



Online Banking Training

Personal User Guide

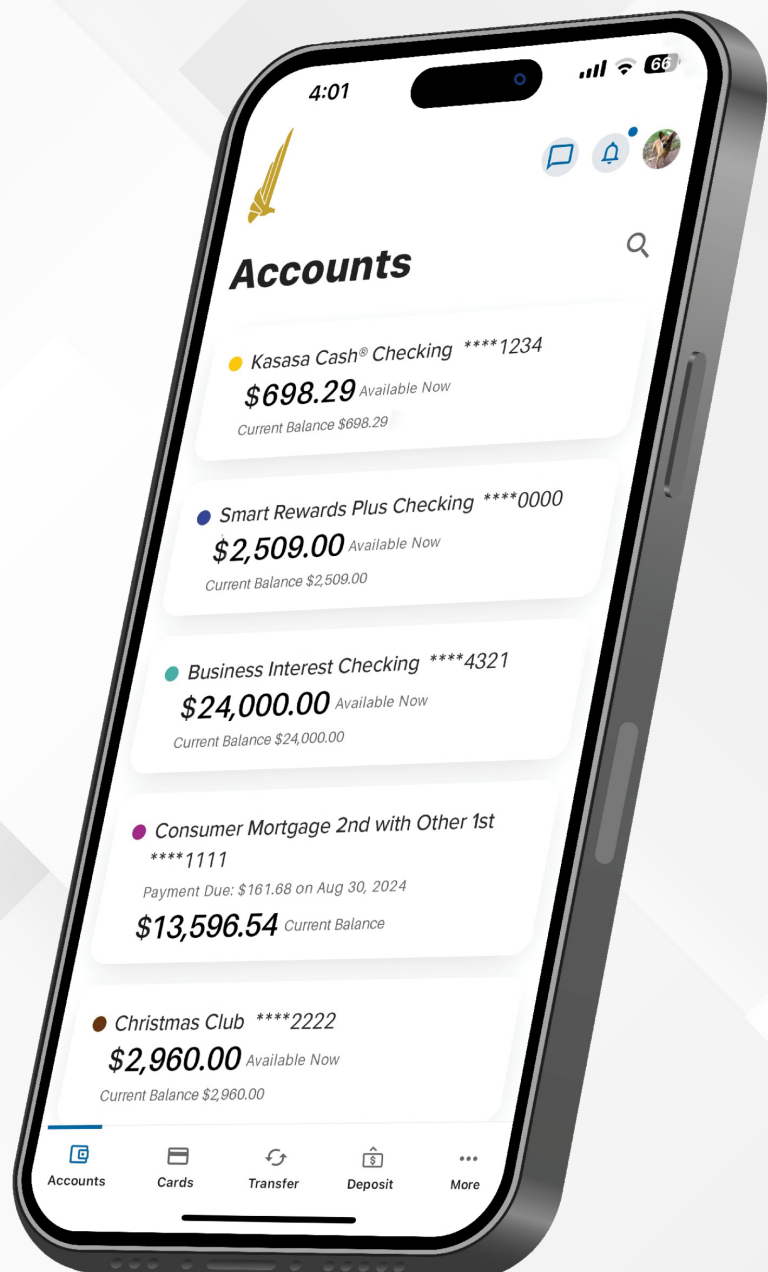
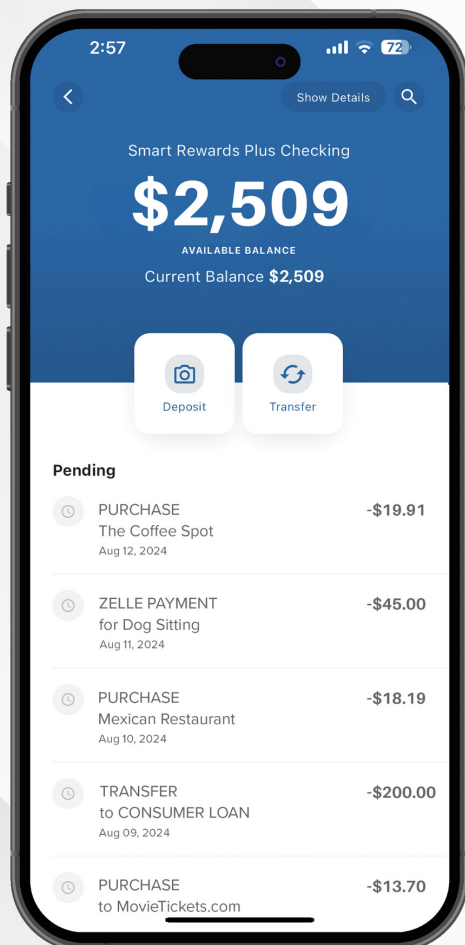


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About This Guide

As part of our ongoing effort to continually make your digital banking experience seamless, we have been working on a major upgrade to our platform. We have been focusing on creating an experience that is convenient, easy, and provides you the flexibility to take care of your personal and business finances at anytime from anywhere. With this upgrade, in addition to a new design and user-friendly experience, we have added some new features such as Card Controls on mobile & desktop, Credit Score Monitoring, External Account Aggregation, Financial Wellness, Savings Goals, and Locations.

This guide is designed to assist in answering questions and help you navigate through some common transactions.

Getting Started

Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, ensure your devices are using the most updated versions of software available.

- Browser Support – Please note, Internet Explorer 11 does not support online banking and standards that are implemented in newer browsers.
 - Google Chrome: Latest 2 versions
 - Firefox: Latest 2 versions
 - Microsoft Edge: Latest 2 versions
 - Safari: Last 2 major versions or 1 major version if over 1-year-old
 - Chrome for Android: Supports the current device OS browser
 - Mobile Safari for iOS: Supports the current device OS browser
- Device Support –
 - Windows: Versions still supported by Microsoft & support a browser listed above
 - OS X: Versions still supported by Apple & support a browser listed above
 - Android: Current version and the prior two major versions
 - iOS: Current and the prior two major versions

First Time, New Users

If you have an account with us, but are new to online banking, it is easy to get started.

First, navigate to our website and click Enroll. You will then be prompted to accept the disclosure for Online Banking Access and then prompted to verify protected information that matches the information on your account (SSN, Birth Date, First & Last Name, and Phone Number).

Then you will be required to create a username and password. To keep your username and password secure, we have specific requirements.

Username:**Password:**

Requirement	Default	Requirement	Default
Minimum Length	8	Minimum Length	9
Maximum Length	40	Must include a Number	Yes
Allow Alpha Characters	Yes	Must include an Uppercase Letter	Yes
Allow Numeric Characters	Yes	Must include a Lowercase Letter	Yes
Allow Special Characters	Yes	Must include a Non-Alphanumeric	Yes

Converted Users

If you already have a username for online banking, your username will remain the same for the new platform. Simply enter your username and old password and click login. You will be prompted to create a new password.

Step 1: Review and agree to disclosures

Step 2: Click Reset my password

Step 3: Verify Your Identity by entering your Username, SSN, and Zip Code

Step 4: Password Reset Method – Choose SMS Text or Voice Call

Step 5: Choose Password and Confirm Password. Your new password must meet the minimum requirement listed above.

Forgot Password

You should select “Forgot Password” if you don’t remember your password and need to change it or if you are locked out of online banking.

Dashboard Overview

Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

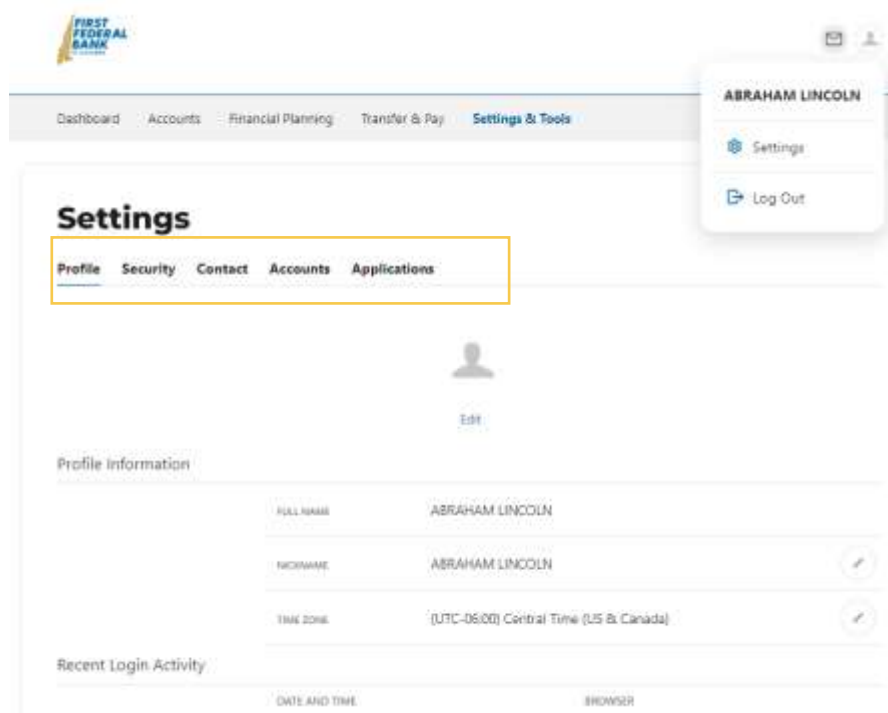
1. **Actionable Alerts** that require action from you are displayed here towards the top of the page.
2. **Accounts** are grouped by Account Type Class (e.g., Checking, Savings, Certificates, Loans).
 - Current and available balances are typically the same. However, for new accounts with a deposit hold, the available balance may be lower than the current balance until the hold is release.
 - Use the settings icon to hide/unhide accounts from displaying on your dashboard.

3. **Link External Accounts** from other Financial Institutions.
4. **Activity Modules** provides a quick glance of recent and future activities. Use the settings icon to customize this feature.
5. **SavvyMoney** shows the primary account holder's credit score.

Managing Your Profile

Settings allows you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to **Settings** by clicking on the profile icon at the top right-hand corner and clicking Settings in the drop-down menu under your name or **Settings & Tools > Settings**.

- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity
- **Security:** allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Contact:** allows you to make modifications contact info, including Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also add or delete external (ACH) accounts.
- **Applications:** allows you to view and revoke access to authorized device



Categories Overview

We've organized information within five navigation menu categories located at the top of your dashboard to help you quickly and seamlessly navigate to the features and tools you'll use the most.

This guide will show the default layout for the dashboard navigation.

Category	What's inside?
Accounts	• Accounts: Gain a comprehensive view of your account details and transaction history. • Cards (Card Management): Easily view information on your debit and credit cards, control the use of these cards, and maintain their status without having to contact us. • eDocuments: View documentation related to your accounts (statements, tax documents, etc.). • Checking Services: Stop payment on a check and reorder checks. View past stop payment requests. • Dispute Transactions: Initiate a dispute on specific transactions that you did not authorize or you believe to be fraudulent. • Transaction Data Enrichment (TDE): Automatically categorizes transactions while simplifying the descriptions of individual transactions. Change auto-categorization and customize your transaction categories, as needed.
Financial Planning	• Spending: Provides a visual summary of categorized transactions across all accounts over a period of time up to one (1) year and automatically identifies recurring monthly expenses across all accounts. Note: transactions must be assigned a category to display in the Spending tab. • Savings Goals: Create, manage, and track progress on your savings goals. - Funds deposited in the Savings account will be automatically assigned to Savings Goals in the order that they were created. Funds may be moved by the user to and from Savings Goals as the user wishes to apply the funds. If the user wishes to have a general Savings balance, they can create a goal named as Savings. • SavvyMoney: Provides a comprehensive credit score solution that includes a credit score, a full credit report, credit report monitoring, and financial health education content.

Transfer & Pay	• Transfers and Payments: Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link external accounts. • Bill Pay: Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity and manage eBills. • Mortgage: Manage and pay your mortgage. • Loan Payments: Manage and pay your loans. • Send Money with Zelle: Person-to-Person payments with the opportunity to send money, request money, or split funds.
Settings & Tools	• Locations: Locate one of our branches and/or ATM locations. • Secure Forms: <u>Telephone Transfer Authorization</u> - Submit a form that allows you to contact our customer service department and make a transfer over the phone. • Settings: Review and update personal and account-related information. • Message Center: Send messages and respond to inquiries using the secure message center. • Account Alerts: Enable and manage account alerts to stay aware of transactions and account activity. • Alerts: Enable and manage online banking activity alerts, which helps identify and prevent fraud. You can also enable alerts to stay on track of your savings goals. • EconoCheck: Access your EconoCheck benefits seamlessly through online banking with Single-Sign-On (SSO) – no extra login required. EconoCheck is only available with Smart Rewards Plus checking accounts.

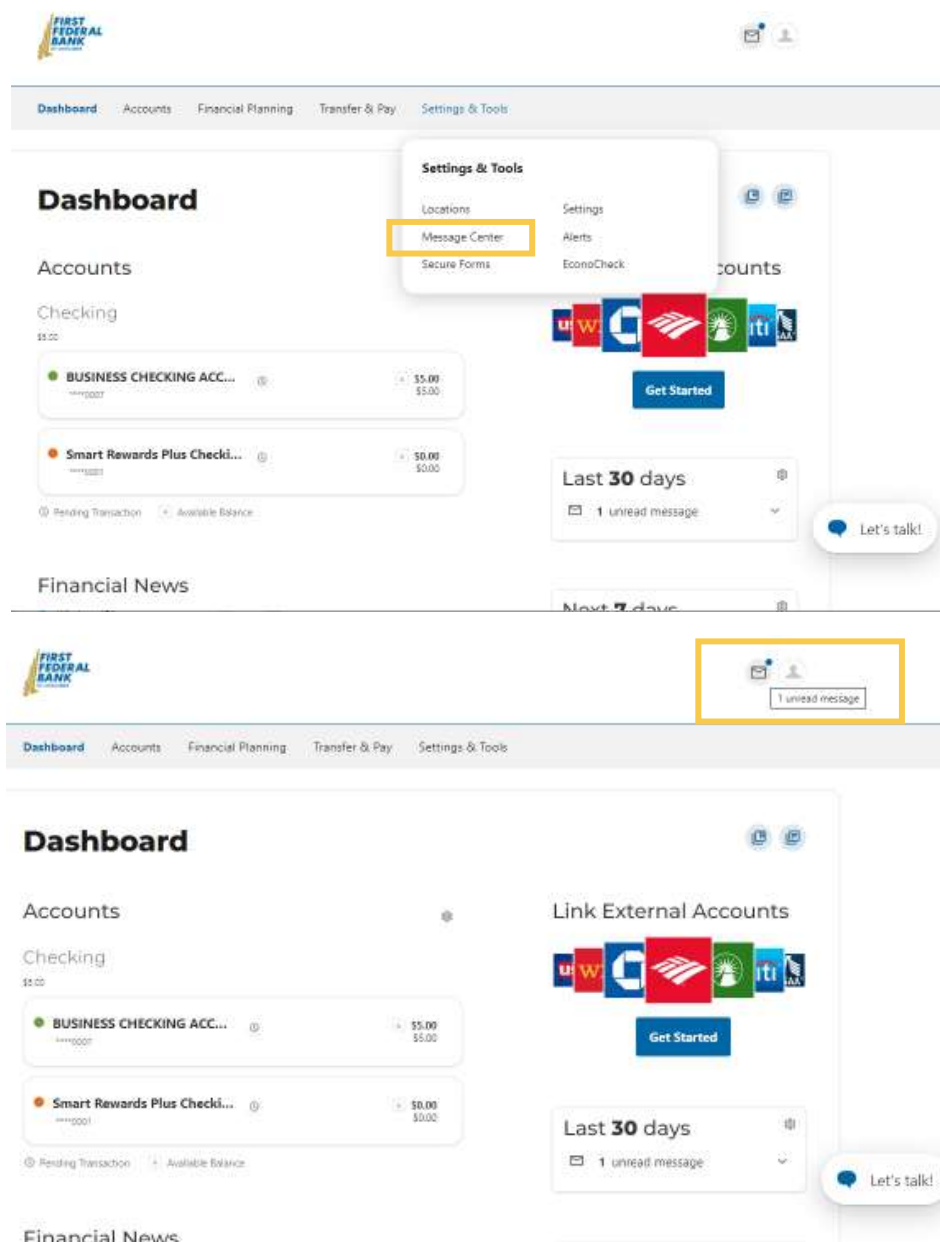
Secure Message Center

Your privacy is our top concern. You can securely send sensitive information such as your account number and other personal information by using the Secure Message Center.

Navigating the Message Center

You can access the Message Center by hovering over **Settings & Tools** and clicking on **Message Center**. You will be notified through the **Message Center Icon** (near the Profile

menu) if you have an unread message. The number of unread messages is indicated when you hover over the message icon.

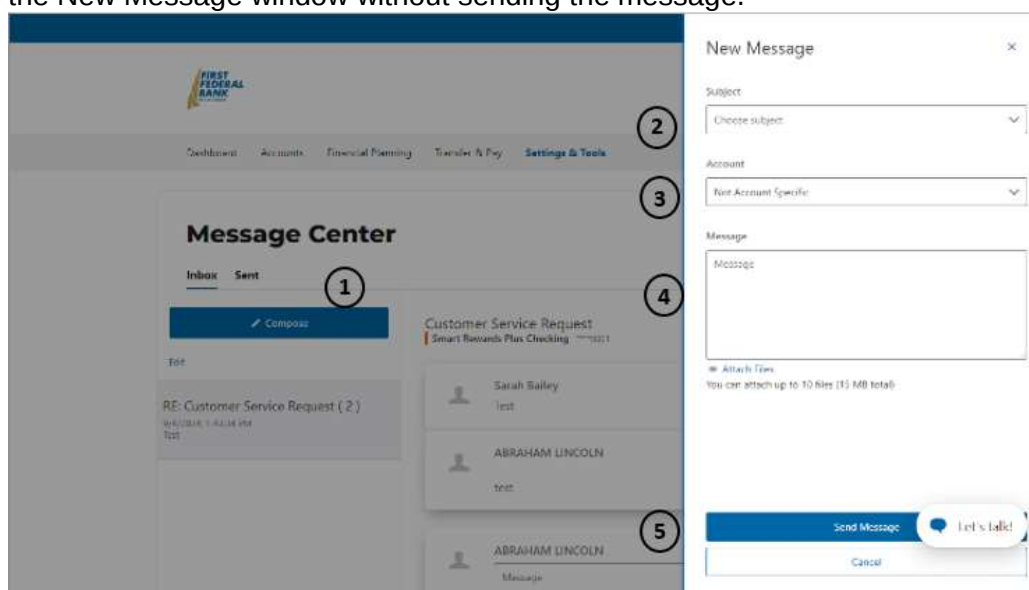


Compose a Message

To compose a new message:

- 1) Click the **Compose** button on the **Inbox** tab of Message Center.
- 2) Select the message **Subject** from the dropdown menu.
- 3) Select the **Account** the message refers to from the dropdown menu.
- 4) Enter the **Message** body and select the **Attach Files** link to attach files to the message.

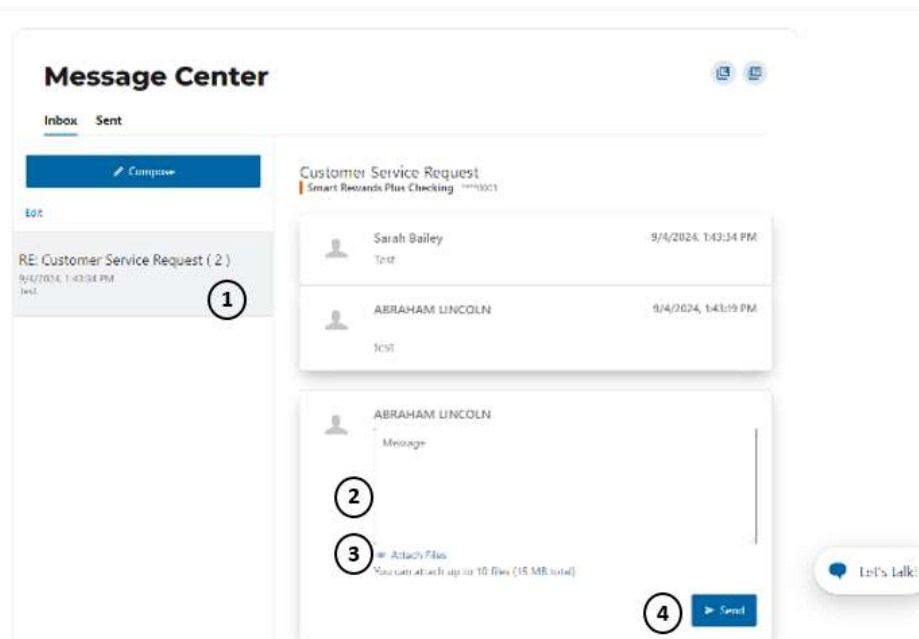
- Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.



Respond to a Message

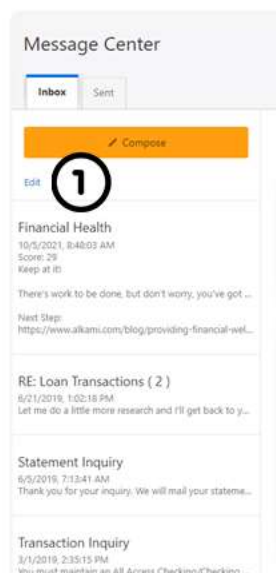
To reply to a message:

- Select the message thread to respond to. View the messages within the thread.
- Enter a **Message** response.
- Select the **Attach Files** link to attach files to the message.
- Click the **Send** button to send the response.



Message Actions

You have the ability to mark a message thread as unread, read, or delete a message thread.



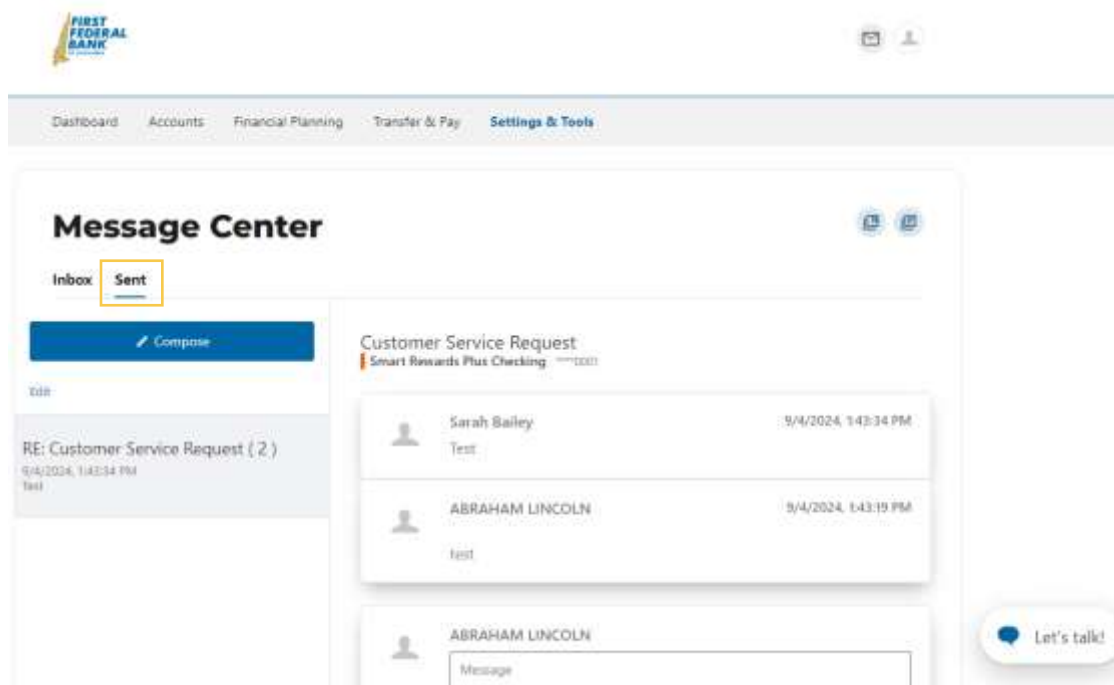
1. Click the **Edit** link to view the message actions.
2. Click the checkbox next to the message threads to act on.
3. Click the **delete** (trash can) button to delete the message threads.

Click the **unread** (envelope) button to mark the message threads as unread.

Click the **read** (open envelope) button to mark the message threads as read.

Sent Messages

The **Sent** tab allows you to view and delete messages that have been sent.



Transfer & Payments

Transfers

One-time or Recurring Transfers

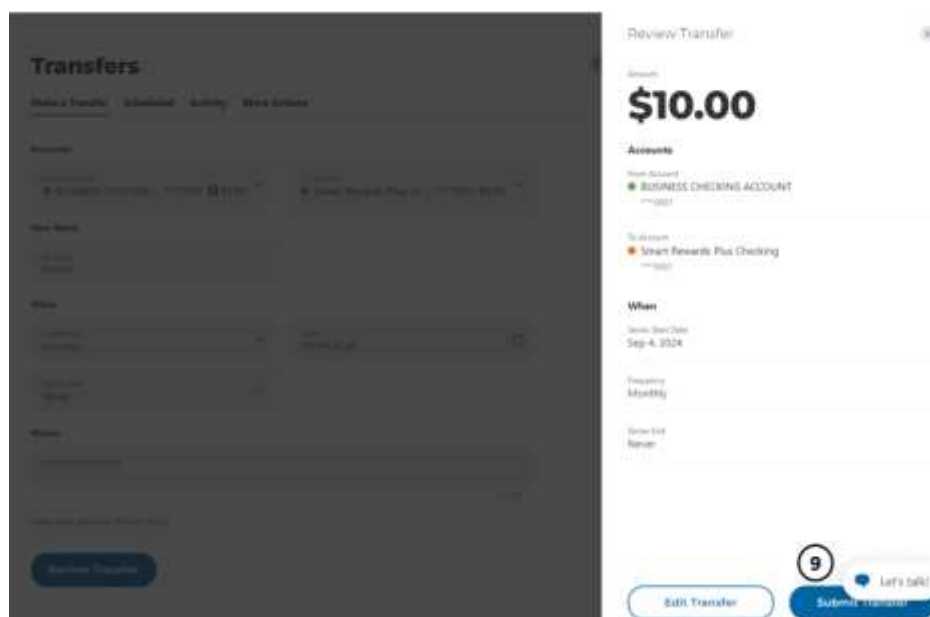
The **Make a Transfer** tab allows you to perform both one-time and recurring transfers, as well as loan payments (including payments to credit cards).

- 1) Select the source account from the **From Account** dropdown menu.
- 2) Select the destination account from the **To Account** dropdown menu.
- 3) Enter the Amount you want to transfer.
- 4) Select the **Frequency** the transfer will repeat on.
- 5) Choose the Date (or Start Date) you want the transfer to take place.
- 6) Select when you would like the series to end from the **Series End** field (Never, On Date, Occurrences). (Depending on which frequency you chose you may select End Date.)
- 7) Add memo (optional).
- 8) Click the **Review Transfer** button.
- 9) Confirm all transfer selections are correct, click **Submit Transfer**.

The screenshot shows the 'Transfers' interface with the following elements and numbered callouts:

- 1**: 'From Account' dropdown menu showing 'Smart Rewards Plus ... ****0001 \$0.00'.
- 2**: 'To Account' dropdown menu showing 'BUSINESS CHECKING A... ****0007 \$5.00'.
- 3**: 'Amount' input field showing '\$10.00'.
- 4**: 'Frequency' dropdown menu showing 'Monthly'.
- 5**: 'Date' input field showing '09-04-2024'.
- 6**: 'Series Ends' dropdown menu showing 'Never'.
- 7**: 'Memo' input field with placeholder text 'Description (Optional)'.
- 8**: 'Review Transfer' button.

Additional interface elements include the 'Transfers' title, 'Make a Transfer', 'Scheduled', 'Activity', and 'More Actions' tabs, and a 'Learn more about our Transfer Policy' link at the bottom.



You can set up transfers or payments to move funds between account types that you have ownership of (i.e. primary or joint ownership). Using Make a Transfer, you can create any of the following four transfer scenarios:

One-Time Immediate Transfer

Create a one-time, immediate transfer by selecting the To Account and the From Account and entering an amount for the transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer.

One-Time Future-Dated Transfer

Create a one-time future-dated transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify a future date as to when that transfer should execute.

Immediate Recurring Transfer

Create an immediate recurring transfer by selecting the To Account and the From Account and entering an amount for the transfers. Then, specify the frequency and when the recurring transfer should end.

Future-Dated Recurring Transfer

Create a future-dated recurring transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify the frequency and when the recurring transfer should end.

Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be

stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.

Linking Accounts

Linking External Accounts for Transfers

To add an external transfer account:

- 1) Select *External Transfers* under the Transfer & Pay widget. Click **Add a New Account** located at the bottom of the *From Account* and *To Account* dropdown box.

- 2) Add the External Account Details

- a) Enter an **Account Type**.
- b) Enter a **Nickname**.
- c) Enter a **Routing Number**.
- d) Enter an **Account Number**.
- e) **Confirm** the **Account Number**.
- f) Click the **Next** button to add the account or click the **Cancel** button to close the window.

The image shows a 'Create Transfer' page in the background and an 'Add External Account' modal in the foreground.

Create Transfer Page:

- Navigation: Transfer Funds, Activity, Preferences, Help
- Section: Create Transfer
- Tip: Savings is easy when it's automatic. Saving for a big trip, a new home or just a rainy day, select "Make Recurring" and you are set to go.
- From: Select From Account
- To: Select To Account
- Amount (\$): \$ (with View Limits link)
- Send: 08/22/2024
- Frequency: One-time transfer
- Delivery: (partially visible)

Add External Account Modal:

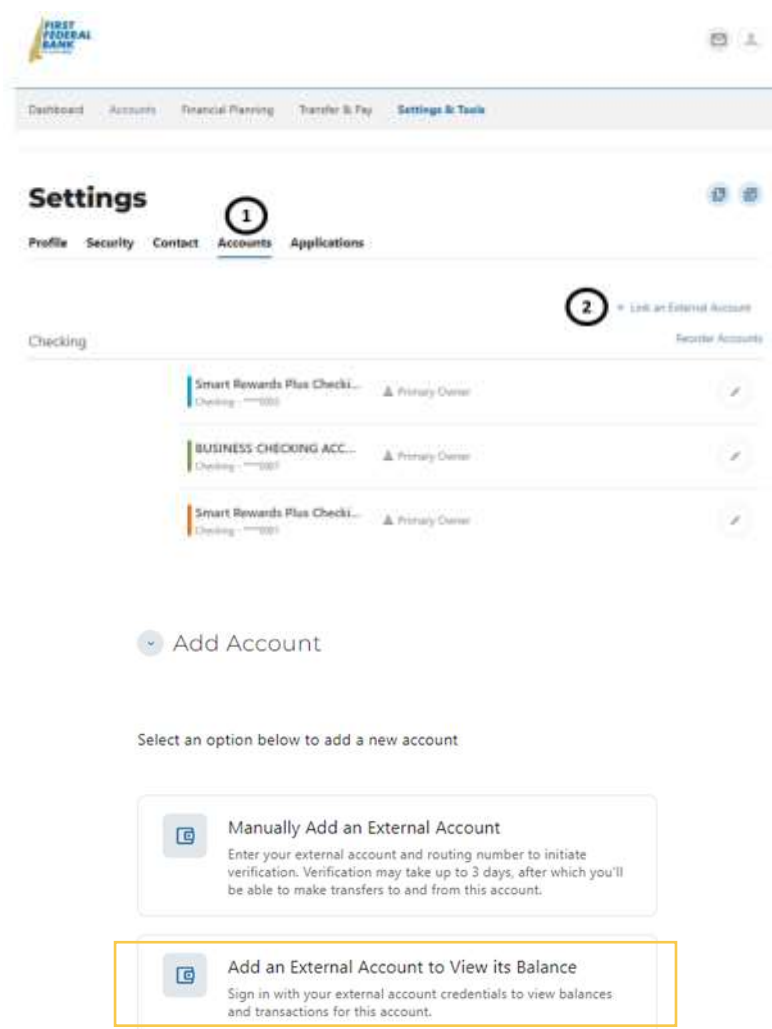
- Close button (X)
- Text: We'll instantly make two small deposits to the bank account for you debit card so you can verify it right away.
- Account Type: Please Select
- Account Nickname (Optional):
- FOR: Sample Check
- Routing Number: 123456789
- Account Number: 123456789012
- Routing Number input: Enter bank's routing
- Account Number input: Enter bank's account nu
- Re-enter Account Number: Re-enter bank's account
- Buttons: Cancel, Next
- Legal: By clicking "Next" you understand that we may verify your external account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.

The system will send two trial deposits to the account. This process may take up to three (3) business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

Linking External Accounts for Account Aggregation

Adding accounts from other FIs makes it convenient for end users to view their assets and liabilities in one place. External accounts may be added by clicking the Link External Accounts link on the Dashboard or by selecting **Settings** under your profile drop down or under the **Settings & Tools** tab.

- 1) Select the **Accounts** tab from **Settings**.
- 2) Click the Link an **External Account** button.



Select the **External transfer account** option. If it is your first time, you will see an informational screen to guide you through the step-by-step process.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

You will see your account details and transactions in the Accounts or Dashboard widgets after sixty seconds or less.

Note: external institutions that require Multi-Factor Authentication, such as security questions for logging in to the account will not display updated balances consistently. You will need to contact the external FI to disable MFA or you can refresh your credentials by navigating to Settings, and under the Accounts tab, click on the arrow icon (shown below) next to the aggregate account you would like to update.



Bill Pay

Add a Payee – Company

Within BillPay, click the **Add a Company or Person** button. In the pop-up box, select the type of company you wish to pay, if you do not see the Company you wish to pay, select **Other Company**, enter the company information and click **Add**.

Add a Payee – Person

Within BillPay, click the **Add a Company or Person** button. In the pop-up box, select the **Person** tab, enter the person's information, and click **Add**.

Make a Payment

The **Payment Center** tab allows you to schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to **Confirm** and **Submit Payment**.

Manage Payee Information or Sender Information (Default Funding Account)

In Bill Pay, Manage Accounts in the **Accounts** tab by clicking the **Change Account** link in the Payee Information or Sender Information and **Save** the changes. To Delete a Payee, click on the **Payee link** and select the **Delete Payee** button.

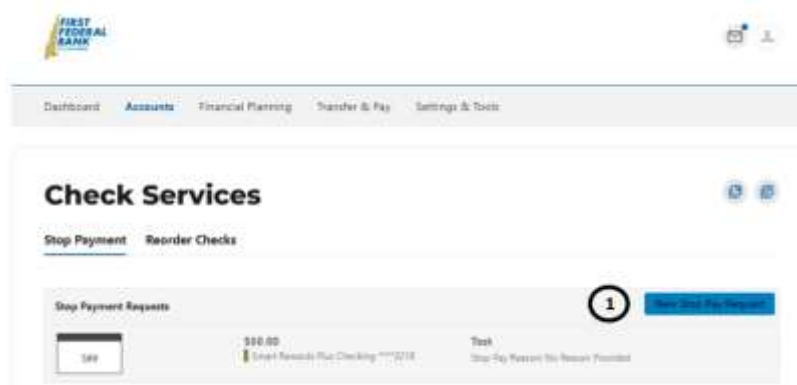
Check Services

Check Services may be access in the **Accounts** tab and allows you to stop a check payment or reorder checks.

Stop Payment

To place a stop payment request:

- 1) Click the **New Stop Pay Request** button, and the *Add Stop Payment Request* window will display.

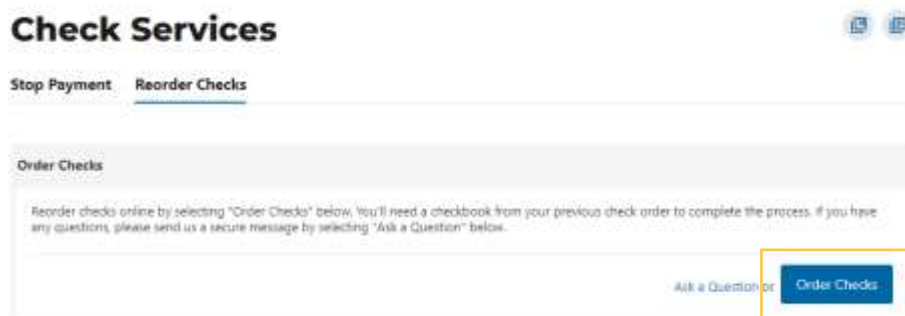


- 2) Click the **Account** dropdown menu and select the account to place the stop payment on.
- 3) Enter the **Check #** to place the stop payment on.
- 4) Enter the **Amount** the check was written for.
- 5) Click the **Search** button to search for transactions that have cleared the account selected and match the transaction details entered.
- 6) Enter the **Payee Name** the check was written to.
- 7) Check the **I Agree** checkbox to acknowledge the *Stop Payment Policy*.
- 8) Click the **Submit Request** button to submit the stop payment request or click the **Cancel** button to close the *Add Stop Payment Request* window without submitting the request. A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.

Reorder Checks

Reorder Checks is used to submit requests for checks.

- 1) Select the **Reorder Checks** tab within **Check Services**.
- 2) Click the **Order Checks** button.



- 3) In a new window, you will be prompted to select an appropriate **account** if multiple qualifying accounts are found or click **Continue** to initiate a new order.
 - If you are initiating a new order, you must verify your identity before continuing.
- 4) Enter the **check address**.
- 5) Enter the **shipping address**.
- 6) If you have not previously used this feature to reorder checks, you will be prompted to enter the next starting check number for your order.
- 7) Enter the number of boxes.
- 8) Once the information is filled in, select **Reorder Checks**.

Frequently Asked Questions

Accounts

Will my accounts information such as transaction history and balances carry over to the new platform?

Yes. All account information and transaction history will carry over to the new platform and be seen under the Accounts page. However, if you wish to view external accounts, you must follow the Link External Accounts portion of this guide.

Where can I find my loan payment amount?

Loan payment amounts can be seen by selecting your Loan account on the Dashboard and viewing transactions in the Transactions tab of the Accounts page

Where can I view my Reg D transfer account for savings shares?

Under the Accounts page, select a savings share and then click on the Account Details Tab.

How far back can I search transactions on an account?

Up to 24 months of transactions will be available.

How far back will my check images written from my account be available?

Up to 24 months of check images will be available for checks written from your account.

Will I be able to download statements to Quicken or Excel?

Yes. Using the Accounts widget, simply select the Account and then the Download Transactions icon.

If I hide my account, will I still be able to transfer funds to/from that account in online banking?

Yes, hiding an account from the Dashboard will not affect your ability to transfer to and from the account. You can gain visibility again by navigating to the Settings and making the appropriate modification under the Accounts tab.

What is my MICR number?

Your MICR number is the combination of the routing number, account number, and check number listed at the bottom of your checks and can be viewed within each check image.

Why is the option to edit and delete a transfer series greyed out in the Schedule tab?

If the option to edit or delete a transfer series is greyed out, this means the series was set up by an employee on your behalf outside of the online banking platform or set up on your previous online banking platform. Modifications to this series will require assistance from a customer service representative.

Bill Pay

Will my bill pay information carry over to the new digital banking platform?

Yes. All your current payee/payment information will carry over. Please review your bill pay settings, just to be sure everything is correct.

I had a recurring payments set up in the old platform, does it need to reset in the new digital banking platform?

No, any recurring payments will be converted to the new digital banking platform. Should you need to make modifications (edit or delete) to the recurring payments after the conversion, navigate to Transfers & Pay, then select Bill Pay. From there you can make modifications or cancel the recurring payment.

Will I need to set up my payees again?

No, existing payees and scheduled payments will appear in the new platform.

What is the turnaround time for an electronic bill pay payment?

2-3 business days.

What are ebills vs Bill Pay and how is the Bill Pay widget view different?

An eBill (electronic bill) is an electronic version of a paper bill that you can view and pay via the Bill Pay widget. The eBills are only compatible with companies that have been designated as an eBill provider (ex: Verizon Wireless, Discover and Home Depot).

Why am I receiving the following error when attempting to submit a payment in the Bill Pay Widget? "Error: An unexpected error has occurred. Please try again later. Original Error Code: IPay.8040"

This error is occurring due to the entry in the memo field. You may be using too many characters (Max = 25), or you may be using special characters that are not allowed.

Cards (Card Management Tool)

Which cards are eligible to use the lock/unlock feature?

All of our consumer debit and credit cards are eligible for this feature.

What happens when I lock my card?

Within minutes, you'll see the card appear locked. Locking your card will prevent new transactions, while still allowing recurring transactions, pre-authorized payments and refunds to post to your account.

What happens when I unlock my card?

Once your card is unlocked, you may resume transactions and payments.

Should I lock my card if I see an unauthorized transaction?

Yes and immediately, dispute the transaction in Online Banking or contact us, and then we will block the card and send you a new card.

Will a locked card work in my mobile wallet?

No, the card will show up in the mobile wallet, but authorizations will be declined.

Will I receive card alerts?

Once you register your card and select your notification preference, all card transaction alerts will be sent to you in real-time.

Check Services

When I Stop Payment via Check Services, will I get charged a stop payment fee?

Yes, the stop payment fee is \$28.

Dashboard

What is new?

Besides a new design and a friendly user experience, we hope you enjoy the new features of linked external accounts, activity modules, and financial wellness tools.

Deposits

How does Mobile Deposit work?

Select Deposit Checks, the account you wish to deposit to enter the amount of your check and Sign the back of your check and write "For mobile deposit" below signature. You will then be prompted to take a photo of the front and back of your endorsed check with your mobile device. Be sure to capture a clear picture with all 4 corners of the check in your mobile device's camera screen. Then submit your deposit. After your deposit is submitted, you will receive a confirmation message on your mobile device along with an email confirmation.

When will my mobile deposit funds be available?

Usually within 10-15 minutes unless a hold is applied. Common reasons a hold is applied include: large deposit amounts, third party checks, deposited checks returned unpaid, etc. When the funds are available, you will be able to see the amount in the available balance of the account you selected when you submitted the mobile deposit.

Can I see the images of the checks that I have deposited?

No, only an electronic document of the check information will be available.

eDocuments

Will I be able to download statements to Quicken or Excel?

Yes. In the Accounts widget, simply select the Download Transactions icon and then follow the prompts.

Do I have to use my own computer or device to accept e-statements disclosures?

Yes, you must use your own computer or device to accept electronic disclosures. Banking regulations state that you must demonstrate the capability to receive electronic disclosures.

Linking External Accounts

Why won't the banking account from another Financial Institution sync?

Ensure the login information is correct for the bank that you are attempting to link. If your login information is correct, and you are still having an issue and/or if you notice a yellow alert icon or the "Balance as of..." date is old, you will need to manually refresh the data.

For mobile users, navigate to Settings and under Accounts, select the account that needs to be synced, and then "update login". For desktop or tablet users, navigate to Settings and under Accounts, select the account that needs to be synced, and the refresh icon.

How often are my external accounts updated?

Daily. Please note, some accounts will not automatically refresh if the other financial institution requires multi factor authentication (for example security questions). If they use multifactor authentication, this will require you to refresh your credentials by navigating to Settings, under Accounts and clicking on the aggregate account you would like to be updated.

Can I receive my statements from other financial institutions on this application?

No, you will still have to access most features using your other financial institutions application.

What can I do with a linked external account?

Adding external accounts will give you a holistic view of your personal finances. Using the Financial Wellness widget will allow you to have a full view of your spending by category. You can use the filter option to look at specific categories or time frames across your accounts.

SavvyMoney

How often will my FICO score be updated?

Quarterly.

Will the FICO Score widget show for all users of the account?

No. The FICO Score displayed is the current score of the primary user who holds the loan or credit card with our Financial Institution.

Logging In

How do I log into the new mobile app?

- *Android mobile device* – Delete the old application from your phone and download the new version from the Google Play Store.
- *iOS mobile devices* – Ensure your application is the latest version
 - Log in using your current username
 - Enter your current password
 - A temporary passcode/password will be sent to your designated contact preference on record (voice, email, text)
 - Create your new personalized password. You will use your current username and this password to log in moving forward.

Can I use my same username?

Yes. Your current username is still valid on the new system. If you've forgotten your username, please contact us.

Can I use my same password?

Yes, upon first log-in; however, you will receive a prompt to create a new password that you will use for future log-ins.

How will biometrics be affected?

If the biometric security (fingerprint scan or face ID) on your mobile device is currently activated, you'll be prompted with set up instructions.

Will my account look the same when I log in?

All of your current account information will transfer over securely to the new system. Once you log in, you'll immediately notice a change to a dashboard layout which gives you a convenient, snapshot view of your accounts. And you can easily rearrange the dashboard according to your preferences.

What's going to be different?

The biggest and best difference is that most everything you can do on the online platform can now be done on the mobile side also, providing a seamless banking experience so you can easily manage your money from a single device. Even better, our new service offers a suite of user-friendly tools for doing everything from everyday banking to achieving long-term financial goals.

Can I change my username and password after my initial login?

Yes, you are able to change your username and password by navigating to Settings.

Message Center**What does the Message Center do?**

The Message Center allows you to send secure messages to us. A designated representative will reply within three business days.

Miscellaneous

Will my device/browser work?

Online Banking supports the last two versions of the browsers listed below:

- Google Chrome: Latest two versions
- Firefox: Latest two versions
- Internet Explorer: v11*
- Microsoft Edge: Latest two versions
- Safari: Last two major versions
- IOS: Last two major versions
- Android: v9.0 and higher

*Limited Support: Some functionality may not work as expected. End users with IE 11 as their browser will still be able to access essential functionality of Online Banking.

To check your browser compatibility, click the link below:

Can I update my beneficiary online?

No.

Can I change the language of my online banking screen? *

Yes, to change languages you would need to access your profile and change your default Language.

Are notifications for my account in real time?

Yes, you will receive account alerts the same as you did in the old OLB platform.

Will I be able to set up account alerts?

Yes. Navigate to Settings and select Account Alerts to set up your alert preferences. Alerts can be sent via SMS text and email.

Why don't I have the ability to receive notifications via SMS text?

To activate the ability to receive mobile alerts, you must first agree to terms and conditions that can be found by navigating to Setting and under Contact, there is an edit pencil next to mobile number where you will be able to request a temporary code, confirm that code, and opt that mobile device in to receive SMS alerts.

What day and time are ACH transactions processed?

ACH process days and time are from Monday to Friday before 3PM. If an ACH was requested on weekends, ACH will be processed on your account on the next business day.

I replied "STOP" to stop receiving text message alerts but is still receiving them.

You can turn off these alerts by navigating to Settings, choosing Alerts or Account Alerts and disabling the alert you want to manage. Simply slide to turn the alert off and click save. Since your alerts are customizable based upon the alert type, you will need to manage or turn off each alert that you do not want to receive.

I'm logging in from a different device, but am not receiving a prompt for a multi-factor authentication code?

If you have previously logged in with another device and selected "remember this device", then it is likely you are logging in with the new device but on the same Wifi connection. Therefore, the device will still show up under registered devices that can be found by navigating to Settings > Security.

Mobile App

Will I need to download a new app?

That depends on your device:

- Android users will need to delete the old app and download a new version from the Google Play Store
- Apple users will only need to update their application

What are the limitations of the mobile platform?

Most all the functionality of the online platform is available on the mobile platform, with just a few minor exceptions.

Will the previous app stop working after go-live?

For Android users, yes. For Apple users the previous application will be updated with the new application.

Will I be able to see a copy of the check image in their history when making check deposits using Remote Deposit Capture?

No, only the check amount will be listed. You will only see images of ON US checks you have written from the account once they have cleared.

Transfers and Payments

Are transfers in the transfer widget immediate?

Internal account to internal account and internal account to internal loan are immediate. Setting up an external account for ACH transfers requires the real-time verification or micro deposit verification process and therefore is not immediate. Additionally, transfers set up for an existing external account will take 2-3 days for the transfer to make it to its final destination.

How do I edit, delete or change a schedule transfer that was done in the previous online banking platform?

You will be able to see scheduled transfers, but cannot make any modifications. Only transfers created on the new platform will be editable within Online Banking. If you wish to edit or remove any previously scheduled transfers, please contact us.

Trust Accounts

Who can register for online banking for a trust account? *

Customers listed as signers on a trust account can self-enroll in online banking using their SSN, birth date, first name, last name, and email address. An email address is required on the Signer's name record in our system before they can successfully enroll.

Why am I unable to see my business accounts with my consumer accounts when I log in to online banking?

If a signer on a business account(s) wants to see their business account(s) in their consumer OLB profile, an FI employee will need to add a secondary relationship code on the account for the signer before the accounts will display.