

Online Banking FAQ'S

Why am I unable to access my E-statements?

1. Adobe updates may need to be done.
2. The latest version of Adobe may need to be uploaded.
3. You may be using another browser other than IE (Internet Explorer).
4. Compatibility Mode not activated.

Why must I change my password every 90 days?

1. There are security regulations which the Bank must abide by, and for the protection of our customers.

Why do I always get locked out?

1. After the third consecutive incorrect password attempt, the system locks you out.
2. Passwords are case sensitive.
3. If you copy and paste your password, you might be creating an extra space in the password.
4. The answers to the challenge questions are case sensitive.

How do I reset the cookies for other users?

1. Only Supervisors/Administrators can do this function
 - Business Apps, Administration, select user to be reset, click on *Reset to Single Computer Token*

Why do I get security questions that are not the ones that I set up?

1. An invalid login ID was keyed or used.

I use the same computer to access my account. Why am I always being prompted to answer security questions before I can access my account?

1. Check the box "recognize this computer". If this is not checked you will be prompted every time to answer a question.

Why can't I rotate my passwords?

1. Security regulations.
2. You can reuse the same password after the third change.

Why can I only see the current page of transactions and am unable to go back further?

1. Once you open your account, at the bottom of the page, you can choose to see up to 100 entries per page.
2. To go further back, once you open the account, you can click on the + next to *Transaction Filter* and next to *Date* you can use the drop down to select last 60 days, last 90 days, or even a date range going back to 180 days.

Why do cookies always need to be reset?

1. Because data and information continually changes, the cookies become outdated and need to be updated frequently.
2. If the security setting on your computer is set too high it will not even accept cookies. You will need to reset each time you access online banking.

How long will it take to receive the email to set my account up online?

1. Depending on when the application is received by the Bank, it will either be the same day or the next business day following.

What security features are in place so that my information is secure?

1. Passwords are changed every 90 days.
2. The last three passwords cannot be used.
3. 3 challenge questions.
4. Login image and Phrase.
5. OOBA (Out of Band Authentication) is the use of two separate networks working simultaneously to authenticate a user. This applies only to business cash management accounts.

Why doesn't my temporary password via email work?

1. You may be trying to copy and paste the password, which causes an extra space.

When I try to log in, it will not prompt me for my password; it just brings me back to the home page.

1. When previously logging out, you may have used the X in the corner of the web page and not the logout button. The system thinks you are still signed on to your account. You need to shut down your computer, wait a minute and start it back up.
2. Cookies on your computer may need to be reset.

Where do I go to reset my password?

1. After the login screen the password screen appears. Click on the link that says "Forgot your Password"? A random password will be sent to you via email.
2. You can call the Bank at 630-773-0350, and we can reset your password.

Why are incorrect balances showing if I am in my account late at night or early in the morning?

1. The system is updating account history.

Why can't I see transactions from yesterday?

1. The account history did not upload. Log out, and check your account again in about an hour.