Getting started

This section includes questions about getting started with online banking and the mobile banking app, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a computer. If you need immediate access, contact us. After you verify your identify, you can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies
- Your browser cookies for online banking were removed
- You use a browser plugin that automatically removes browser cookies when you close the browser
- Your account requires a Secure Access Code each time you log in
- You use a Symantec VIP Token for a Secure Access Code when you log in
- You log in with a different browser on the same registered computer
- You deleted and reinstalled the mobile banking app
- For security reasons, we reset all active registrations for all users

How do I remove the registration from a device?

On a computer browser, you delete all browser cookies or the browser cookies for online banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the mobile banking app.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Are the content of my message and any attachments sent securely?

Yes, the transport of your message is SSL encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

No. Alerts are triggered at processing time each day. For example, if an alert is triggered during the day on Monday, the alert is generated during the processing cycle Monday night. We send secure message and email alerts when the processing cycle finishes. Phone and text message alerts are sent at the time you selected on Tuesday.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, click or tap **Messages** in the Menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled. If the alert is enabled and you still believe you did not receive an alert, contact us for assistance.

> **Note:** Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Accounts

This section includes frequently asked questions about your accounts in online banking and the mobile banking app.

Account details

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?

The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click the file and click **Open with**. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in online banking and the mobile banking app. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in online banking and the mobile banking app except check deposits. The Activity Center page does not include transactions that you make by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in online banking or the mobile banking app, only those that have already cleared or that will clear your account the next processing day.

Statements

Why are some accounts not in the account drop-down list when I view statements?

Certain account types do not support E-Statements.

I clicked Get Statement on the Statements page, but nothing happened. Why?

Ensure that you have allowed pop-ups for the online banking site in your browser settings. It is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker or add the online banking site as an allowed site.

Why would I choose to view my statement as an image instead of a PDF?

If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

Transactions

This section includes frequently asked questions about creating, managing, and viewing transactions.

Paying bills

When is my account debited to fund these payments?

Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

How long should I allow for the payment to arrive at the payee?

You should plan the same amount of time you would if you were mailing a check.

What if I do not have an account number at the payee or if the payee is a person not a company?

You can enter N/A or Not Applicable in the Account Number field.

Sending a check

If I create a future-dated check, when will the check be processed and effective?

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

Is the description I enter online printed on the check?

No. The description helps you to identify the transaction in online banking and the mobile banking app. The description is not printed on the check.