. Review the deposit details and select **Confirm** and Schedule.

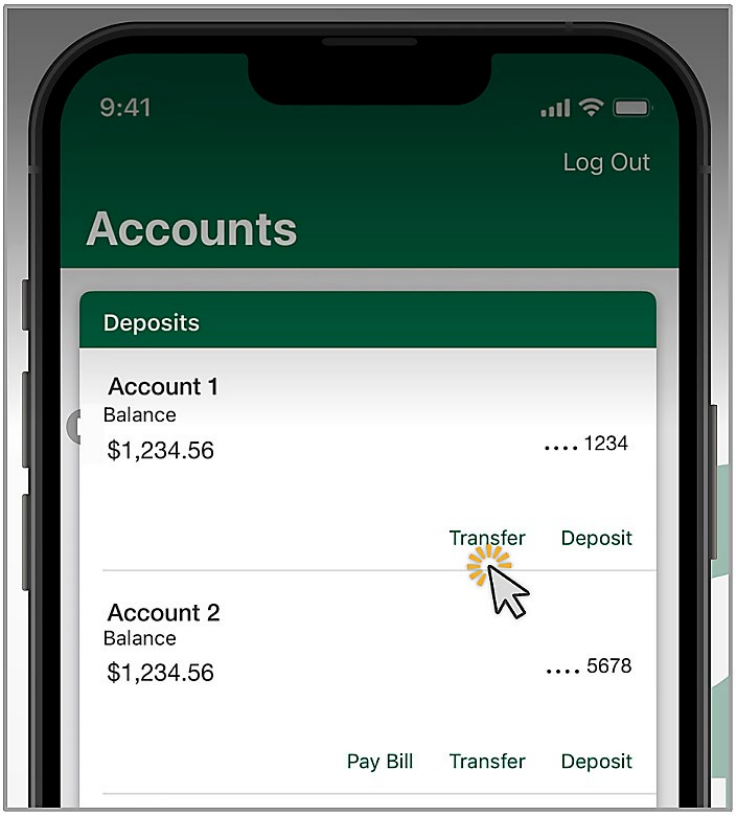


6. Retain the original check for 14 business days after the deposit posts.

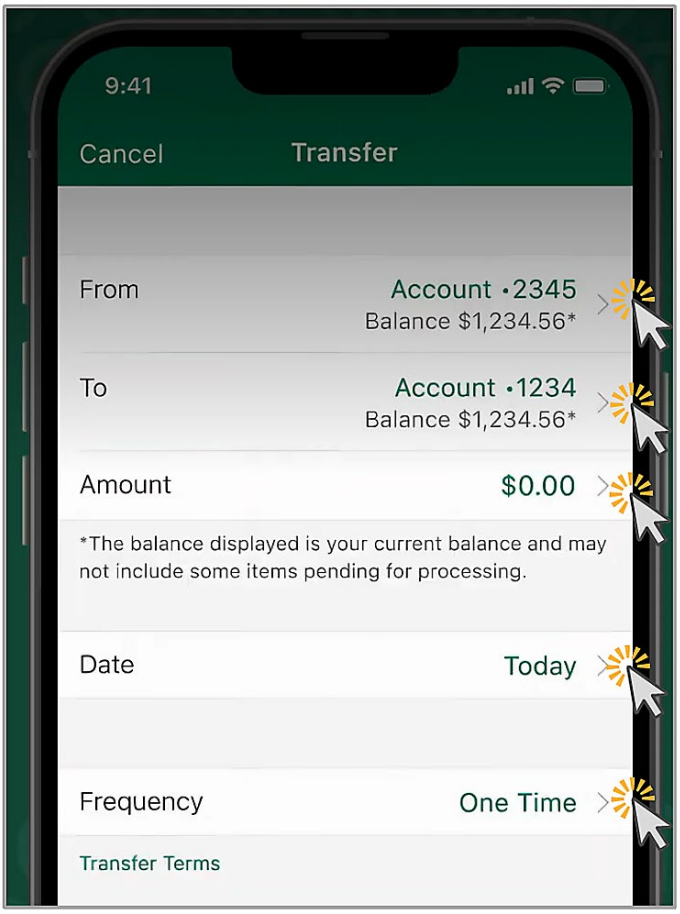
If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

5. Transfer Funds Between FNBO Accounts

1. Log in to the FNBO Mobile App.
2. Select Transfer.

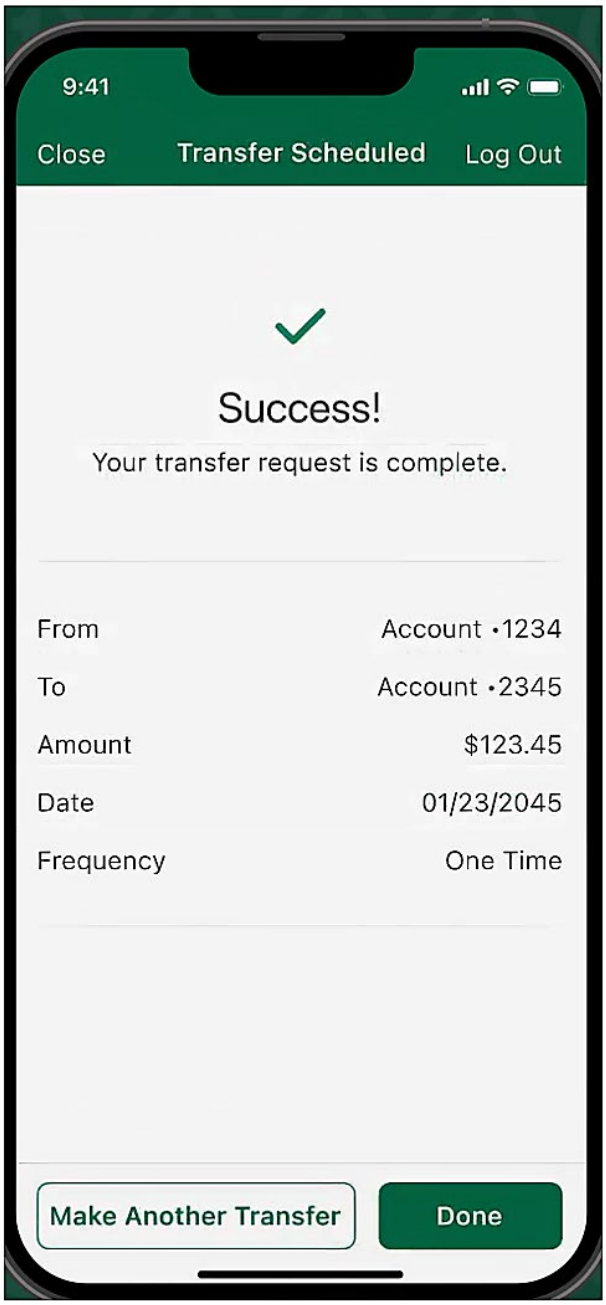


3. Choose the account from which to transfer funds.
4. Choose the account to transfer funds **to.**
5. Enter the transfer **amount.**
6. Select the transfer **date** and **frequency.**



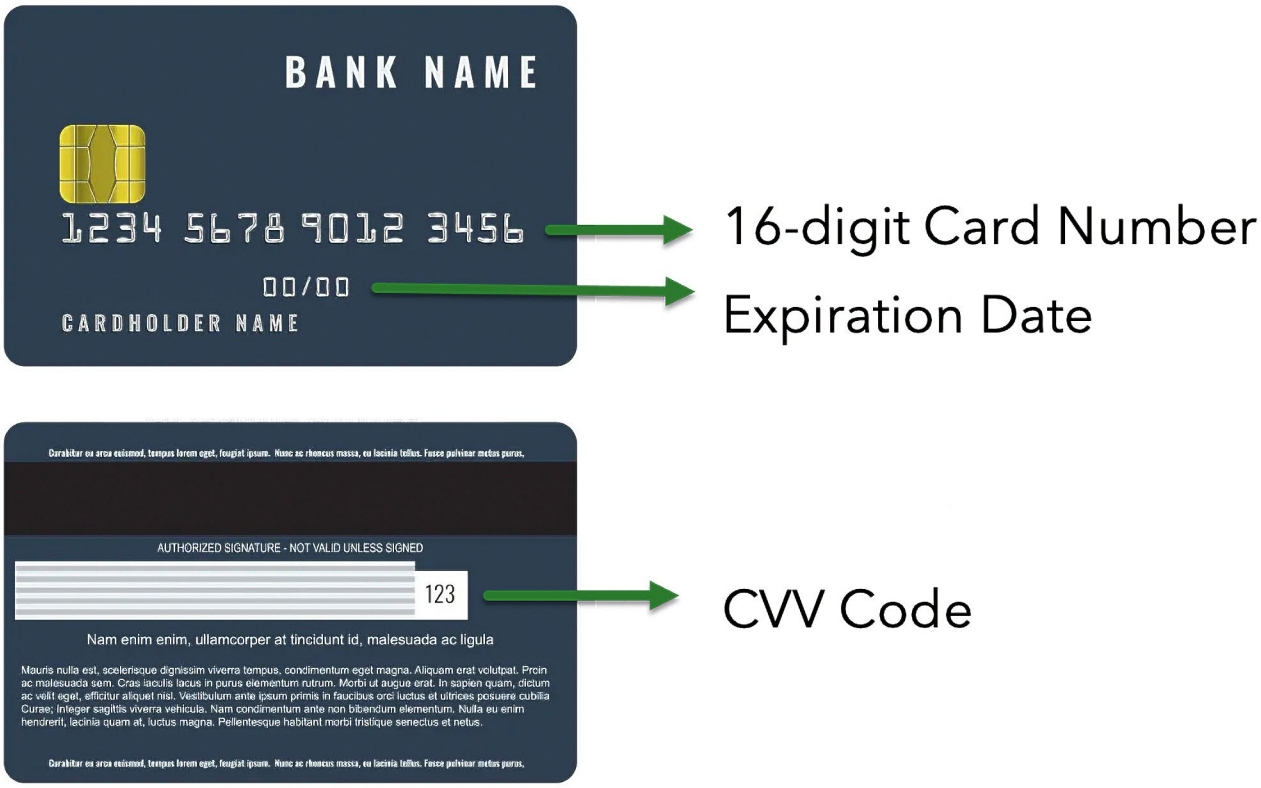
If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

7. Review the details and select **Confirm.**



6. Debit Card Activation and Setting a Pin

1. For card activation, please call (888) 286-9550.
2. When prompted, the customer will need the following:
   a. Card Number — Enter the full card number.
   b. Password — Enter the last four digits of the chapters EIN/ Tax ID number.
3. CVV Code — Enter the CVV code located on the back of the card.



Once these are entered successfully, the card will be activated and available for immediate use. The customer will then be automatically prompted to Select-A-PIN within the same call — no need to hang up and dial a separate number.

If you did not set a PIN during your initial activation call, please call (877) 267 3222 and follow the activation steps outlined above to set up your PIN.

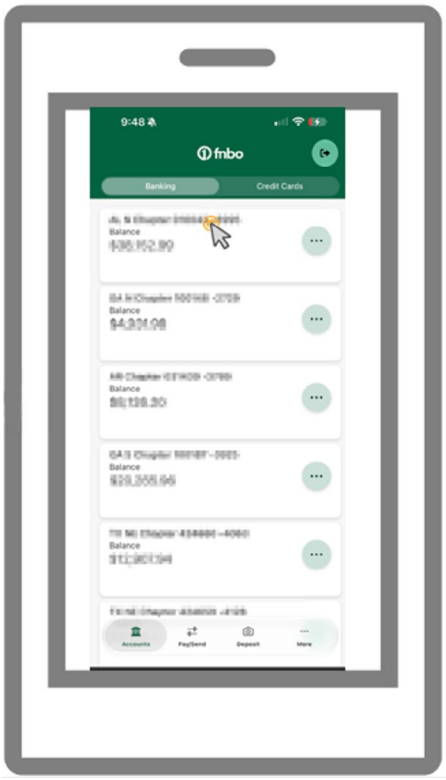
If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

7. View and Access FNBO Monthly Bank Statements

1. Log into your FNBO account.
2. On your desktop computer, click **“Accounts”**.
3. Click **“Statement”**.

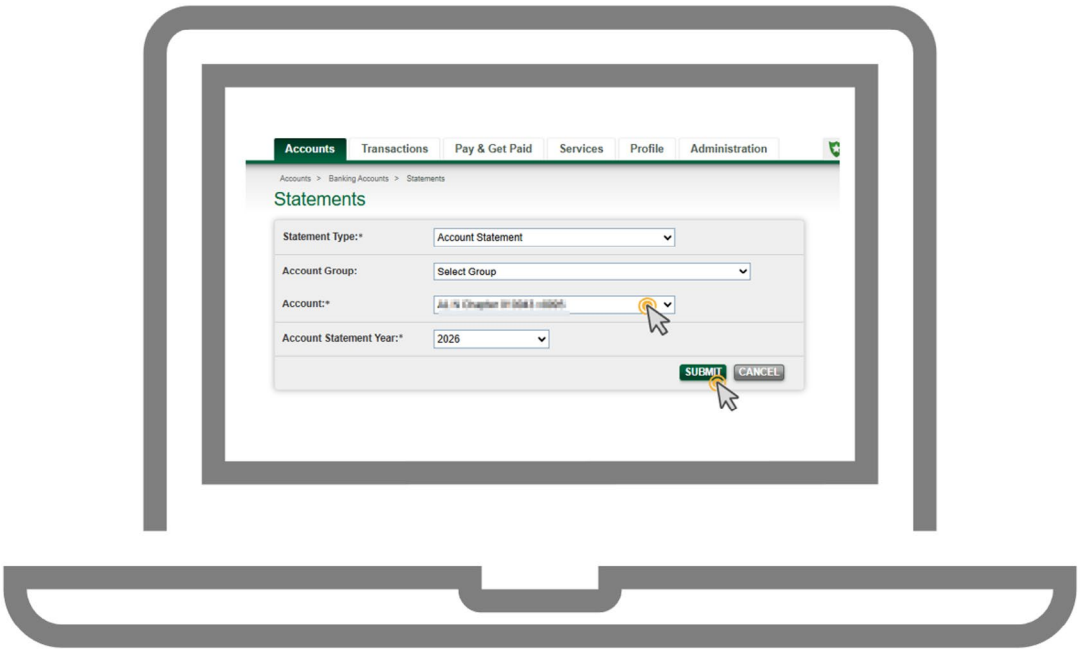


On a mobile device, select the account you would like to view.

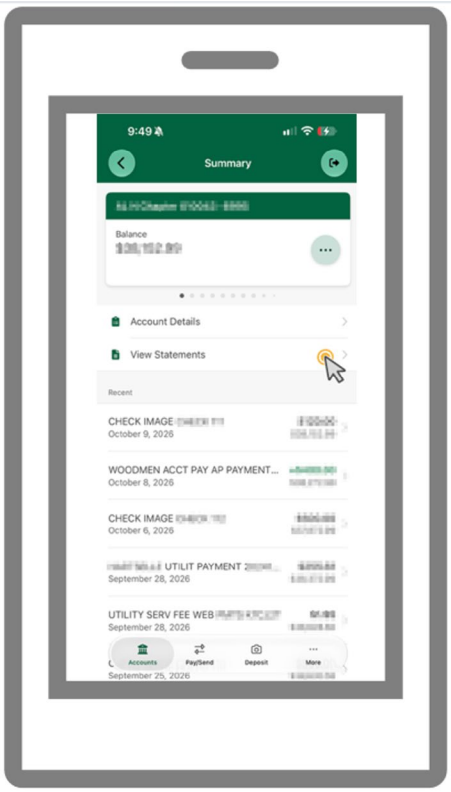


If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

4. Click on the Account you would like to see they statement for, then click **“Submit”**.

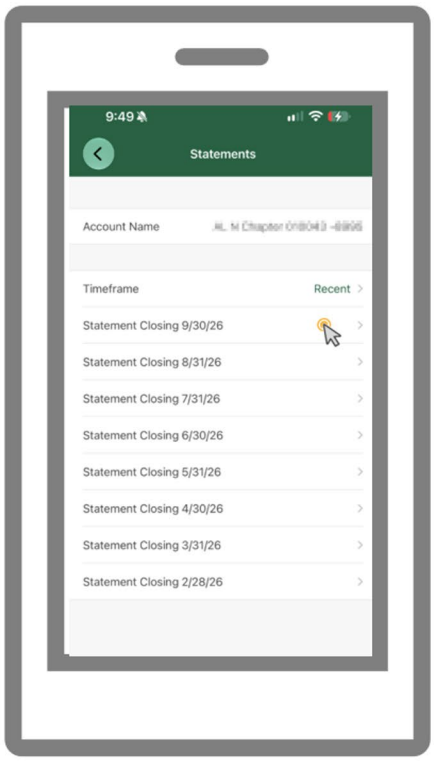


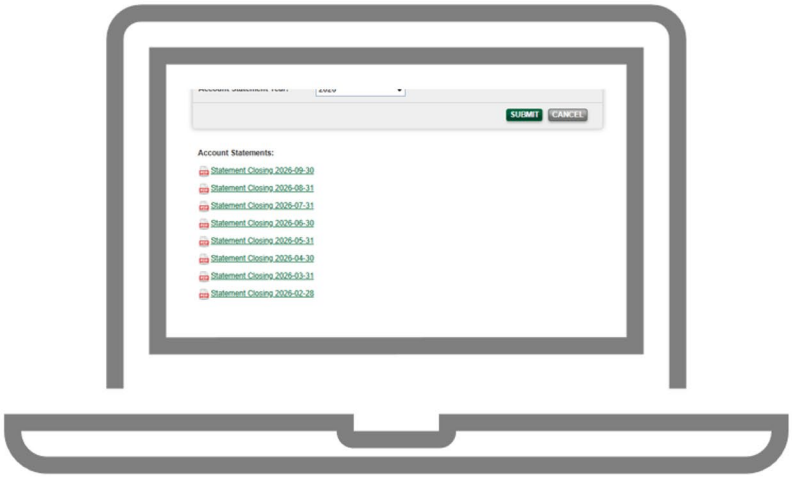
On a mobile device click **“View Statements”**.



If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

5. Your monthly statements will appear.





6. Once you select a statement, you will be able to view, download, email, or print the monthly statement.



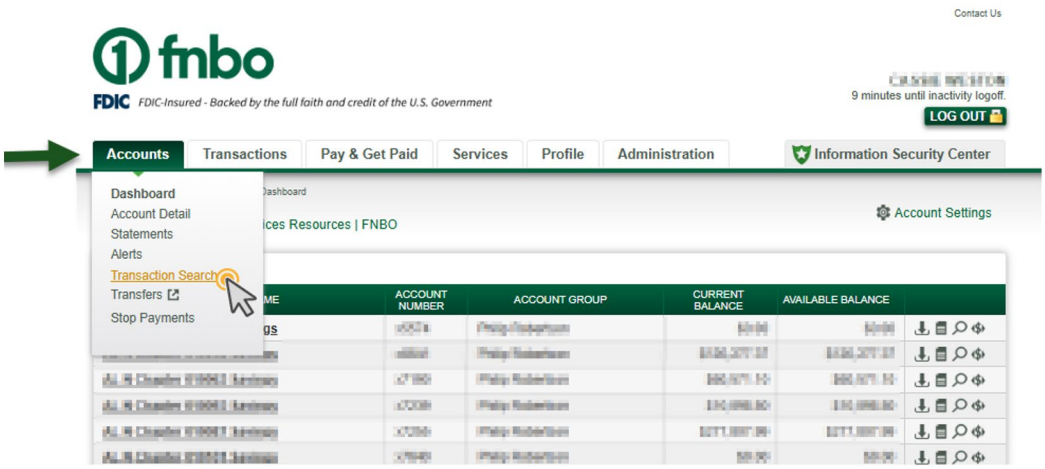


If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

8. View and Access FNBO Quarterly Transactions

Quarterly Transaction history is not a feature available on a mobile device. You will need a computer to complete the following instructions.

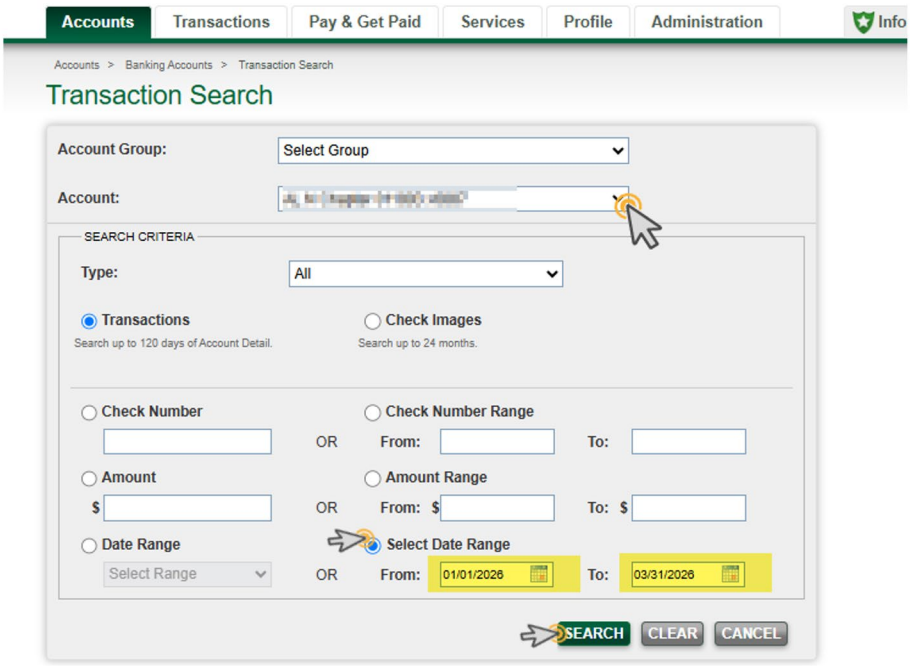
1. Log into your FNBO account
2. Click **"Accounts"**
3. Click **"Transaction Search"**



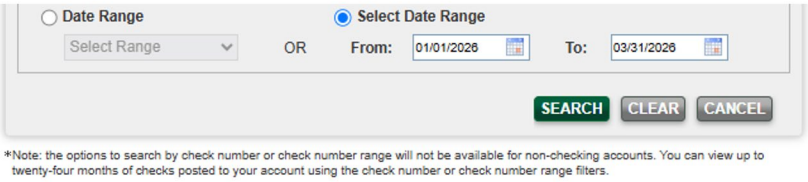
4. Click the dropdown and select which account you would like to view.
5. In the search criteria, Click the circle selecting **"Select Date Range"**.
   a. For a search for Q1 transaction From: 1/1 To: 3/31
   b. For a search for Q2 transaction From: 4/1 To: 6/30
   c. For a search of Q3 transaction From: 7/1 To: 9/30
   d. For a search for Q4 transaction From: 10/1 To: 12/31

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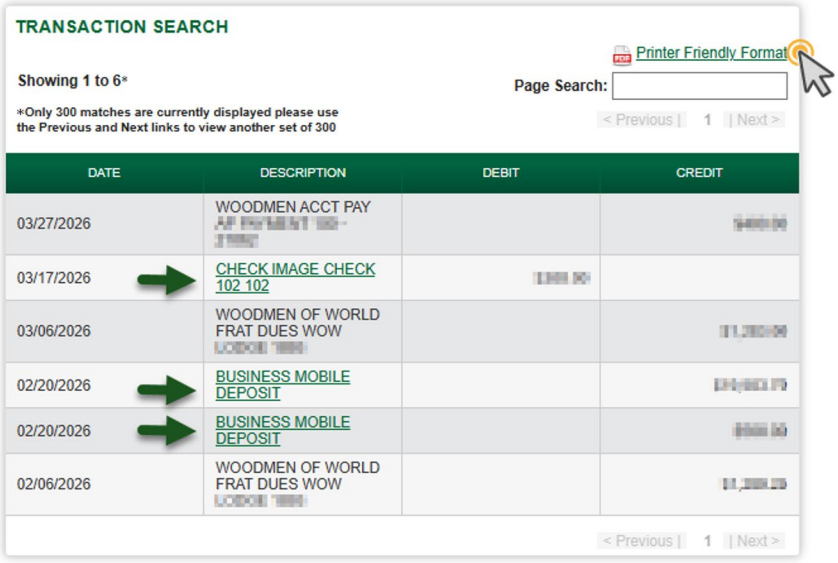
6. Click **“Search”**



7. The **green** description fields are ***clickable*** links where you can view checks or physical deposits. You can review the transactions on this screen, or you can print the transaction statement by clicking **“Printer Friendly Format”**.

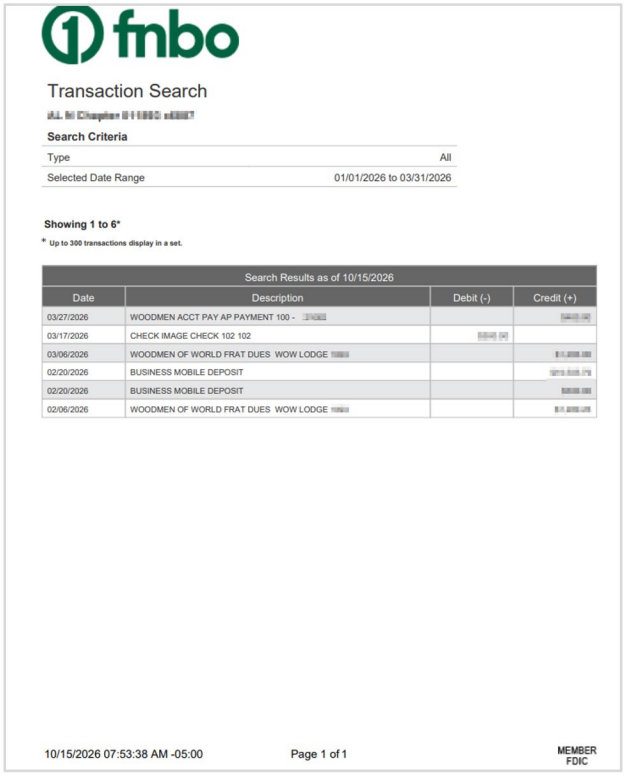


*Note: the options to search by check number or check number range will not be available for non-checking accounts. You can view up to twenty-four months of checks posted to your account using the check number or check number range filters.



If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.

This is how your transaction statement will appear where you can view, download, and/or print.



fnbo

Transaction Search

[redacted]

Search Criteria

Type	All
Selected Date Range	01/01/2026 to 03/31/2026

Showing 1 to 6*

* Up to 300 transactions display in a set.

Search Results as of 10/15/2026			
Date	Description	Debit (-)	Credit (+)
03/27/2026	WOODMEN ACCT PAY AP PAYMENT 100 - [redacted]		[redacted]
03/17/2026	CHECK IMAGE CHECK 102 102	[redacted]	
03/06/2026	WOODMEN OF WORLD FRAT DUES WOW LODGE [redacted]		[redacted]
02/20/2026	BUSINESS MOBILE DEPOSIT		[redacted]
02/20/2026	BUSINESS MOBILE DEPOSIT		[redacted]
02/06/2026	WOODMEN OF WORLD FRAT DUES WOW LODGE [redacted]		[redacted]

10/15/2026 07:53:38 AM -05:00 Page 1 of 1 MEMBER FDIC

If you have any questions or need further assistance, please contact your Community Outreach Advisor or the appropriate support line.