

Online Banking FAQ's

Are there any restrictions on my choice of a PIN?

Yes, there are only two restrictions. Your PIN cannot be the last four digits of your Social Security number, and your PIN cannot be all zeros.

What can I do if I've forgotten my PIN?

Contact Deposit Services at **800-894-6900**. After some security questions are answered correctly by you to verify identity, we can give you a temporary password. After logging in you will then be prompted to change your temporary password to a permanent one. The password must be changed in order to view your accounts or process any transactions. You can also use our Forgotten Password function, found on the Home Page in the upper left corner in the Online Banking Login box, if you previously completed the Forgotten Password questions within Online Banking.

What transactions can I do with Internet Banking?

You can:

- Verify your current account balance, the date and amount of your checks presented, deposits and ATM transactions.
- Verify the interest rate on all of your accounts. Verify maturity date and available interest on certificate of deposit accounts.
- Obtain current loan and deposit rates.
- Verify information on your loans, such as the amount of your payment, due date, interest paid, and escrow balances and disbursements.
- Transfer funds between accounts (as long as the Social Security numbers are the same.)
- Export Internet banking information directly into Quicken and Microsoft Money.
- Place a Stop Payment on a check.

When will my funds transfer actually be posted to my account?

Your transaction is posted immediately. Transfers initiated during non-business hours will be posted the morning of the next business day.

Is there a limit on the number of transfers I can make?

It depends. Savings and money market accounts have restrictions on the number of transfers that can be made per monthly statement cycle. Refer to the Account Agreement and Disclosure Statement for information regarding these restrictions.

How frequently is account information updated?

During regular business hours, account balances are updated as transactions are processed. Account information is updated every business day morning.

What is the difference between the actual balance and the available balance?

The actual balance is the total amount of funds in the account, including uncollected funds. The available balance is what can be withdrawn now

Will I be able to transfer funds to my son or daughter's account?

Yes, provided your Social Security number is on the account and authorized to initiate transactions.

May I transfer from an account that requires multiple signatures to initiate transactions?

No.

Who should I contact if I have problems with my account?

Contact Deposit Services at **800-894-6900**.

What should I do if I would like to open another account or sign up for additional services?

Visit any of our branches and ask to talk to a Client Representative.

Still have questions? Please do not hesitate to contact the Customer Service Center at **800-894-6900**.