



Online Banking FAQs

First Time Login FAQs:

Q: This is my first time using this system and I have only been provided a login ID. What is the login process?

A: To login for the first time when you have only been provided a login ID, follow these steps:

1. Enter the login ID you were assigned.

Login ID:
Password:

 Forgot Password?
 First Time User?

2. Select the checkbox indicating that you are a "First Time User".
3. Click Login
4. Requesting an Access Code: You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

Progress: Login (checked) | Select Delivery (active) | Enter Access Code | Complete Enrollment

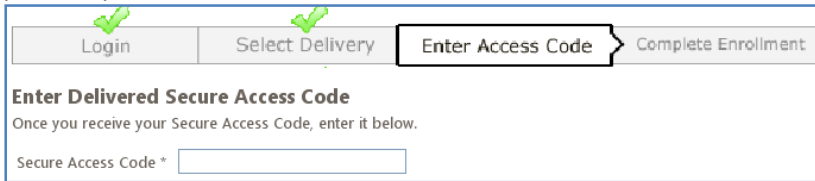
First-Time User Enrollment - Secure Identification
As a first-time user of our online banking services, we are required to securely verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

I already have a Secure Access Code
 (512) XXX - 1371
 (512) XXX - 2084
 xxwon@xxxxtware.com

Email Delivery: If you select an email account, you will receive a very simple email containing the requested code. If you do not receive this email, please check your "Junk Mail" box. You can configure your "junk mail" settings to allow future emails from our address.

5. Enter, or cut and paste, the temporary code you receive on the following screen. NOTE: Do not navigate away from the screen. If you need to access a web mail account to retrieve your code,

please open a new browser window or browser tab.



The screenshot shows a navigation bar with four buttons: 'Login', 'Select Delivery', 'Enter Access Code', and 'Complete Enrollment'. The 'Enter Access Code' button is highlighted with a black box and a white arrow pointing to it. Above the 'Login' and 'Select Delivery' buttons are green checkmarks. Below the navigation bar, the text reads 'Enter Delivered Secure Access Code' followed by 'Once you receive your Secure Access Code, enter it below.' There is a text input field labeled 'Secure Access Code *' with a small asterisk indicating it is required.

6. Establishing your Preferred Password: Once you have successfully entered your temporary code, you will be directed, step-by-step, through the completion of your enrollment. The process will end with you creating and confirming your preferred password that will be used in combination with your login ID on future logins.



The screenshot shows a form titled 'Change Password' with the instruction 'Change your password using the fields below.' There are two text input fields: 'New Password *' and 'Confirm Password *', both with asterisks indicating they are required. A 'Submit' button is located at the bottom right of the form.

7. The next time you login to online banking, you may be required to register your computer to limit access to your account information from non-registered computers. See help for [Registering your Computer](#).

Q: What if the password delivery contact information that is displayed is not accurate?

A: As your financial institution, it is important that we have your current contact information on file. If the contacts displayed are not up-to-date, please contact us. You cannot complete a first time enrollment or register your computer without at least one valid contact that you can access.

Q: Can I add another contact number?

A: Once you have successfully logged into the online banking system, you can update your preferred contacts via the Preferences>Security menu.

Q: What if I do not have access to the email account contacts listed?

A: You cannot complete a first-time enrollment or register a computer without access to at least one of the listed contacts. If you need immediate access, please contact us. Once we have verified your identity, we can add a new email address that you can access.

Q: Is the code I received by phone, text message, or email my new password?

A: No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password or establish a new password.

Forgotten Login ID/Password FAQs:

Q: I have forgotten my password and need to access my accounts. What do I do?

A: If you have forgotten your password, but have not been locked out, follow these steps:

1. Enter the login ID
2. Select the checkbox labeled "Forgot Password?".

3. Click Login
4. Receiving a Temporary Access Code: You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information

Email Delivery: If you select an email account, you will receive a very simple email containing only the requested code. If you do not receive this email, please check your "Junk Mail" box.

5. Enter, or cut and paste, the temporary code you receive on the following screen. NOTE: Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.
6. Establishing your Preferred Password: Once you have successfully entered your temporary code, you will be directed to create and confirm your new password that will be used in combination with your login ID on future logins.

Q: I have forgotten my login ID. What do I do?

A: If you forget your login ID, please contact us. We will be required to securely verify your identity before providing you your login ID.

Q: The system has warned me that one more unsuccessful login attempt will lock my account. What are my options?

A: If you have unsuccessfully tried to login and have been warned that one more successful entry will lock your account, you may choose the Forgotten Password process. That process will enable you to reset your password to something you can remember without the risk of locking your account. If you choose to try to login one more time and fail, you will be required to contact us to unlock your account.

Q: I have been locked out of the system due to entering the wrong User ID or password too many times. How do I unlock my account?

A: If you have locked your account due to several unsuccessful login attempts, for your security you are required to contact us to unlock your account.

Q: Can I change my login ID and/or password?

A: Once you have successfully logged into the system, you can voluntarily change your password through the Preferences>Security menu.

Registering your computer FAQs:

Q: I have successfully logged in, but the system is now asking me to register my computer. What is the registration process?

A: To register a computer that you are using to access online banking for the first time:

1. Enter your login ID and password.
2. Click Login
3. Registering your Computer: You are now required to register your computer. You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information

Email Delivery: If you select an email account, you will receive a very simple email containing only the requested code. If you do not receive this email, please check your "Junk Mail" box.

4. Enter, or cut and paste, the temporary code you receive on the following screen. NOTE: Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.
5. Activating your Computer: Depending on your account status, you may have the ability to choose whether or not you want to 1) activate your computer to avoid this registration process in the future or 2) take one-time access to your accounts. If you are on a public computer, you should always choose one-time access so the system does not register the public computer
6. You will then be directed to the Account Overview page.

Q: Why am I being required to register each computer I use to access online banking?

A: In today's online environment, login ID/password access to your financial information is no longer considered sufficient to securely verify your identity. Therefore, in addition to your login ID and password, our online verification requires us to deliver you a one-time piece of required information via something only you possess (for example, your email account). Once you receive the additional piece of information (a secure access code) and enter it into our system, we will remember your computer and browser and mark your browser with a cookie and/or other browser-specific object.

Registering your computer adds a strong layer of security to your online accounts. This means that no other unregistered computer in the world has access to your online information, even if your login ID and password were accidentally or unintentionally compromised. Once we register your computer and browser, you will only be required to enter your login ID and password on future logins via the registered computer browser.

Q: I registered my computer during a previous login, but the system is asking me to register it again. Why?

A: There are several reasons this may happen, including:

1. Your browser settings are set to delete cookies, or your browser cookie for online banking has been deleted since the last time you logged in.
2. Your online profile is set to require a secure access code delivery each time you log in.
3. We have reset all active registrations on the system for security purposes.

Q: I have previously registered other computers, but the system is telling me that I have exceeded the allowed number of activations. What do I do?

A: For your security, we have set a limit to the number of allowed registrations for each login ID. As you may have reached the limit, please contact us for assistance.

Q: How do I remove the registration from a computer that is no longer mine?

A: You can remove the registration of a computer/browser by deleting your cookies, or only the cookie related to our online site. Please see your browser help for assistance in deleting cookies.

Q: I registered for phishing protection but I don't see my phrase. What should I do?

A: The phishing phrase is based on another cookie set in your browser when you established your phrase. You will see your phrase on all browsers through which you submit a phrase. If you do not see your established phrase, it may be due to several reasons:

1. If you have not submitted a phrase through the browser you are using (but you had previously set up a phrase on a different browser) that is likely the reason you are not seeing your phrase. When you submit your phishing phrase, it is effective on the individual browser used on the computer from which you established the phrase. However, as you submit a new phrase on another (second) computer/browser, the newly submitted phrase will be shared on all previously used browsers. In other words, you can set phishing phrases on several browsers but you can only have one phrase associated with your login ID, which is the most recent phrase you submitted.
2. It is also possible that you are not seeing the phishing phrase because the site you are on is not our secure online banking site. That is, in fact, the reason we have a phishing phrase, so you can be aware of attempts by malicious individuals to lead you to an unauthorized version of our site, referred to as "phishing". The absence of your phishing phrase may be the only way to tell the difference between our site and an unauthorized version of our site. If you are certain the absence of your phishing phrase is not due to the cookie explanation given above, please contact us immediately, BEFORE you login.

Make sure the web address for the site is the same as, or linked directly from, our main website.