

FIBT Online Banking Conversion FAQ

NEW FEATURES

What are some of the new features with our enhanced digital banking?

Account Aggregation/Link External Accounts: Add accounts from other financial institutions to get a complete picture of your finances.

FIBT Account Holder Transfers: Transfer funds quickly and easily to another FIBT account holder and even set recurring transfers or payments.

Mortgage Payments: Conveniently make mortgage payments right within your online banking via desktop or mobile app.

Savings Goals: Set up, edit, and update savings goals with your savings account and track your progress as you go.

LOGIN

After conversion, will I need a new Username or password?

We converted all usernames to the new system. You must go through the 'forgot password' process and reset your password during your initial login.

Why am I experiencing trouble utilizing features?

Features and functionality have been thoroughly vetted on compatible web browsers and current versions of both Apple and Android operating systems. It's important to ensure you are on a supported browser or a device with a supported operating system:

- Google Chrome: Latest two versions
- Firefox: Latest two versions
- Microsoft Edge: Latest two versions
- Safari: Last two major versions
- iOS: Last two major versions
- Android: Last two major versions

Why am I being requested to authenticate myself when logging in?

Authentication is required when users sign in with a different computer or device the system does not

recognize. Select “Remember Me” to avoid additional prompts for verification. For mobile users, enabling biometric login with Touch ID or Face ID will allow a faster login option.

Do I need to change my password?

You will be prompted to utilize Forgot Password and can set up your previous password from the previous system. However, in order to retain the same password, it must meet the new password requirements. If your existing password does not meet the requirements, you will be prompted upon login to set a new password.

What are the new password requirements?

Your password must be at least eight characters long and include at least one lowercase letter, uppercase letter, special character and number. Your password may be reset as often as you like, but at least once a year. Your password cannot contain your username.

ACCOUNTS

Where can I locate loan payment amounts?

Loan payment amounts can be found using the Classic tab under the Transfers widget, or the Account Details tab within the Accounts widget.

If I select a category for a certain transaction and merchant, will the system apply this to future purchases?

Yes, as long as the Merchant Category Code is the same.

Can I customize transaction categories?

Only subcategories can be customized via desktop or tablet.

How far back are transactions stored in the Accounts widget?

24 months.

If I hide my account/loan on the dashboard, am I still capable of transferring funds to/from that account in online banking?

Hiding an account/loan on your Dashboard will not affect your ability to transfer to or from that account within the Transfers widget.

Please note: If you hide your account/loan in the Accounts widget, you can bring it back by selecting Settings from the drop-down next to your user name, then selecting Account.

Can I see my full account number?

No, currently we do not display full account numbers.

Can I download just the last months' worth of transactions instead of downloading all transactions per account?

Yes, use the filter feature to choose your desired criteria. You will be able to export your filtered search results.

Can I change the order of my internal accounts and linked accounts?

Yes, you can order the accounts within a section to display in whatever order you desire. This can be accomplished by selecting Settings from the drop-down next to your user name, then selecting Account.

How do I get a snapshot of my balances?

If you are interested in previewing balances on the FIBT Mobile Banking App without having to login, you can turn on the Snapshot feature. Navigate to More > Settings > Snapshot. From there, you can select which accounts you want to preview by selecting on or off.

ACCOUNT AGGREGATION

What is Account Aggregation?

You can “link or sync” accounts from other financial institutions by using the Account Aggregation feature. This allows you to view (i.e., aggregate) all of your financial accounts on a single digital banking platform. These accounts will show up in your dashboard and will sync with balances from your other institutions. These accounts can be incorporated while you are utilizing the Financial Wellness widget. You must have online access to that external financial account as you will use those credentials to link the account.

If you currently have an FIBT account linked to a third-party app via online banking connection, you will need to re-link that connection with our new online banking platform.

How do I set up Account Aggregation?

Desktop:

- Navigate to Get Started > Link Accounts, then click Agree on disclosure
- Select the other financial institution from a list or “Manual Accounts” or “Real Estate” to add another institution manually
- Enter online account credentials for the other account
- Complete the multifactor authentication for the other account

Mobile:

- Navigate to View Accounts > Link External Accounts
- Select the other financial institutions list
- Enter online account credentials for the other account

- Select Go To Accounts to see your accounts

What if my linked accounts are not refreshing, and I am continuously asked to enter my other financial institution's Username and password?

First, see if a red exclamation point or a blue refresh icon is displayed next to your aggregated accounts, after you click more details.

- Red exclamation point - The other financial institution (FI) must allow Account Aggregator services to bypass the two-factor authentication rules. If the other FI does not allow this, then the accounts cannot be automatically updated.
- Blue refresh icon - Click this icon, or if you are on mobile, drag down on your aggregated account history with your finger. Both of these accounts will promote a resync of their balances. You have to wait until a notification of completion is shown, otherwise your balance will not automatically update.

Why hasn't the balance of my account updated?

Balances are refreshed every 24 hours. If the account has a red exclamation, you may need to click on the exclamation and re-verify your credentials.

How often are account balances updated from other financial institutions?

Every 24 hours.

TRANSFER WIDGET

Are internal transfers in the transfer widget immediate?

Yes, account to account, account to loan, and FIBT account holder to FIBT account holder are immediate.

BILL PAY

Will I lose any of my payees, payments, or Bill Pay history at conversion?

No, all Bill Pay information will remain in place through the upgrade. If you cannot see your payees, please contact our Customer Care Center - (800) 359-8092.

Will all of my scheduled payments go out on time?

Yes, all pre-scheduled payments will go out normally.

How do I access Bill Pay?

Access Bill Pay through the widget, which will give you full access to the Bill Pay page on Mobile and Desktop.

Can I transfer to another FIBT account holder?

You can add other FIBT account holders within the Quick Transfers tab.

If I am transferring to a person, will I still need to verify with a temporary code?

Yes, identity verification is required any time money is being transferred out of the account. You must confirm receipt of a code via voice, email or text to verify your identity.

What is the turnaround time for an ACH Bill Pay payment?

2-3 business days.

What is the difference between eBills vs Bill Pay? How is the Bill Pay widget view different?

An eBill (electronic bill) is an electronic version of a paper bill which can be viewed and paid via the Bill Pay widget. eBills are only compatible with companies that have been designated as an eBill provider (ex: Verizon Wireless, Discover and Home Depot). Users enrolled in eBills will have the same look and feel of our previous Bill Pay.

MOBILE CHECK DEPOSIT AND CHECKING SERVICES

Is there a delay after I make a Mobile Deposit before the check will appear in my account history in digital banking?

Yes, even though mobile deposits post immediately and you can see the new available balance immediately, you will not see the deposit in your transaction history for 10-15 minutes.

Will I be able to see a copy of the check image in my history when making check deposits using Mobile Check Deposit?

No, only the check amount will be listed. You will only see images of US checks you have written once the receiver of your personal check has deposited that check and it has cleared.

How far can I view past check images written from the account?

18 months.

When I make a Stop Payment via the Check Services widget, do I get charged a stop payment fee?

Yes, the Stop Payment fee is \$30.

E-DOCUMENTS

Can I still opt in separately to eStatements and eNotices?

No, our new platform does not allow Users to separately choose to opt into eStatements and eNotices.

What are examples of eNotices?

eNotices include forms, alerts, and late payment notices.

How do I view eStatements?

Users should click the eDocuments widget which will automatically be a favorite.

What file formats can I download statements in?

You can download statements by navigating to the Accounts widget > Export transactions > Select the file type. File type options are: CSV, OFX, QFX & QBO. Please note: this is not the process for business users.

QUICKBOOKS

Can I download statements and import them into QuickBooks?

Yes, using the Accounts > Export transactions > Select the QBO file type. Drag or upload file into QuickBooks.

Will I need to relink my accounts to QuickBooks?

Yes, if you would like QuickBooks to automatically download transactions from your FIBT bank account(s), you will need to log into QuickBooks and reestablish that connection by relinking your FIBT Bank accounts with QuickBooks. Please reference QuickBooks Support with assistance regarding how to link bank accounts.

CREDIT SENSE

How often can I refresh my credit score in the Credit Sense widget?

Every 24 hours

ALERTS

How do I set up alerts?

Alerts can be set by navigating to More widget > Alerts from mobile or desktop.

Some of my alerts were already turned on, why is that?

For your security, there are a few important alerts that are turned on automatically to make sure your account stays secure. Automatic alerts include email change, password change, and username change to name a few.

What kind of notification alerts does our enhanced digital banking offer?

Some system alerts are automatic and cannot be disabled. You have the ability to opt into the alerts below:

- Automatic Deposit
- Debit Card Purchase
- Transaction Description
- Transfer Succeed
- Automatic Withdrawal
- Insufficient Funds
- External Transfer Account Blocked
- Goal Completed
- Balance
- Loan Payment Due
- External Transfer Canceled
- Goal Endangered
- Balance Summary
- External Transfer Submitted
- Online Banking Access
- Check Cleared
- Transfer Fail

How do I set up Alerts/Text (SMS) Alerts?

You must first confirm your mobile number:

- Select Settings from the drop-down next to your user name > Contact > Select mobile number > Send code via text
- The system will prompt you to verify your identity. You can choose to have the code sent by text or email.
- Enter the verification code > Confirm Code > Save Phone

What if I replied "STOP" to stop receiving text message alerts, but am still receiving them?

You can turn off these alerts by logging into online banking and opening the Alerts widget. From there, toggle the switch for the alerts you wish to turn off.

SETTINGS

How do I change my settings?

Desktop: To access Settings, go to the dropdown next to your name from the top of the screen and select Settings.

Mobile: Click the More tab on the bottom right of the app in iOS (or the Hamburger menu option on the upper left in Android), then click Others > Settings.