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## CONSUMER ONLINE BANKING FAQs

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### Security FAQs

**Q: What security measures are taken to prevent sensitive information from being intercepted online?**

**A:** We have designed a distributed security network that ensures protection throughout the process. Distributed security means that rather than relying on one security measure we rely on several. Among those we use are authentication, encryption, and automatic time-outs.

All sessions are encrypted. That means your passcode and all the information relating to you and your accounts employ some of the strongest forms of cryptography that are commercially available for use over the Internet. If for any reason your secure session ends, your session terminates automatically.

When information is sent via the Internet, the information is broken down into separate packages—called packets—before leaving your computer. These packets are reassembled when they reach the Online Banking system. Since millions of packets are sent over the Internet at any given moment, it would be extremely difficult for a hacker to find all those relating to you.

Your name and full account number are never sent over the Internet. So even if someone intercepts a transmission, the information obtained wouldn't be useful.

**Q: What is encryption?**

**A:** Encryption is the process of turning meaningful words and numbers into a coded language. Encryption software can turn your account information into gibberish that can be understood only by you and your financial institution.

**Q: How does encryption work?**

**A:** Everything that travels through cyberspace during your session becomes a string of unrecognizable numbers before entering the Internet. Only system computers and your Internet browser understand the mathematical formulas that turn your banking session into numeric code, and then back to meaningful information.

**Q: How do I know if my banking session is encrypted?**

**A:** Your banking session is encrypted when the URL address begins with "https://". This indicates the site is secure. Browsers also indicate security status in a graphical manner, with an icon or something similar. Microsoft Internet Explorer, Google Chrome, and Mozilla Firefox all use a padlock icon (🔒) in the address bar or status bar. Double-click on this item to get more detailed security information. If for some reason your secure session ends, your banking session terminates.

**Q: What type of encryption do I need?**

**A:** We require you to use 128-bit (domestic or U.S. grade) encryption, which is available on the latest versions of web browsers.

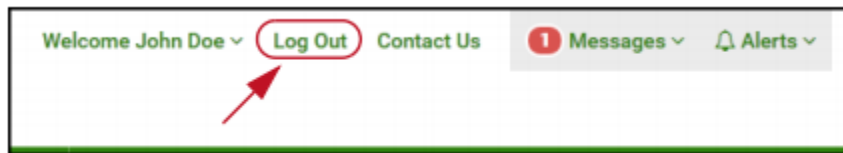
**Q: How often do I have to change my passcode?**

**A:** Change your passcode as often as you like. However, we strongly recommend that you change your passcode immediately if you suspect it has been compromised. Liberty Bank may require you to change your passcode periodically. To change your passcode, use the **Change Passcode** option in the Welcome menu.

**Q: How do I exit securely?**

**A:** To exit securely, do the following.

1. Click the **Log Out** link at the top of the screen.



The Login page appears.

2. Close your browser.

**Q: What can I do to maximize security on this site?**

**A:** You are responsible for securing your information while it is on your computer. Here are some things you can do.

- **Choose a good passcode that is hard to guess.** Your online passcode and access ID authenticate you when you begin a session.
- **Keep your passcode safe.** Memorize your passcode. Do not share it with anyone (including OLB Support or your financial institution) The best passcode is useless if it is written on a note attached to your computer.
- **Look at Last Login.** Make sure it matches when you last logged in, so you can be sure no one else has accessed your account.



- **Change your passcode regularly.** The beginning of a session is a good time to do this.
- **Exit securely.** You may not always be at your personal computer at home. If you forget to do so, the system will automatically log you out after 10 minutes of inactivity. This will prevent anyone from pressing the **Back** button to view your account information. (Refer to the preceding FAQ, "How do I exit securely?")

**Q: Why is secure messaging necessary?**

**A:** It is necessary to keep your personal and account information private. However, even in a secure message, never share your passcode.

**Login Page FAQs****Q: Why do I have an Urgent Message notice on my page?**

**A:** If you have any unread urgent messages, an Urgent Messages bar appears at the top of every page. Clicking a message link in the bar takes you to the Messages page. You can hide the Urgent Messages bar for the rest of your current session by using the Remind me later link.

**Q: Can I choose the page to display when I log in?**

**A:** No. You normally start on the Home tab after logging in. Your institution might send you notifications that appear when you log in, which send you to some other Online Banking page after you read the message.

**Q: Can I change my access ID?**

**A:** Yes, if your institution allows it. For institutions that offer this option, the Change your: Access ID link appears on the Services & Settings page. Your access ID remains unique to your account.

**Q: Can I have more than one name on my account?**

**A:** Call your financial institution to verify that this is allowed. For example, you could use “John or Diane” as your first name and “Doe” as your last name. Both of you will see the entire history for the shared accounts as well as the bills you pay jointly. However, you will not be able to tell who was responsible for a given transaction.

**Q: Can I use any browser for Online Banking?**

**A:** You must use a browser that supports the SSL (Secure Socket Layer) protocol. Most popular browsers support this security feature. To maintain our high security level we also require a browser with 128-bit encryption. Check with your institution for a list of supported browsers. Certain browsers may provide an improved visual appearance within Online Banking.

**Q: Is the data displayed on the inquiry pages current?**

**A:** The data displayed is obtained directly from your financial institution’s current databases via a daily file transmission or a real-time connection.

**Q: What accounts can I access online?**

**A:** Personal checking, savings, CD, IRA, loan, and credit card accounts may all be accessed through the system.



### **Account FAQs**

#### **Q: How do I switch accounts?**

**A:** To view a different account on the Accounts page, do one of the following.

- Click the Accounts tab, and from the Accounts supermenu, select the account you want to work with next.
- Find the account you want in the Accounts page sidebar and select it.
- If you have many accounts and the account you want is not shown in the supermenu or the sidebar, click the **View all accounts** link in the supermenu or sidebar. The ALL ACCOUNTS sub-tab of the Home tab appears, listing all your accounts. Select the account you want.

#### **Q: What are the triangles next to column headings?**

**A:** The triangles (▲▼) indicate how the table is sorted. The dark triangle indicates which column the list is sorted on. It points up to indicate an ascending sort, down to indicate descending. Click the column heading to sort the account list in the other direction.

#### **Q: What is the difference between activity and detail?**

**A:** Activity and detail are defined as follows.

- **Activity.** This is the account's transaction history covering a given date range.
- **Detail.** This shows detailed information about the account, including account owner, account type, account number, interest paid, hold amount, ledger balance, and account history for the last month.

#### **Q: What is the difference between the Available Balance and the Previous Day Balance?**

**A:** They are defined as follows.

- **Available Balance.** The account's running balance, including recent Internet and POS transactions.
- **Previous Day Balance.** The official financial institution's balance recorded as of the end of the preceding day, sometimes referred to instead as Ledger Balance or Current Balance. The differences between the two balances are created by any Internet transactions that have been sent to your financial institution but have not yet posted.

#### **Q: Why does my financial institution show a balance that is different from what I can view on my Internet account from home?**

**A:** Your financial institution may not have updated the balance to reflect your Internet transactions yet.

#### **Q: Why is my balance sometimes a day behind?**

**A:** This depends on how often your financial institution updates the Internet transaction information.

**Q: From which balance can I make online payments?**

**A:** For Online Bill Pay, use the Available Balance. This balance takes into consideration any Internet transactions you have made. The system (depending on your institution's set up) may check this balance for sufficient funds before processing payments.

**Q: Why do I see a number in a red circle next to Alerts in the Welcome Center, but on the ALERTS sub-tab it says "no new alert(s)"?**

**A:** The number of alerts shown in the Welcome Center indicator represents all types of alerts (Account Activity, Messaging, and Security) for all accounts. The sub-tab shows information about only Account Activity alerts for the currently-selected account.

**Account Activity FAQs****Q: There is an "Unposted" on my account Activity list. What is it?**

**A:** An "Unposted" entry is created for an Internet transaction, such as an online bill payment or a transfer, which has not yet reconciled. Once the transaction has posted to the account, the "Unposted" prefix will disappear.

**Q: What page do I have to be on to download into Quicken or Microsoft Money?**

**A:** You must be on the ACTIVITY sub-tab of the Accounts page. Click the Accounts tab and select the account to download on the supermenu. The ACTIVITY sub-tab appears by default.

**Q: How can I download my account activity into Quicken or Microsoft Money?**

**A:** On the Accounts page ACTIVITY sub-tab, click **Download File**, then choose the dates and format you wish to download.

**Q: Can I download FROM Quicken?**

**A:** No. The history is generated from your activities on this site.

**Q: How do I download into a spreadsheet like Microsoft Excel?**

**A:** You must be on the Accounts page ACTIVITY sub-tab.

- Click **Download File**.
- Select Spreadsheet CSV, Spreadsheet FLC, or Spreadsheet TSV from the **Format** selector.
- Specify a date range to download using the **from** and **to** date controls.
- Click **Download File** and save the file to your computer as either "filename.CSV", "filename.FLC" or "filename.TSV".
- Open your spreadsheet.
- Open the downloaded file.

**Q: Can I download to Quicken QuickBooks?**

**A:** Yes. QuickBooks downloads are possible for financial institutions who have signed up for QuickBooks WebConnect. If you do not see QuickBooks WebConnect as a download option on the **Format** list, then your financial institution does not offer this feature.

**Q: How do I open my account history in my personal finance program?**

**A:** If you are running Windows, make sure the file extension is visible. Look for filename.QIF or filename.MON. Select **File**, click **Import**, and then, click **OK** to load the data into your program. If your financial institution offers Quicken WebConnect or Active Statement Format, you can download your account history directly into your personal finance program.

**Quicken Downloads FAQs****Q: Why does Quicken ask for my passcode?**

**A:** If you are receiving a message that requests a passcode, then you are attempting to download your account information from the Quicken Web site. In order to download into Quicken, you will need to log in to your Internet account with your financial institution and follow the steps available on the help page. Click the HELP icon to open help for the page you are viewing. You can also refer to the instructions above.

**Q: Why does Quicken ask for my access ID and passcode when I click on download history?**

**A:** If you are receiving this message, make sure you are using the latest version of your browser.

**Q: Why can't I access my account through Quicken and pay my bills through Quicken?**

**A:** You will not be able to access your account or pay bills through Quicken, because it is all done online through your account with your financial institution. You will first need to sign up for a checking or share draft account through your financial institution. Once your account is set up, you can enroll online. Once you have online access, you can pay bills and download your transaction history, including bill payments, into Quicken to reconcile your account.

**Q: Why does Quicken not recognize the checks that I hand entered when using Quicken WebConnect through my financial institution's Web site?**

**A:** Quicken is guaranteed to recognize only the information you have previously downloaded. If the checks you have hand-written have cleared your account, they will be included in your history download to your check register.



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**Q: How can I download to Quicken without opening a browser?**

**A:** Use the following steps.

1. Go into Quicken and click the **ONLINE CENTER** tab on the right. Your account list will appear.
2. Select the account you want to update.
3. Click the **UPDATE/SEND** button. Your financial institution's home page will appear in Quicken.
4. Log in and download with WebConnect like you normally would.

**Q: Why does Quicken put everything in the memo field when I download?**

**A:** Make sure you have the latest version of Quicken, and use the WebConnect feature (if your financial institution offers it). With WebConnect, Quicken will put the information in the correct fields.

**Q: Why does Quicken give me a message telling me I have no transactions to download?**

**A:** Either you have already downloaded the most current data, or there is no account history to download yet.

**Q: What do I do when I go into my account to download my history, and I don't have an option for WebConnect?**

**A:** Contact your financial institution.

### **Transferring Funds FAQs**

**Q: If I have a problem transferring funds, how do I report it?**

**A:** When a problem occurs with a transfer, write down the Transfer ID number appearing on the Transfer Confirmation page, and refer to it when you report the problem by secure email to your financial institution. Click the **Contact Us** link at the top of any page next to the **Log Out** link to report the problem to your financial institution.

**Q: Can I transfer money from one account to another account?**

**A:** Yes, if both accounts are accessible online and you have been granted the necessary privileges. Click the Transfers tab, and look for the Schedule Transfer module on the page. Fill in the account, description, amount, frequency, and period information, and click **Transfer** to schedule the transfer.

**Q: Can I transfer money online to my parent's account at another institution?**

**A:** Yes, if your financial institution offers External Transfers. You can enter an external transfer account request for your parent's account at another financial institution on the Add External Transfer Account page. Your financial institution will review and approve the request, and notify you by an in-session alert message that when the external account is available in Online Banking.





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**Q: When I schedule a same-day transfer, are these changes reflected immediately in my balance?**

**A:** Yes, the debit transfers are reflected immediately on the Home and Accounts pages and may appear as an unposted or pending transaction. The posted transactions will be displayed when your financial institution updates the online transfers.

**Q: How soon after a transaction is performed will it appear on the system?**

**A:** This varies according to the type of transaction. Some transactions are not instantaneous. However, debit transactions may show up immediately as an unposted or pending transaction and will affect your available balance.

### **Secure Messaging FAQs**

**Q:** Why is secure messaging necessary?

**A:** The information you are sending is sensitive. A secure message ensures that your information will stay confidential. However, never send your passcode. OLB Support does not need it to help you.

**Q: How do I read a message from my financial institution?**

**A:** Click **Messages** in the Welcome Center, and then click **View All Messages** in the Messages supermenu. On the All Messages page, click the Subject link of the message you wish to read in the list.

**Q: How do I send a secure message?**

**A:** Click **Messages** in the Welcome Center, and then click **New Message** in the Messages supermenu.

**Q: What is the number in red circle next to the Messages header?**

**A:** The number in the Messages header in the Welcome Center shows how many unread messages you have.

### **General**

**Q: What are services and settings?**

**A:** Services and settings allow you to request many standard financial services, including reordering checks, requesting stop payments, updating contact information, and ordering copies of documents, such as canceled checks, disclosure forms, and loan agreements.

You can also send questions or comments to your financial institution through encrypted message, change your passcode, and look up contact information for your financial institution, including addresses, phone numbers, and fax numbers.

**Q: Can I default to a different page when I log in rather than going straight to Home?**

**A:** No. The Home page is the starting point for your Online Banking sessions.

## **Managing Your Account**

### **Q: How do I change my address?**

**A:** On the **Services & Settings** page, click **Change phone, email, or address**. This information will be sent to your financial institution via a secure message to request changes to your address for all of your accounts.

### **Q: If I change my address on the site, does it change the address on my account at my financial institution?**

**A:** No, changing your address on the system sends a secure message to your financial institution notifying them of the requested change.

### **Q: Why does it say “Information Received” when I change my address, and not “Address Updated”?**

**A:** The address change information you have entered does not automatically change your address. This information is sent via secure messaging to your financial institution. They will make the change.

### **Q: How do I change my passcode?**

**A:** On the **Services & Settings** page, click **Passcode** under Security Settings - Change your: to change your passcode.

### **Q: How often do I have to change my passcode?**

**A:** Changing your passcode is at your discretion. If you feel that your passcode has been compromised, you should immediately change it and contact your financial institution. However, you can change the passcode at any time from the Services & Settings page. Some financial institutions may require passcode changes periodically; check with your institution for details.

### **Q: Why can't I change my passcode without getting an error message?**

**A:** The passcode you entered does not pass our security check. To maintain tight security, you must choose a passcode that meets the minimum required length, is unique, and cannot easily be deciphered. Observe the requirements and tips shown on the Change Passcode page when changing your passcode.

### **Q: What do I do if I forget my passcode?**

**A:** The financial institution offers the Automated Passcode Reset feature, click the **Forgot your passcode?** link on the Login page. If your financial institution does not offer this service, call your financial institution to reset your passcode. They will assign you a new temporary passcode. As soon as you use it to log in, you will be required to change it again to ensure security.

## **Accessing Banking Services**

### **Q: How do I reorder checks?**

**A:** On the **Services & Settings** page, click **Reorder checks** under Banking Services. For security reasons, you can only reorder checks with the same style and address as your current checks.

### **Q: Can I specify if I want a different check style when I reorder checks on the Internet?**

**A:** No. To change the check style, contact your financial institution directly.

### **Q: How do I send a message to my financial institution?**

**A:** On the **Services & Settings** page, click Send a **Secure Message**.

### **Q: Can I change my access ID?**

**A:** Yes, your financial institution offers this option. On the **Services & Settings** page, click **Access ID** under Security Settings - Change your:.

### **Q: What type of files can be used with Secure File Transfer?**

**A:** You may only send text files using Secure File Transfer.

## **Contacting Your Financial Institution**

### **Q: How do I report a problem?**

**A:** For most problems, click **Contact Us** in the Welcome Center to go to the **Services & Settings** page, then click **Send a Secure Message**. Describe your problem in the message and send it to your financial institution.