

## **What is Online Banking?**

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Online Banking is our online service that allows you to access your account information 24 hours a day, 7 days a week. Using Online Banking, you can:

- View real-time account balances, check images and history
- 24-hour access to checking, loans and CDs
- Export history to financial software or spreadsheets
- Transfer funds between accounts
- Pay bills online
- Request stop payments

## **What do I need to bank online?**

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Banking online is easy. Online Banking works well on most of today's browsers and must support 128-bit SSL encryption. If your browser does not support these encryption levels, you'll need to update it. To get started, simply enroll to receive your log in information.

## **What types of accounts can I view with Online Banking?**

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With Online Banking, you can view all your Apple Creek Banking Company accounts, as well as loans.

## **How often is my account information updated?**

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Account information is updated in real-time, offering you the most current information available.

## **How secure is my personal account information?**

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The Apple Creek Banking Company uses the latest Internet security available, including secure communications (SSL), firewalls, 128 bit encryption, and operating systems that have been designed to provide maximum security.

## **Why am I signed off sometimes and I have to sign in again?**

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If Online Banking has been inactive for a period of time, Online Banking may automatically sign you off to prevent unauthorized use of your accounts, and to prevent others from viewing your information.

## **Can I pay my bills using Online Banking?**

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Yes. You can make payments to anyone in the United States from the utility company to the local babysitter. You may schedule payments to be made immediately or on a specified date in the future. You can even set up recurring payments so you do not have to worry about paying your regular bills. Recurring payments can be set up weekly, semi-monthly or monthly. Bill Pay eliminates the need for writing checks or addressing envelopes. More importantly, it saves you time and simplifies your busy life. (Fees may apply)

## **What type of account is required for Bill Pay?**

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Bill pay can only be used with a checking account.

## **May I pay bills from more than one checking account?**

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Yes.

## **How far in advance should I set up a payment to ensure it is paid on time?**

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We recommend that payments should be made at least five (5) business days in advance of the due date of the payee.

## **Can I transfer funds between my accounts?**

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Yes, you can transfer funds between any of your Apple Creek Banking Company accounts.

## **Do I need extra software or hardware to use Online Banking?**

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No extra software is necessary. You can access your Apple Creek Banking Company accounts from almost any PC that has Internet access.

## **Will Online Banking work with my current Internet Service Provider?**

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Yes, Online Banking works with any ISP.

## **Can I access my accounts from both home and work?**

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Yes, you can access your accounts from almost any PC.