

# Online Banking FAQs

## **What is Online Banking? Is there a fee?**

Online Banking is a real-time online system that allows our customers a secure and convenient way to access their Hebron Savings Bank accounts via the internet. Online Banking is free!

## **Do I have to register to use Online Banking?**

You can apply online or in person!

## **I am having difficulty logging into my Online Banking account. What do I do?**

There may be several reasons you are experiencing difficulty logging into your Online Banking session. If you complete the online banking ID and password fields and click 'submit' and your computer does not seem to do anything, the problem may be your browser. We have found that users with Internet Explorer version 6.0 or XP need to complete one of the following two options:

- At the bottom right hand corner of your screen there should be a little red circle with a minus sign inside. Double click on this icon and a 'Privacy Report' window should appear. On the Privacy Report, highlight the site address in the text area by clicking once on it, then click 'Summary.' When the Privacy Policy window pops up, check the box at the bottom that states 'Always allow this site to use cookies'. Click OK and close out of the privacy report.
- If this does not seem to clear up the problem, you may want to try this solution. On the top Internet Explorer tool bar, choose 'Tools,' then 'Internet Options'. On the Internet Options window, click on the tab labeled 'Privacy'. On the Privacy window, there will be a section titled Settings, and there will be a slider on the left-hand side. Move the slider all the way down, until it says 'Accept All Cookies'. Click OK and close out.

## **Why am I asked to select a Watermark?**

To enhance your online safety, you will be asked to select a watermark when you first log in. In the future, if you do not recognize that watermark, DO NOT enter your password. Try re-entering your online banking ID. If your watermark is still incorrect, call our Bookkeeping Department at (410)749-1185.

## **Why does it say 'Your Account is Currently Locked' when I try to log into Online Banking?**

As a security measure, accounts will lock for several reasons, such as inactivity or the incorrect Password being entered three times in a row. If your account is locked, please call the Bookkeeping Department at 410-749-1185 during regular business hours. Upon proper identification, we will be happy to unlock the account and reset your password. This is only for the security of our customers. We apologize for any inconvenience. You can also use the "Forgot Password" link to reset your password, and an email to reset your password will be sent to you. In order to use this feature, however, you must have previously setup your email address and password reset question under the "Option", then "Personal" tab of your online banking account.

## **What happens if I forget my password?**

You are allowed 3 attempts to enter the correct password before your account will be locked. You can use the "Forgot Password" link to reset your password, and an email to reset your password will be sent to you. In order to use this feature, however, you must have previously setup your email address and password reset question under the "Option", then "Personal" tab of your online banking account. You can also call our Bookkeeping Department at 410-749-1185 during regular business hours and once your identity has been confirmed, we will reset your password for you.

## **What happens if I don't log off the system?**

Online Banking has a 10-minute time out feature. If the system has been inactive for over 10 minutes, the user will be required to re-enter their ID and password.

## **How secure is Online Banking?**

State-of-the-art technology is used to keep your information secure. All sensitive and personal information is encrypted, and access requires passwords that only you know. Look for a small padlock icon somewhere on your browser and check the address bar of the site you are on. The URL should begin with "https". Both the padlock and the "https" act as confirmation that you are accessing your account over an encrypted connection.

In addition, your account numbers, Social Security numbers, and Tax ID numbers are never displayed on the Online Banking system. However, if you feel your information has been jeopardized in any way, please contact your local branch immediately.

## **Are there limits on the number of transfers I can make?**

Yes, depending on the type of account you have. Some accounts, such as checking accounts, have no limits on the number of transfers a client can make. However, savings accounts, by federal regulation, are allowed no more than six electronic transfers per month.

## **What does the downloading feature do?**

The download option allows you to download your transactions and/or payment schedule (Bill Pay users) into spreadsheet or word processing programs.

## **What can I do to keep my information secure?**

There are several things you can do to protect your online banking ID and password:

- Do not use an obvious number or other accessible information for your Online Banking ID or password.
- Ensure no one is watching when you enter your online banking ID or password.
- Try to memorize your online banking ID and password rather than writing them down.
- Do not share your online banking ID or password with others and change your password frequently.
- Remain at your computer until your transactions are complete and log out when you are finished or before visiting other internet sites.
- Set up security alerts on online banking and be sure your email address is correct.
- Lock your PC or mobile device with a password. This is your first line of defense against intruders.

- Do not give your information to anyone requesting it over the phone unless you have initiated the call.
- Avoid public computers, networks, or Wi-Fi's when accessing your online banking or other sensitive data.
- It is always safer to access your online bank account by typing the address into your browser directly.
- Maintain your computer with the latest software updates (patches) and anti-virus software.
- Report any unusual account activity immediately to our Bookkeeping Department at (410)749-1185.

## **Bill Pay FAQs**

### **What is Bill Pay? Is there a fee?**

Bill Pay is a service that allows you to pay virtually any individual or company with a mailing address within the United States or Puerto Rico through your online banking account. You determine who you want to pay, when you want to make the payment and which account you want the payment to come from. It's safe, secure and easy to use. There is no fee for using the Bill Pay service. (Certain fees may apply for selected optional or expedited payment services.)

### **How do I enroll in Bill Pay?**

It's easy to enroll in Bill Pay. Just log in to your account and click the "Bill Pay" link to access the short enrollment form. To start using Bill Pay, just add a payee, the person or company you wish to pay, and enter the requested information. Once you add your payee, you can start making payments immediately.

### **When and how are payments processed?**

Payments are sent one of two ways – electronically or by paper check. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. All other payments are made by paper checks that are mailed via the U. S. Postal Service. Generally, your payment is received within 2 to 7 days, depending on whether it is sent electronically or via paper check. Most scheduled payments are sent electronically, and the funds are withdrawn from your account on the payment date.

### **What are the primary benefits of Bill Pay?**

Save time, money, and paper. With Bill Pay you can receive and pay your bills quickly in one place online, instead of visiting multiple websites to pay electronically or the post office to mail checks. Your payment history is also stored online for quick access to past transactions. You also save money on postage, envelopes, and checks. Electronic payments are environmentally-friendly with no checks or envelopes.

### **What is eBill?**

eBill is a feature that allows you to receive and pay electronic versions of paper bills directly from your Bill Pay account. Once you set up an individual eBill for a company you do business with, an eBill comes directly from that payee to your account. Examples of businesses that offer eBills are cable, phone and utility providers and credit card companies. To see if a payee offers eBill, look for the "Set up eBill" link next to their listing on your Bill Pay page.