

Digital Banking Transition - Personal Banking FAQ



Will my username and password remain the same?

Yes. Unless there is a need to make a change, the current username will carry over. Upon first time log in, you will be asked to enter your current password in the new system, then you will choose a new password that meets the new requirements.



What is a Secure Access Code and how do I receive it?

A Secure Access Code (SAC) is an additional security measure used to verify your identity when logging into your account for the first time. Using your information on file, you will choose whether to receive a text or phone call that you will use when logging in.



What are the password rules?

- Passwords will be required to be 8-20 characters.
- You will not be able to reuse the last 10 passwords that you have used.
- Passwords will need to be changed every 90 days.
- The passwords will require at least 1 lower case, 1 upper case, 1 number and 1 special character.
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- Temporary passwords will only be sent via text or automated phone call.



What if I forget my password?

Click the "forgot your password" link. You will be prompted to select a method to receive a code (generated via text or phone call). Once the correct code is entered, you will be asked to choose a new password, which you will enter twice.



Can I change my username?

Once in online banking, you can change your username. **This feature is accessed by clicking Settings --> Security Preferences.**



What will happen to my bill pay during this transition?

The payee information will be migrated to our new online banking bill pay vendor, iPay. If you have set up eBill for a biller, you may need to reenroll for the monthly bill to be delivered electronically.



Will bill pay be down during this time?

Beginning March 2, 2022 at 9:00 AM EST, online bill pay will be unavailable. At this time, pre-scheduled payments will still be processed. However, you will be unable to edit, create or stop a payment that is already scheduled to go out. The new bill pay system, iPay, will be available March 9, 2022.



How will my alerts in online banking change?

Our old system sent real-time alerts. The new system will have similar alerts.

- History alerts will be sent four times daily, if criteria is met.
- Online transaction alerts are real-time.
- Account alerts can be set up to be when criteria is met: daily, weekly, monthly or yearly.
- Security alerts will be sent in real-time.

This feature is accessed by clicking Settings --> Alerts.



Will the new mobile app provide the same services as I get from a PC?

The new online banking will have only one login link on our website. **There will not be separate buttons for retail and business users.** In addition, the new mobile app will do almost everything you can do on your PC. This is an enhancement from our current system. Some other improvements include:

- Principal only payments can now be made to loans.
- Customers can access and view statements on the mobile app.



Will I still be able to sign up for eStatements via online banking?

You will be able to enroll and also cancel eStatements using online banking, without signing a form. **This feature can be accessed by clicking on Settings --> Statement Delivery.**



Will mobile deposit be different?

The mobile deposit function is very similar to our current process. You will still need to correctly endorse the check, then take a photo of the front and back.



What person-to-person (P2P) money transfer will the new system have?

There will be a P2P option in the bill pay section through iPay, allowing users to send money to other people using email or cell numbers.



Will my current account nicknames transfer over to the new system?

No. You will need to reenter the nicknames for each account.



Will my external transfer information carry over?

No. You will need to set up information for your external accounts.



Will my recurring transfers carry over?

No. You will need to set up any recurring transfers in the new system.