



FIRST NATIONAL BANK OF MILACA

Milaca Office
320-983-3101

Isle Office
320-676-3154

Gilman Office
320-387-2233

www.fnbmilaca.com

Instructions for First Time Login

1. Go to www.fnbmilaca.com and locate online banking login box on left-hand side of page
2. Enter your User ID in the Access ID box –*The only change is that this information must now be entered in lower case only*
3. Create a temporary passcode by entering the following information in the Passcode box

Consumers – First 4 letters of last name and last 4 digits of your Social Security number

Example:

John Doe with SSN of 123-45-6789 = doe6789

Jane Doeson with SSN of 987-65-4321 = does4321

Note: the temporary passcode is case-sensitive and must be entered in lower case

Business Customers – First 4 letters of the company name and the last 4 digits of your Tax ID number

Example:

Business Inc with Tax ID of 55-1234567= busi4567

My Business Inc with Tax ID of 98-7654321 = mybu4321 (spaces are ignored for businesses)

Note: the temporary passcode is case-sensitive and must be entered in lower case

4. If the information is entered correctly, you will be prompted to create and verify a new passcode. The new passcode must meet the following standards:
 - Must be at least 8 character long
 - Must contain at least 1 numeric and 1 alpha character
 - Must contain at least 1 special character (!, @, #, \$, %, ^, &)
 - Cannot be the same as your Access ID

Change Passcode

Your passcode has expired. Please select a new one that is not based on your current passcode.

For help selecting a passcode, [click here](#).

Your passcode:

- > Must be at least 8 characters long.
- > Must contain at least 1 numeric, 1 alpha and 1 special character.
- > Cannot be the same as your Access ID.

Temporary Passcode:

New Passcode:

Confirm New Passcode:

TIPS FOR STRONG PASSCODES:

- > Try using special characters in place of letters. (e.g. use symbols like @ or ! in place of "a", "e", "f", "n" or "r").
- > Try not to use dictionary words. They're easy to guess.
- > Avoid using passcodes based upon your name, address, or other personal information.

For tips on choosing a secure passcode you can remember, [click here](#).

5. Once you have created and verified your new passcode, you will need to enter your Security Verification Questions. You must enter 3 Security Questions.

Change Security Verification Questions

The Security Verification Questions are used to verify your identity in the event that you forget your Access ID and/or Passcode or for other security reasons.

As an extra security precaution, you are required to select three different security questions. You may be required to answer these security questions correctly when you access the online system or submit an online transaction.

Security Verification Question	Answer
Company where you had your first job?	<input type="text"/>
Select One	<input type="text"/>
Select One	<input type="text"/>

[Show My Security Answers](#)

6. You have successfully logged into your new online banking account! Please take a few minutes to explore the new features and functionality that have been added to make your online banking experience more informative.