

SecureBank - Frequently Asked Questions

This document provides answers to common questions about SecureBank's products and services.

I. Checking Accounts

Q: How do I open a new checking account?

A: You can open a new checking account in one of three ways:

1. **Online:** Visit our website at www.securebank.com and click on "Open an Account." The online application takes about 10 minutes to complete. You will need your Social Security Number, a valid government-issued ID, and proof of address.
2. **Mobile App:** Download the SecureBank app from the App Store or Google Play. Tap on "New User" and follow the prompts to open an account.
3. **In-Person:** Visit any of our branch locations during business hours. A personal banker will be happy to assist you with the process.

Q: What are the benefits of a SecureBank checking account?

A: Our checking accounts come with a variety of features, including:

- No monthly maintenance fees with a minimum daily balance of \$500 or a direct deposit of \$250 or more per month.
- Free access to over 60,000 ATMs nationwide.
- A complimentary debit card with chip technology for enhanced security.
- Free online banking and bill pay.
- Mobile check deposit through our mobile app.
- Overdraft protection options.

Q: Is there a minimum deposit to open a checking account?

A: Yes, a minimum initial deposit of \$25 is required to open a new checking account.

Q: How do I set up direct deposit?

A: To set up direct deposit, you will need to provide your employer or benefits provider with our bank's routing number (123456789) and your checking account number. You can find your account number on your monthly statement, in your online banking portal, or at the bottom of your checks.

II. Savings Accounts

Q: How can I open a savings account?

A: The process is identical to opening a checking account. You can apply online, through our mobile app, or by visiting a branch. Existing customers can often open a new savings account directly from their online banking dashboard in just a few clicks.

Q: What is the interest rate on the savings account?

A: Our savings accounts offer a competitive Annual Percentage Yield (APY). For the most current rates, please visit the "Rates" page on our website or contact a customer service representative. Rates are variable and may change.

Q: Are there any fees associated with the savings account?

A: There is no monthly service fee for our savings accounts. However, federal regulations limit certain types of withdrawals and transfers from savings accounts to six (6) per monthly statement cycle. A fee may be assessed for excessive transactions.

Q: Can I link my savings account to my checking account for overdraft protection?

A: Yes. We highly recommend linking your savings account as an overdraft protection source. If you overdraw your checking account, we will automatically transfer funds from your linked savings account to cover the transaction, helping you avoid overdraft fees. You can set this up through your online banking portal or by speaking with a banker.

III. Credit Cards

Q: How do I apply for a SecureBank credit card?

A: You can apply for any of our credit cards online through our website. The application is secure and you will typically receive a decision within a few minutes. A credit check is required as part of the application process.

Q: What types of credit cards do you offer?

A: We offer a range of credit cards to suit different needs:

- **Cash Back Rewards Card:** Earn 2% cash back on groceries and dining, and 1% on all other purchases.

- **Travel Rewards Card:** Earn points redeemable with our partners, including Global Airlines and the Prestige Hotel Group.
- **Secured Credit Card:** A great option for building or rebuilding your credit. Requires a security deposit.
- **Low APR Card:** Ideal for those who may carry a balance from month to month.

Q: What are the interest rates (APR) for your credit cards?

A: Our Annual Percentage Rates (APRs) are variable and based on your creditworthiness. As of the latest update, the ranges are:

- **Cash Back Rewards Card:** 15.99% - 23.99%
- **Travel Rewards Card:** 16.99% - 24.99%
- **Secured Credit Card:** Fixed at 21.99%
- **Low APR Card:** 11.99% - 19.99% These rates may vary with the market based on the Prime Rate.

Q: What happens if I make a late payment?

A: A late payment can have several consequences. A late fee of up to \$35 may be charged to your account. Additionally, late payments may be reported to credit bureaus, which can negatively impact your credit score. If you are having trouble making a payment, please contact us as soon as possible to discuss your options.

Q: How do I make a payment on my credit card?

A: Payments can be made easily through:

- **Online Banking:** The simplest way is to transfer funds from your SecureBank checking or savings account.
- **Mobile App:** Pay your bill anytime, anywhere from your smartphone.
- **By Phone:** Call the number on the back of your card to make a payment.
- **By Mail:** Send a check or money order to the payment address listed on your monthly statement.

IV. Money Transfers

Q: How can I transfer money to another person?

A: We offer several convenient ways to send money:

- **Zelle®:** Integrated into our mobile app and online banking, Zelle® allows you to send money instantly and securely to almost anyone with a U.S. bank account using just their email address or U.S. mobile number. There are no fees to use Zelle®.

- **Account-to-Account Transfers:** You can transfer funds to another SecureBank customer's account if you have their account number.
- **Wire Transfers:** For large or international transfers, we offer domestic and international wire transfer services. Fees apply for this service. You can initiate a wire transfer at any branch location.

Q: Are there limits on how much money I can transfer?

A: Yes, transfer limits apply and vary depending on the method used.

- **Zelle®:** Daily and monthly limits apply. Please refer to the Zelle® section in our mobile app for specific limits associated with your account.
- **Wire Transfers:** These have much higher limits suitable for large transactions like real estate purchases. Please speak with a banker for details.

Q: Is it safe to transfer money using the mobile app?

A: Absolutely. We use multi-layer security, including data encryption and fraud monitoring, to protect your account and transactions. We recommend you only send money to people you know and trust.

V. Account Management & Security

Q: How do I report a lost or stolen debit or credit card?

A: Please call us immediately at **1-800-555-0101** 24/7. We will cancel the lost card and issue a replacement. You can also temporarily freeze your card through the mobile app as a precaution.

Q: What should I do if I suspect fraudulent activity on my account?

A: Contact our Fraud Prevention department immediately at **1-800-555-0102**. Review your recent transactions in online banking or the mobile app and report any unauthorized charges.

Q: How can I change my address or phone number?

A: You can update your contact information by logging into your online banking account and navigating to the "Profile & Settings" section. You can also visit any branch with a valid photo ID to update your information.

Q: How do I sign up for paperless statements?

A: Log into your online banking account, go to "Statements & Documents," and select the option for eStatements. Going paperless is secure, convenient, and environmentally friendly.

VI. Mobile & Online Banking

Q: I forgot my online banking password. How do I reset it?

A: On the login page of our website or mobile app, click the "Forgot Password?" link. You will be prompted to verify your identity with information such as your username, Social Security Number, and date of birth. A temporary password will be sent to your registered email address.

Q: How does mobile check deposit work?

A: Log into the SecureBank app and select "Deposit Check." Endorse the back of the check by signing it and writing "For Mobile Deposit at SecureBank Only." Follow the on-screen instructions to take photos of the front and back of the check. Funds are typically available within 1-2 business days.

Q: Can I set up alerts for my account?

A: Yes. We encourage you to set up account alerts. You can receive notifications via email or text message for various activities, such as low balances, large withdrawals, or when a direct deposit is received. Configure your alerts in the "Alerts" section of online banking or the mobile app.

VII. General Information

Q: What are your branch hours?

A: Most of our branches are open Monday through Friday from 9:00 AM to 5:00 PM, and Saturdays from 9:00 AM to 1:00 PM. Please use the branch locator on our website for the specific hours of the location nearest you.

Q: How can I contact customer service?

A: You can reach our Customer Service team by calling **1-800-555-0199** during business hours (Mon-Fri 8 AM - 8 PM, Sat 9 AM - 2 PM). You can also send a secure message through your online banking portal.

Q: Are you open on federal holidays?

A: SecureBank observes all federal holidays. Our branches will be closed on these days. ATM, mobile, and online banking services will remain available.