

Step-by-Step Instructions to Login and Setup Online Banking with Bill Pay. Go to flatwater.bank and login to online banking.

- For security purposes, your username was included in the conversion guide (page 18). If you do not have it handy, call the bank at 308-935-1700.
- Your password will be "Flatwater+last four digits of the SSN of the person addressed in this letter+!" (i.e. John Smith with a SSN ending in 3456 would be: Flatwater3456!
- Once logged in you will need to follow the steps detailed below: First, you will need to setup multi-factor authentication (MFA) on your account. MFA is a security enhancement that verifies your identity using two pieces of verification - something you know (security questions) and something you have (a land line or cell phone) when logging into your account. Anytime you login from a device we do not recognize, we will use MFA to verify you are authorized to login.

SECURITY QUESTIONS

QUESTION 1

IN WHAT CITY DID YOU MEET YOUR SPOUSE/SIGNIFICANT OTHER?

REQUIRED

[Change question >](#)

QUESTION 2


[Click to choose question >](#)

QUESTION 3

[Click to choose question >](#)

Set-up a device

AUTHENTICATION SETUP



Passwords are becoming increasingly easy to compromise. They can often be stolen, guessed, and hacked. Our new enhanced authentication improves the security of your online accounts by using your phone to verify your identity. This prevents anyone but you from accessing your accounts, even if they know your password.

You'll enter your username as usual, then use your mobile device to verify that it's you before entering your password.

[LET'S GET STARTED >](#)

DEVICE SETUP

COUNTRY →


United States


PHONE NUMBER REQUIRED


NICKNAME REQUIRED


YOUR DEVICE'S NICKNAME IS HOW IT WILL BE REFERENCED WHEN SIGNING IN LATER OR EDITING DEVICE SETTINGS.

SELECT YOUR DEVICE









CAN YOUR DEVICE RECEIVE A TEXT MESSAGE? ✔

[USE OTHER MOBILE DEVICE OR LANDLINE](#)

[VERIFY DEVICE >](#)

VERIFY DEVICE

PHONE NUMBER +1 XXX-XXX-XXXX

NICKNAME enter nickname

TEXT MESSAGE ON Yes

DEVICE SELECTED iOS

ENTER THE VERIFICATION CODE THAT YOU RECEIVED BELOW: REQUIRED

DIDN'T GET A MESSAGE? [RESEND VERIFICATION CODE](#)

ENTER THE WRONG PHONE NUMBER? [START THE PROCESS OVER](#)

[VERIFY DEVICE >](#)

Choose to use DUO or Skip

INSTALL DUO MOBILE

Duo Mobile is an application that runs on your phone and helps you authenticate. Without it you'll still be able to log in using a phone call or text message, but we strongly recommend that you use Duo Mobile to authenticate quickly and easily.

WHY USE DUO MOBILE?

- It's fast & easy – one click Approval/Denial
- Works in any country
- Doesn't require cell service

INSTALL THE APP

Select "User Duo Mobile" and receive two text messages:

1. THE FIRST MESSAGE WILL CONTAIN A LINK TO INSTALL THE DUO MOBILE APP. PLEASE CLICK THE LINK TO INSTALL THE APP.
2. THE SECOND MESSAGE WILL CONTAIN A LINK TO ACTIVATE YOUR ACCOUNT. PLEASE CLICK THE LINK TO ACTIVATE YOUR ACCOUNT IN THE DUO MOBILE APP.

USE DUO MOBILE

SKIP THIS STEP →

INSTALL DUO MOBILE

Duo Mobile is an application that runs on your phone and helps you authenticate. Without it you'll still be able to log in using a phone call or text message, but we strongly recommend that you use Duo Mobile to authenticate quickly and easily.

SKIP DUO MOBILE INSTALL?
Are you sure you do not want to set up the mobile application for two-step verification?

SKIP DUO MOBILE CANCEL


ACCOUNT. PLEASE CLICK THE LINK TO ACTIVATE YOUR ACCOUNT IN THE DUO MOBILE APP.

USE DUO MOBILE

SKIP THIS STEP →

Set-up is complete. Login and verify your bill pay information was transferred successfully!

DEVICE SETUP COMPLETE



Congratulations! You have finished the enrollment process. Now let's set up some notifications to help keep you up on top of your accounts and money. You can also add another device at this time.

ADD ANOTHER DEVICE

COMPLETE SETUP