



Internet Banking FAQ's

ACCOUNT OVERVIEW

Q1.) What is the Difference between current and available balance?

A1.) Your available balance may take into consideration any transactions presented today while current balance does not.

Q2.) Why are some of my account numbers highlighted and marked with an asterisk?

A2.) Highlighted account numbers indicate that there is pending transactional activity for the account. You can review these pending transactions by going to Accounts>History.

Q3.) Can I nickname the accounts on this page?

A3.) Yes, you can change the default display name for any account by navigating to the Preferences>Account Menu and entering your preferred nickname for some or all of your accounts. Then scroll down to "Submit Changes". Your chosen nickname will be used instead of the default name or account number throughout the online banking system.

Q4.) Can I change the display order for my accounts?

A4.) Yes, you can change the default display order by navigating to the Preferences>Account menu and entering your preferred account display order. Lower order numbers will be displayed before higher order numbers within each group of accounts (i.e. checking, savings, loan, etc.). However, the order for the specific types of groups cannot be changed.

Q5.) How do I add an account that is missing from my Account Overview?

A5.) Send a secure message by going to Services>Messages with a full account number to Online Banking Assistance. Your request will be processed in 1-2 business days and a confirmation will be sent once completed.

ACCOUNT HISTORY

Q1.) How do I know how much history is available for an account?

A1.) If you scroll to the bottom of the account history page you will see text that displays the oldest history data you may view. Example: oldest Transaction Available: Friday, July 11, 2013

Q2.) How much history displays by default for an account? Can I change the default amount?

A2.) The default amount of history displayed for a selected account is 50 transactions. This default amount, by number of transactions or number of days of history, can be changed for each account under Preferences>Account. After making desired changes, scroll down and click on "Submit Changes" to immediately change the displayed history for the selected accounts.

Q3.) When I download my history to Quicken or QuickBooks, it doesn't launch the application automatically. Why?

A3.) There is no association for the file type to the application. The easiest way to create the association is to save the download file to your desktop the first time, then right-click on the file and select the 'Open with' option. This will allow you to choose Quicken or QuickBooks from a list, depending on the download file type. The next time you download your history, the program should launch automatically.

Q4.) When I export my history, why doesn't the data display on the screen?

A4.) This is done intentionally to minimize download time. When you choose to export your data, the time it would take to display the data on the screen is generally unnecessary. If you wish to display the data first, select the 'Display Results' radio button to first show the data, then the 'Export to file' radio button to complete the export.

Q5.) How do I view check and other transaction images?

A5.) The magnifying glass icon next to some transactions indicates that there is an image stored for that transaction. Just click on the magnifying glass icon and the image will display in a pop-up window.

Q6.) Why, when I click on the magnifying glass next to my check, doesn't anything happen?

A6.) Clicking on the magnifying glass opens a new window with your check image. This is considered a pop-up window, and is blocked by many popular browsers and anti-virus programs. You should configure your pop-up blocker to accept pop-ups from our site to use this feature. Please refer to your software documentation on how to allow pop-ups.

Q7.) Why doesn't my running balance equal the running balance on my printed statement?

A7.) The running balance should match your statement balance but there are rare moments where it won't (reasons may vary). Your current and available balances are pulled in real time and are correct.

Q8.) When I click the "Print" the printed report cuts off the balance column. How can I print the entire list?

A8.) The printing function resizes the columns, giving preference to columns going from left to right. If you have a transaction with a large description, this column will be larger, and the Debit, Credit and Balance columns may be cut off. If you want to see all of your data, try exporting it to Excel or CSV.

Q9.) When I click the "Print" from my browser menu, is the printout text so small I can't read it?

A9.) Many browsers try to shrink the size of the text to fit the screen. Try using Print Preview instead so you can change the scaling.

Q10.) Why when I export my data to Quicken, is the spreadsheet blank? Quicken or QuickBooks will not accept the export file.

A10.) The Quicken export option only works with the most recent versions of Quicken and only supports the newer QFX and QBO formats. If you are using an older version of Excel, choose Spreadsheet (csv) not Spreadsheet (xls).

ONLINE ACTIVITY**Q1.) How is the Online Activity page different from Account History?**

A1.) The Online Activity page contains all transactions initiated via online banking, but does not include transactions made via other means, like ATM or Debit/Credit card transactions and Bill Pay transactions. This page also shows the status of each online transaction as it moves from a Drafted status to approved, then processed.

In contrast, the Account>History page is a record of processed and cleared transactions against your account from all sources, not just online banking. Additionally, account history does not include transactions that have been drafted/approved/canceled via online banking, but only those that have already cleared or will clear your account the current processing day.

Q2.) What is a drafted transaction?

A2.) A drafted transaction is one that has been created and saved for later approval. All online activities automatically go into drafted state and must be approved. A drafted transaction HAS NOT been transmitted to us for processing, just as a drafted e-mail has not been sent to the intended recipient. This allows you to schedule and draft payments that you, or someone in your household or company, can later approve.

Q3.) Can I see transactions from other users in my household or company?

A3.) Yes, if you have been entitled to see other user's online activity instead of just your own.

Q4.) What is a Tracking ID?

A4.) The Tracking ID is a unique identifier of each transaction on our system and provides you a way to easily reference a transaction and communicate with our support staff. Please use tracking IDs in any communication to us. To find a tracking ID go to Account>Online Activity, find the transaction, and look at the column under "tracking ID".

FUNDS TRANSFER

Q1.) If I make a future dated transfer, when will the transfer be processed and effective?

A1.) If you create a future-dated transfer, the transfer will be processed the morning of the effective transfer date.

Q2.) Where can I see my Funds Transfer activity?

A2.) Your funds transfer activity is available in your Online Activity under the Accounts>Online Activity menu. Any drafted, approved, canceled or processed funds transfers will be displayed. Each transaction has a unique Tracking ID for easy identification.

Q3.) Can I make my loan payment by initiating a transfer?

A3.) Yes, go to funds transfer and pick your from account you want to withdraw the funds from for your payment, then choose the account that you want your payment to be credited towards.

Q4.) Why do I have to go through so many steps to make a transfer?

A4.) Our transfers are done in real time, and are immediately posted to your account. Because of this, we prompt several times during the process to ensure that the transfer is accurate before it is posted. Be sure to approve your transfer after you click Submit.

Q5.) I keyed in a transfer a week ago, and it never hit my account. What happened?

A5.) Check your Online Activity menu. If the item's status is Drafted it was not processed. If it is not listed, research the item for possible NSF.

Q6.) I entered a description on my transfer and I can't see it on my statement.

A6.) The Description field is for reference in Online Banking only. It is not part of the description posted to your account. You can view your description on the Online Activity menu.

Q7.) I made a transfer by mistake. Can I cancel it?

A7.) Go to Accounts>Online Activity. Click the on the bank's logo next to the transfer. If you see "Cancel Transaction" then you may click that to cancel the transaction. If you do not see that option you will need to contact Customer Service at 715-381-8330/toll free: 1-877-537-0531 (Hudson) or 763-497-7777/toll free: 1-800-337-1041 (St. Michael) for assistance. These can generally be reversed on the following business day.

RECURRING FUNDS TRANSFER

Q1.) Can I modify a recurring transaction?

A1.) No, recurring transactions may only be created or canceled. You can also cancel individual occurrences of the transaction under the Accounts>Online Activity menu.

Q2.) I set up a recurring transfer to go on the 30th of the month. The 30th was on a Saturday. Why didn't the transfer go through until Monday?

A2.) Whenever a transfer is scheduled for a non-business day, our system moves the date forward to the next business day so you are not charged earlier than you had expected, risking a potential overdraft or failed transfer.

Q3.) I canceled a recurring transfer on the Online Activity screen last week. Why did the transfer go through again this week?

A3.) Canceling a recurring transfer on the Online Activity screen only cancels that particular instance of the transfer, and does not turn off subsequent transfers. To turn off all future recurring transfers, you need to go to the Recurring menu and cancel the transfer there. This will cancel all pending and future transactions.

BILL PAYMENT - CHECKFREE

Q1.) Why when I click on Bill Payment, do I receive the error message "Invalid Address Line"?

A1.) To avoid this error, click on Preferences/User and examine the two address lines. Remove any character that isn't a number, letter, space or dash (# and / are typically the culprit).

Q2.) I logged on to Online Banking for the first time, and tried to enroll in Bill Payment. When I clicked on Bill Payment, I received the error message "An unknown error has occurred".

A2.) This problem can be solved by logging off and back on, or by clicking on Preferences/User and then clicking the Submit button without making any changes.

Q3.) I only have savings accounts. Can I enroll in Bill Payment?

A3.) No. The Bill Payment service issues drafts on your account like a check. Therefore, savings accounts cannot be used.

Q4.) I only see one of my accounts on bill payment. How do I get my other one listed?

A4.) Click on Preferences>Bill Payment. Select the account you wish to add, and click Submit.

Q5.) Why can't I select a pay date of tomorrow?

A5.) Check Free works on a Payment Date based model, where you choose the date you wish the payment to be presented to the biller. The time it takes for Check Free to get the payment to the biller will vary depending on whether it can pay them electronically, or whether they have to issue a paper check. Check Free will not allow you to enter a Payment Date sooner than it can make the payment. The lead time for most payments is 1-4 days.

Q6.) I scheduled a recurring payment to be made on the 30th of the month. The 30th of the month was a Saturday, and Check Free charged my account on the 29th.

A6.) Check Free's goal is to guarantee that your payment will arrive by the date you specified. In order to insure that your payment will not be late, it will adjust the payment date to the business day prior to the scheduled date if that date is a non business day. **(This is the opposite of recurring online transfers!)**

Q7.) Oops! I just made a payment by mistake. Can I cancel it?

A7.) If the transfer appears under the "Pending" section with a Cancel link below it, yes. If not, you will need to call Check Free to see if they can stop the item. There is no guarantee that even Check Free can stop an item that is processed.

Q8.) Why when I call Check Free won't they speak to me. They tell me that I'm not on the account.

A8.) Check Free attempts to verify a caller's identity by checking the social security number and date of birth. If either of these pieces of information is incorrect, they will not provide payment information. The problem could also be that the caller is the spouse. The financial institution can complete a Subscriber Change Form to correct both of these issues.

ONLINE STATEMENTS

Q1.) Why doesn't my statement display?

A1.) Please download and install the latest version of Adobe Reader at www.adobe.com.

Q2.) Why is my statement so small? I can barely read it!

A2.) You can use the zoom feature in the Adobe tool bar to make the image bigger. IF you still have difficulty reading it, use the Adobe tool bar to save a copy and open it separately in its own window.

SECURE MESSAGES

Q1.) How do I know if I have a message in my mailbox?

A1.) You can log on and navigate to your message mailbox, or there is a convenient link on the Accounts>Overview page to let you know when you have a new message.

Q2.) Can I see the messages I have sent?

A2.) No, to simplify your mailbox we only show the messages you have received.

Q3.) How long are messages kept in my mailbox?

A3.) Each message is kept for a specified number of days, unless you choose to set a selected message to never expire. Other wise, all messages will be saved until the date displayed in the 'Expires on' column in the mailbox. You may also delete a message anytime by selecting the message then the red X at the top of the message screen.

Q4.) Are messages safe?

A4.) Yes. Messages sent through this menu are entered over a secure connection, and they do not travel over the internet like email. This insures that only you and staff at our institution can read them.

Q5.) I have a lot of messages showing. Can I create a folder to save them?

A5.) No. Messages are meant as a basic communication tool and not a fully featured email program.

ADDRESS CHANGES**Q1.) Is my Change of Address request immediate?**

A1.) When you submit the request, we receive it immediately; however, depending on the number and type of accounts, it may take 24-48 hours to make the changes.

Q2.) Will this affect the delivery of my statement and other mail?

A2.) Yes, a change of address request affects the account profile, statement, and other mail and correspondence from the financial institution.

Q3.) I submitted a change of address a month ago, why and I still getting statements at my old address for some of my accounts?

A3.) Please make sure you select each account you wish the address change to apply to and try again. Selecting 'Select All' is the surest way of including all of your accounts.

ONLINE STOP PAYMENTS**Q1.) What is a Stop Payment?**

A1.) A Stop Payment request is an order by the writer of a check that the payment should not be honored. This may be related to failure by a merchant to provide services, or due to potential fraud-related activity on the account. Please see our schedule of fees for the current Stop Payment fee.

Q2.) Does a Stop Payment request guarantee that the payment will be stopped?

A2.) No, an online request to stop payment on a check or does not guarantee that the check will be stopped, as the item may have already been processed and posted to your account.

ACCOUNT PREFERENCES**Q1.) I had all my accounts properly ordered and named. Why is the new account I opened the other day now at the top of the list?**

A1.) New accounts are always added with an order value of zero, placing them at the top of the list. You can re-adjust this order using the Preferences>Account menu tab.

Q2.) I have all of my accounts properly ordered, but I'm still seeing account groups on the Overview Screen. I thought my accounts would show in the exact order I entered?

A2.) Accounts grouping is applied to accounts first, then the account order. Account grouping cannot be turned off (i.e. all checking accounts grouped together, savings, loans, etc.).

Q1.) When are alerts delivered?

A1.) When triggered, secure message and e-mail alerts are delivered immediately after all our transactions have been processed. Phone alerts are delivered at the time you select on any day that the alert is triggered.

Q2.) Are alerts real time?

A2.) No, alerts are triggered at processing time each day. For example, if an alert value is triggered during the day on Monday, the alert is generated during our processing cycle Monday night. A secure message or e-mail will be sent immediately after processing, while a phone notification will be sent at the time you selected on Tuesday.

Q3.) What is the difference in a phone notification versus an email notification?

A3.) An e-mail notification, because it is delivered over public e-mail, contains no detail on the alert, only that it has been triggered. On the other hand, a phone notification will provide more alert detail, and may also allow you to enter your voice banking credentials to access your account information on the same call.

Q4.) What if I don't receive a phone alert?

A4.) If you miss the alert call, our alert system will not leave a message on voice mail. If you believe you did not receive a phone call, please check your message mailbox under the Services>Messages menu to confirm receipt. If there is not an alert in the secure mailbox, confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us at 715-381-8330/toll free: 1-877-537-0531 (Hudson) or 763-497-7777/toll free: 1-800-337-1041 (St. Michael).

Note: E-mail and phone alerts are a convenience and should not be used to manage critical account details or appointments, as they are not 100% reliable delivery channels. If triggered, secure messages within the online banking system are very reliable, as they are sent within the online banking system.

Q5.) What if I don't receive an email alert?

A5.) If you believe you did not receive an alert e-mail, please check your message mailbox under the Services>Messages menu to confirm receipt. If you received your secure message, but not your e-mail, check your Junk e-mail folder first. If your alert is delivered as junk mail, configure your junk mail settings to allow e-mail from our e-mail address. If there is not an alert in your online secure mailbox, it was not sent. Confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us at 715-381-8330/toll free: 1-877-537-0531 (Hudson) or 763-497-7777/toll free: 1-800-337-1041 (St. Michael).

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Q6.) Can I disable an alert without deleting it?

A6.) Yes, you can edit an alert and uncheck the 'Enable this alert' checkbox to render the alert inactive.

Q7.) I set up an alert on my account to notify me when my account fell below a certain balance. It fell below that balance at 11:00 this morning, but I was never alerted. Why?

A7.) Our system does not continuously monitor your accounts for alerts. Alerts are checked once a day at 5:00am. At that time your account was above that balance.