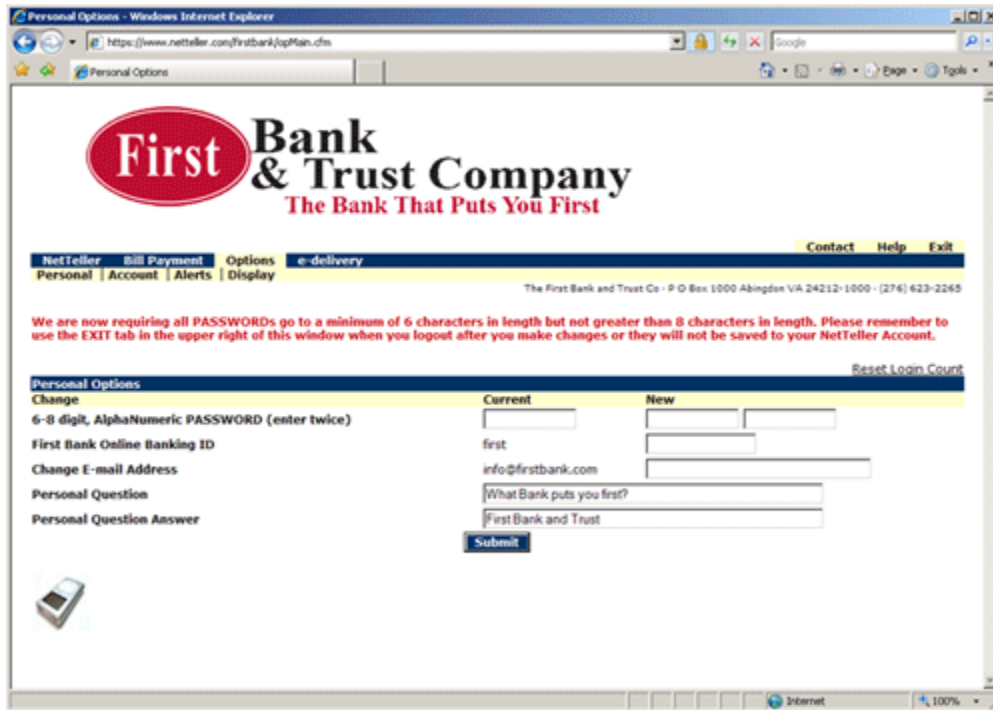
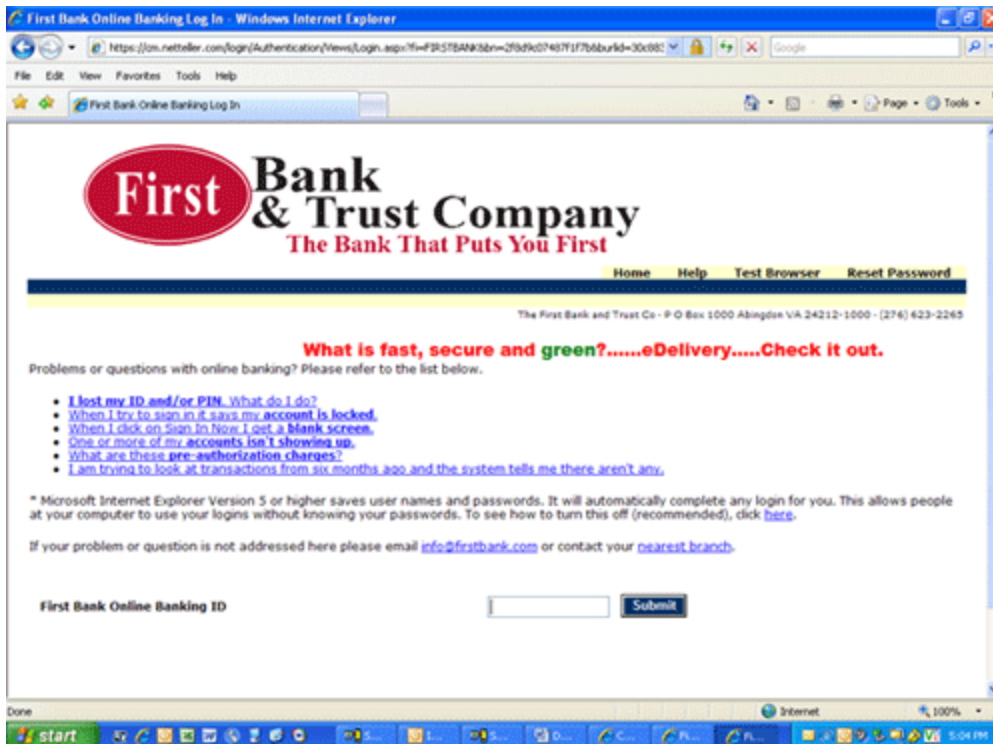


Login to First Bank & Trust Company Online Banking as usual. Choose the 'Options' tab. Enter a personal question and the answer. Answers are case sensitive, so take note of it. Be sure to click 'Submit' to save the changes.



Once you have setup your personal question and answer you will be able reset your password if you are locked out of Online Banking or forgotten your password. Just click on the 'Reset Password' tab at the top of the page.



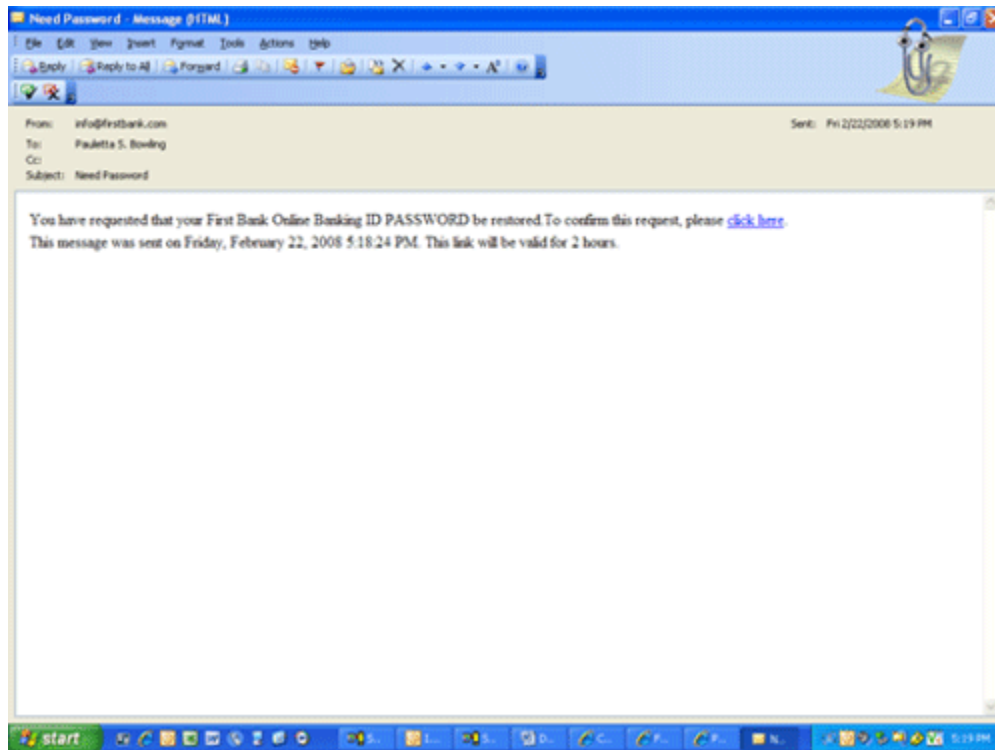
Clicking on the 'Reset Password' tab will display a screen in which you must provide your Online Banking ID, Email Address, and Email Subject line.

The screenshot shows a web browser window titled "PASSWORD Self Reset - Windows Internet Explorer". The address bar contains the URL "https://www.neteller.com/firstbank/pwdSelfResetMain.cfm". The page features the First Bank & Trust Company logo and the tagline "The Bank That Puts You First". Navigation links for "Home", "Help", and "Test Browser" are visible. Below the logo, the text "The First Bank and Trust Co - P O Box 1000 Abingdon VA 24212-1000 - (276) 623-2245" is displayed. A blue header bar contains the instruction "Please provide the following information:". Below this, there are three input fields: "First Bank Online Banking ID:", "E-mail Address On File:", and "E-mail Subject:". A blue link labeled "what's this?" is positioned to the right of the "E-mail Subject:" field. At the bottom of the form area, there are "Submit" and "Cancel" buttons.

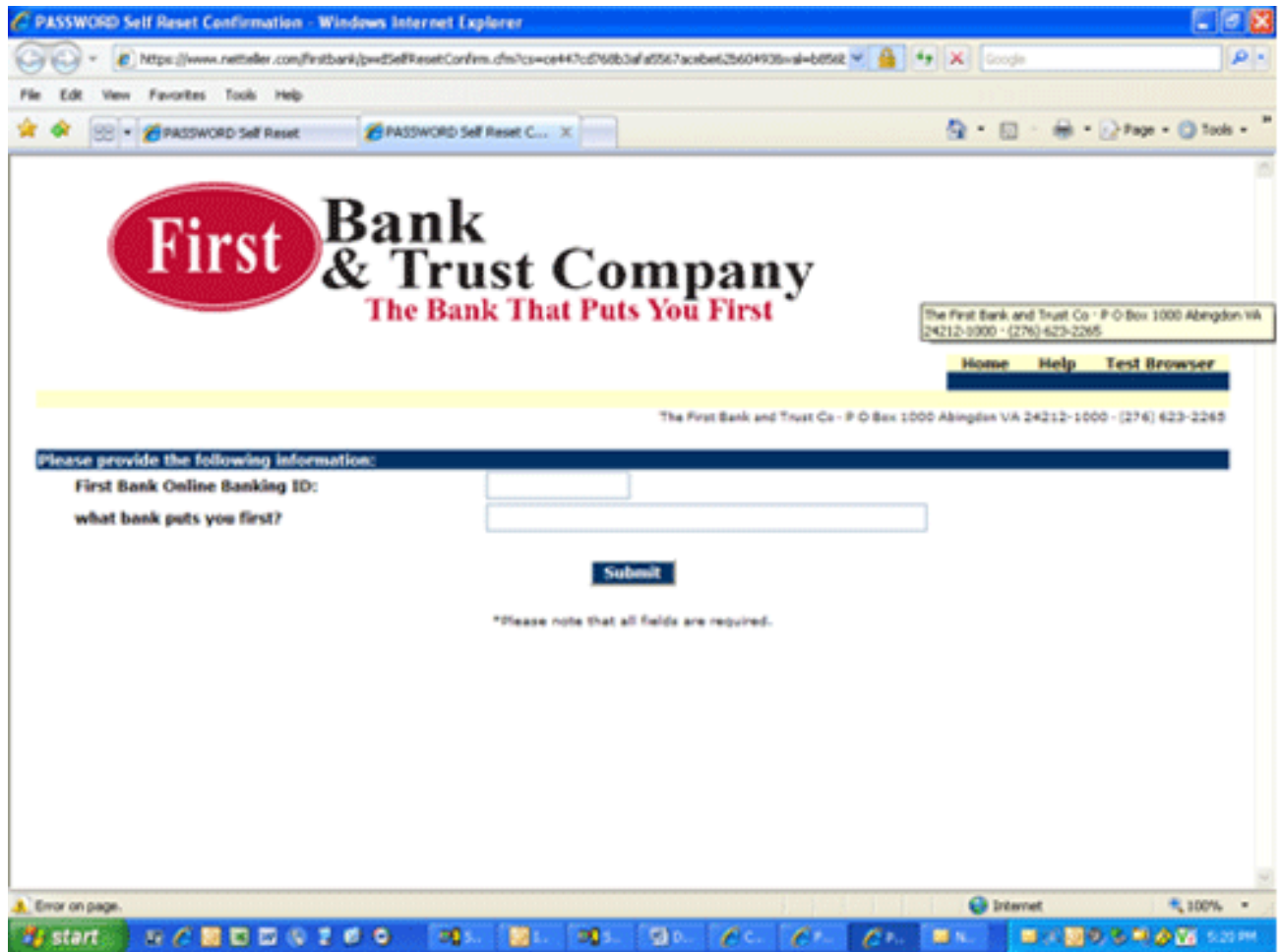
You will then receive this message.

The screenshot shows the same web browser window as the previous image, but the content has changed. The logo and navigation links remain at the top. Below the logo, the text "The First Bank and Trust Co - P O Box 1000 Abingdon VA 24212-1000 - (276) 623-2245" is displayed. A blue header bar contains the text "System Message". Below this, the message reads: "Thank you. You will receive an e-mail shortly with instructions on how to reset your PASSWORD."

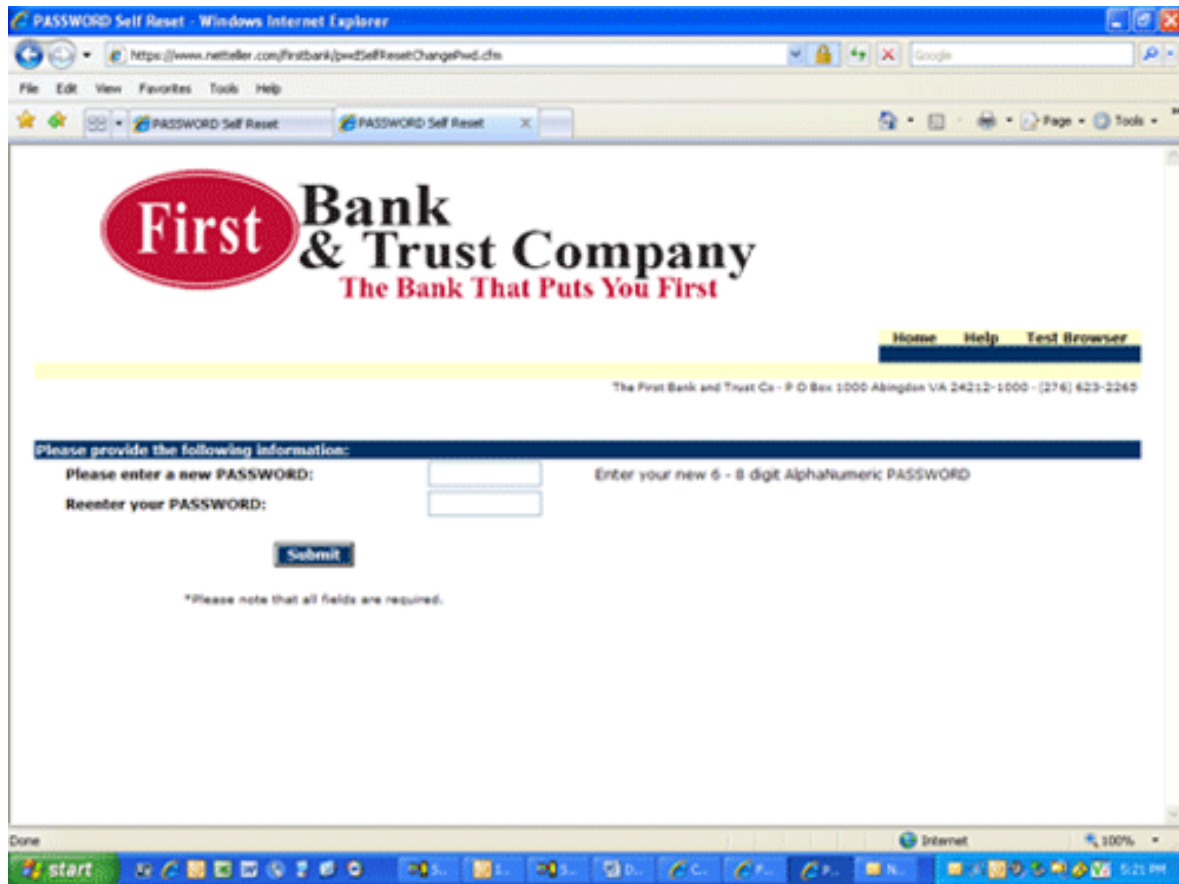
An email will be sent within minutes to your email address. This email provides a link to the Reset Password option. Click on the link inside the email.



You will be required to enter you Online Banking ID and the answer (case sensitive) to your personal question. Click the 'Submit' button.



Enter your new password and verify by reentering the new password. Click the 'Submit' button.



You will receive a message your password has been updated. Click on the 'Go to Login Page' button and the Online Banking login page will be displayed. Login using your new password.



If you have a general question about First Bank & Trust Company you can email us at [info@firstbank.com](mailto:info@firstbank.com).

If you have specific questions regarding your account, please contact your branch directly. You can find the branch email addresses and telephone numbers by choosing your branch from the above selections.