

Mobile Banking FAQ

1. What is the difference between current and available balance?

The current balance shows you what transactions have cleared in your account. The available balance displays the amount once pending transactions are processed by the businesses you have made purchases.

2. Why doesn't the temporary password given to me work with my Mobile application or the Mobile website?

Currently, our Mobile services can not accept any temporary password we may give for our customer's Online Banking. If you have a temporary password, the best solution is to use your desktop or laptop computer to use Online Banking's full website where you can input a permanent password in place of the temporary password which was given to you. Alternatively, you can access the full website to create a permanent password by clicking on the Full Site link available on the Mobile website from your smart phone. Also, our branches have Internet enabled devices available where you can sign into Online Banking's full site to use your temporary password to create a permanent password.

3. What does the sign in error, your password has expired, mean?

Once every 12 months, Online Banking will ask you to create a new password. Currently, our Mobile Banking can not help you to create a new password however you can use the full site to do this. The best solution is to use your desktop or laptop to access the full site. If you do not have access to a desktop or laptop, you can use your smart phone to access full site by clicking on the Full Site link found on our Mobile website. If you are near a branch, you can use the Internet enabled device available in the lobby to sign into the full Online Banking site as well. Once a new password created, you can resume signing into our Mobile services.

4. Why does your Mobile App or Mobile website only show 30 days of history?

Our Mobile services are designed to complement our full site Online Banking services. By simplifying our Mobile Services, they are designed for ease of use while you are on the go and today's limited data plans available on most cell phone plans where using extra data can add to your cell phone costs. The full site still offers up to a year and half of transaction history. With your Mobile device you can access the full site with the link that is found at the bottom of our Mobile website at www.firstbankak.com with your device's web browser.