

## FAQ – ONLINE BANKING

**Q:** What is Online Banking?

**A:** Online Banking is a real-time system that allows our customers to access their Hebron Savings Bank accounts securely and conveniently. It's a FREE service we offer to all of our customers!

**Q:** Do I have to register to use Online Banking?

**A:** You can apply online or in person. Online banking is also available through the Hebron Savings Bank Mobile App.

**Q:** I am having difficulty logging in to my Online Banking Account. What do I do?

**A:** Verify your preferred browser/operating system is up-to-date. Older versions of your selected browser/operating system may not be supported. Supported browser/operating system samples are Google Chrome, Microsoft Edge, Apple Safari, and Mozilla Firefox. See the information below for password issues and account lock-out.

If you still cannot access your account, please get in touch with our Customer Care Center at (410) 749-1185 for assistance.

**Q:** Why am I asked to select a watermark?

**A:** 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. Call our Customer Care Center at (410)749-1185 if your watermark remains incorrect.

**Q:** I see "Your Account is Currently Locked" when I try to log into Online Banking. What do I do?

**A:** As a security measure, accounts will lock for several reasons, such as inactivity or the incorrect password being entered three consecutive times. If your account is locked, please call the Customer Care Center at 410-749-1185 during regular business hours. We will be happy to unlock the account and reset your password upon proper identification. We apologize for any inconvenience this may cause; however, this is 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 or text message will be sent to you. To use this feature, however, you must have previously set your email address and password reset

## FAQ – ONLINE BANKING

question under the “Option” and then the “Personal” tab of your Online Banking account.

**Inactivity** means there has been no online banking activity for six months.

**Q:** What happens if I forget my password?

**A:** You are allowed three 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 or a text message will be sent to you. To use this feature, however, you must have previously set your email address and password reset question under the “Option” and then the “Personal” tab of your Online Banking account. You can also call our Customer Care Center at 410-749-1185 during regular business hours, and once your identity has been confirmed, we will reset your password for you.

**Q:** What happens if I don't log out of the system?

**A:** Online Banking has a 10-minute time-out feature. The user must re-enter their ID and password if the system has been inactive for over 10 minutes.

**Q:** How secure is Online Banking?

**A:** 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." The padlock and the "https" confirm that you are accessing your account over an encrypted connection. A secure connection verification icon is sometimes found in the site information area if it is not visible in the site address bar.

In addition, Social Security numbers and Tax ID numbers are never displayed in the Online Banking system. However, if you feel your information has been jeopardized in any way, please get in touch with your local branch or our Customer Care Center at 410-749-1185 immediately.

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

**A:** Currently, there are no transaction limitations on checking or savings accounts that would limit the amount of transfers initiated through online banking.

## FAQ – ONLINE BANKING

**Q:** What does the downloading feature do?

**A:** Transactional information from your accounts can be downloaded to your computer and imported into your selected software application, such as QuickBooks®. Please review the software and formatting requirements with your provider.

**Q:** What can I do to keep my information secure?

**A:** 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 (such as date of birth or phone number)
- Ensure no one is watching when you enter your Online Banking ID or password
- Try to memorize your Online Banking ID and password – never write them down
- Do not share your Online Banking ID or password with others
- Change your password frequently (suggestion – every 90 days)
- Remain at your computer until your transactions are complete and log out when you are finished or before visiting other internal sites.
- Set up security alerts in Online Banking
- Be sure to keep the Bank updated on your email address, phone number, and physical address
- Lock your PC or mobile device with a password. This is the best first line of defense against intruders