

BANKING

Q What activities can I do?

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A You can perform account inquiries (including balances and additional information), view account history and transfer funds between accounts.
All of your available options are listed on the left or top menus.

Q What can I see on account inquiries?

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A You can see your current balance, as well as some general information. This information varies depending on the type of accounts you have. You may see the maturity date of a CD or the interest rate of a savings account.

Q What kinds of transfers can I make?

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A Three kinds of transfers are available:
. Immediate - A transfer that is attempted immediately.
One-time - A transfer that is made on the date you specify.
Automatic - A recurring transfer that occurs at your specified frequency as many times as you indicate.

Q Do transfers always occur on the day or date I designate?

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A One-time transfers always occur on the date you designate. Recurring transfers are scheduled transfers set up to happen on the same day or date each month (for example: each 15th). If one of these recurring dates falls on a non-business day (such as a weekend or Federal holiday), the transfer is processed on the preceding business day.

Q How far in advance can I set up a transfer?

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A You may set up a one-time or automatic transfer as much as 18 months in advance.
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Q What kinds of accounts allow transfer activity?

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A Allowed transfers may vary based on the rules for your account types. Some transfers are not allowed, such as a transfer to or from a CD.

Q Why do I get a confirmation number when I make a transfer?

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A Confirmation numbers are provided for all confirmed or modified transfers. This is your assurance that a transfer will be processed. It is also a reference number that can be used for requesting research.

Q Do I have to re-enter transfers each month?

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A You can set up automatic transfers of the same amount so you do not have to re-enter them each month.

Q Is there a cutoff time for me to delete or change a transfer?

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A You can review, change or cancel a transfer at any time. If the transfer is scheduled for the current day, the change or cancellation must be done before daily settlement time (2PM Eastern Time). The system displays an error message if you attempt to modify a transfer after this deadline has passed.

Q Is there a way to see previous transfers?

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A Transfer history is retained for 18 months. You may search for past transfers by using one or a combination of the following:
To or From account number
Transfer Date
Transfer Amount
Confirmation Number

Q How will I know if an automatic transfer instruction has expired?

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A You will receive a Final Transfer secure message notifying you that the last scheduled transfer has been processed. You can reschedule your transfer if you wish to continue it.

PERSONAL INFORMATION

Q. How do I change my security code?

A. Select Change Security Code from the menu. Enter your old security code and the new one. You are required to enter the new code twice for verification.

Q. What are the system requirements for my security code?

A. The security code is required to be 8 alphanumeric characters, with a minimum of 2 letters and 2 numbers. Special characters are not allowed. We recommend that you change your security code regularly.

Q. How can I change my Logon ID?

A. You may change your Logon ID at any time when logged on by selecting Change Logon ID on the menu.

Q. What are the system requirements for my Logon ID?

A. The minimum number of characters in the Logon ID is 6.

The maximum number of characters is 50. This allows you to use your email address as your Logon ID if you want.

The valid characters for your Logon ID are:

- A to Z
- 0 to 9
- At-sign – (@)
- Period – (.)
- Dash – (-)
- Underscore – (_)

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SECURE MESSAGES

Q. How do I send a secure message to Customer Service?

A. When you select Compose New Mail from the menu, a Send To drop-down selection is presented. Select the appropriate recipient and click the Create Message button.

Q. Can I send a secure message to one of my merchant/payees?

A. No, you may only send a secure message to us.

Q. Can I receive an email to let me know that the system has sent me a secure message?

A. To indicate when you want to receive an email, select Personal Information, Alerts. On this screen you can choose which incidents should generate an email.

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EXPORT

Q. Can I download transactions to my Personal Financial Manager software (such as Quicken™, Microsoft Money™ or Microsoft Excel™)?

A. Yes, the system has an Export feature.

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