

## Online Banking

### What equipment and software do I need to access First Bank's Online Banking?

You'll need an Internet service provider and browser software which supports Secure Sockets Layer (i.e. Firefox, Internet Explorer, Google Chrome or Safari. Latest browser version is recommended).

### Is the Internet safe and secure for Online Banking?

Yes. This is a common concern with banking and commerce on the Internet. Data on the Internet is safeguarded by encryption as it moves between systems. Data residing on a system can only be accessed by using an authorized Sign-On ID and Passcode.

Any kind of breach in the security of our systems would be a serious business issue for the bank. Our success depends on our ability to manage these systems safely and to continue to earn your trust as our customer. Please be assured that we will take every measure possible to protect the financial information and resources you have entrusted to us.

You can help safeguard your information and the banking systems by protecting your Sign-On ID and Passcode. A proper combination of your Sign-On ID and Passcode is the only way to get access into your account. Please be careful to keep this information secure.

### Can anyone else see my account information?

Your online account information is available through access methods, which have been rigorously tested for their secure access. The information is not public. Only you can access it using your Sign-On ID and Passcode.

### What if Online Banking goes down? Will my payments be made and my transfers go through?

If Online Banking and all of our backup systems were to go down, you can be comfortable knowing that any transaction for which you had already processed, prior to the system going down, will go through. If you were in the middle of a transaction and there is some question as to whether the system has received the request, you may feel free to contact the bank to ensure your transaction request has been accepted.

### What types of accounts are included in Online Banking?

You can access the following types of accounts:

- Checking
- Savings
- Loan
- Time Deposits

### Can I have more than one checking account linked to Online Banking?

Yes. You can link all of your checking accounts in Online Banking.

### How current is the account information?

Transactions that you perform using Online Banking will be posted to your account immediately under most circumstances; however there are times when these transactions may not be posted.

### How can I prove payments and transfers were made?

With each payment and transfer, you are given a reference number so you know we received it. In addition, payments and transfers will appear on your transaction register so you can see they posted. You'll also continue to receive your monthly statement in the mail from your payee.

## Bill Pay

### How do I access Bill Pay?

You automatically have access to Bill Pay through your Online Banking account. Simply click on the "Payments" tab and then the "Pay your bills" link. This will bring you to the Bill Pay section of Online Banking.

### How long does it take for a payment to reach my payee?

Each payment made by Online Banking will be processed either by check or electronic funds transfer. If the payment is made through electronic funds transfer, it will take a matter of hours for the payment to reach your Biller. Payments made by check, however, will be delivered via the postal service. Delivery could take several days depending on where the payment is to be sent. The safest thing is to always schedule your payments at least seven business days ahead of the date they are due. This will ensure that the payment will be made and processed in time.

### Should the payment date I give be the payment's actual due date?

No. You need to allow some time for the payment to reach your payee, so enter a date before the actual due date. Be sure to take into account that although you can schedule a payment at any time, payments are actually initiated (sent to the payee) only on business days.

### How soon are the funds actually taken out of my account?

For payments where a check was mailed, funds are deducted when the Biller cashes the check. For electronic payments, the funds are deducted on the scheduled date of the bill.

### What happens if I don't have enough money in my account to cover a bill payment?

An email will be sent in case of insufficient funds for a payment with further instructions. The instructions received will depend on if the payment was with an electronic payment or mailed checked.

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Bill Pay continued

## When and how are my payments delivered and how can I ensure that my payee receives my payment on the due date?

When you schedule a payment, Bill Pay warehouses the payment until it is time to process it. The time to process will vary depending on how the payment is to be made and how long it will take to get the payment to the payee.

Once the system has determined that it is time to process the payment, the payment is changed to a processing status. The payment is then processed by conducting an electronic funds transfer, or a check is produced and made payable to the Biller from your account. The check is then sent to the payee via regular mail four days before the scheduled payment date.

Note: To insure a bill payment is prompt, schedule a payment seven days before the due date.

## Why does it take a few days to process payments?

Although a number of your payees accept payments electronically, many do not. For those that do not accept electronic payments, we must send a check to that payee through the U.S. Mail. Once it is received by the payee, it may also take a day or so for that payee to process the check and post it to your account. Even for electronic payments, it may take two or three days for your payment to be posted. By allowing a few days for processing and delivery, you can insure that your bills are paid on time.

## What should I do if a payee has not posted my payment?

You need to allow a few days for your payee to process your payment. If your payee has not posted the payment to your account after a few days, you can click on the Payment Inquiry button found on the payment to find out more information on the payment's status. With this inquiry, you can resolve any bill payment issues from the comfort of your home 24 hours a day, seven days a week. Additionally, you can call First Bank's Electronic Banking Center at 1-888-220-4446, Monday through Friday, 8:00 am to 5:30 pm.

## How will the Bill Pay payments be made?

We use two methods of payment:

- Electronic – Bill Pay sends an electronic credit to your payee electronically debiting your account on your scheduled payment date.
- Check - looks and acts just like one of your personal checks.

## Can I choose the method of payment?

No. Bill Pay will process the payment electronically if possible. If not, then a Check is produced. Some Billers who cannot currently accept electronic payments, may upgrade to electronic payments in the future.

## Does Bill Pay work with other accounting software (i.e., Quicken, QuickBooks and Money)?

Yes. Bill Pay is designed to be compatible with these popular software products. You can access the Export service from the Transaction Activity screen.

## Mobile Banking

### 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.

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

Currently, our Mobile services cannot 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.

### 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 cannot 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.

### 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](http://www.firstbankak.com) with your device's web browser.

### What is the difference between the mobile Website and mobile App?

With the mobile Website, our customers are not required to download an App for their smart phone to access the website. Simply, use the smart phone's browser to access First Bank's website address using [www.firstbankak.com](http://www.firstbankak.com).

From the mobile Website, you can also access the Full Site for First Bank's website by clicking on the Full Site link found at the bottom of the Mobile website page. With Full Site, you can create a permanent password in the case of receiving a temporary password from the Online Banking system or one of our EBC staff.

To use our Mobile App on your smart phone, install the App from the iPhone's App Store or Android phone's Google Play. With the First Bank App, you have access to the Mobile Check Deposit service as well as the ability to view check images in the account's history. Note: Viewing check images and Mobile Check Deposit is not available with the Mobile Website.