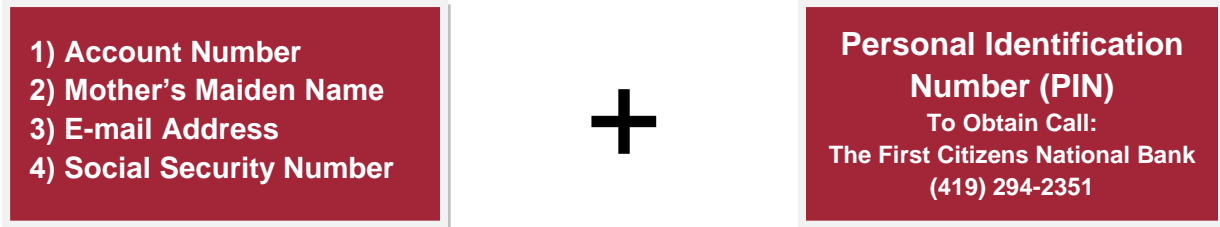


ONLINE BANKING FIRST TIME USER

To Begin The Registration:

You will need five pieces of information plus a Personal Identification Number (PIN) To obtain your PIN or other information call The First Citizens National Bank at (419) 294-2351 during normal business [Hours](#).



If necessary, write down the information given to you to be used for future reference. After obtaining all information click the 'Enroll Now' link on our website.

Note: Access the Internet from the computer you would normally use to access The First Citizens National Bank Online Banking. This will likely be your home desktop system. See section below on registering other computers.

Log-in After the Initial Registration

Select the "Personal" from the Home Page - www.firstcitizensnational.com.

Enter your User Name and Password then click the submit button.

Registering Other Computers

The new First Citizens National Bank Online Banking system can recognize the computer you are using and will not readily allow you to use a computer you have not registered. When you attempt to sign in from a non-registered computer, you will be asked to answer additional security questions entered from the first time registration. If you successfully answer the challenge questions, you will have another chance to register the computer. You should not register the computer if the computer has public access. You can have multiple computers registered for use at any one time, and you may temporarily use a public, non-registered computer.

Other Notes:

1. If you do not use your First Citizens National Bank Online Banking account for a period exceeding 90 days, the Online Banking access will be disabled. You will have to reregister using the First Time User link. If you no longer have your PIN, call the Bank at (419) 294-2351 or toll free at 1-888-378-1860.
2. If you enter your password or answers to questions incorrectly, you will be given a limited number of chances to retry after which you must call the Bank to be reset.
3. If you forget your password, click on the forgotten password link. A temporary password will be e-mailed to the e-mail address on file.