



FAQ's

Online Banking Update

June 20, 2023

Q. Will Online Banking be available during the update?

A. No, Online Banking will be unavailable from 8am to 1pm on Tuesday June 20th.

Q. Will I have to change my username and/or password?

A. No, your username and password will stay the same.

Q. What about my transaction history?

A. You will have access to 120 days' worth of your transaction history.

Q. What about my Bill Pay?

A. There will be no changes to your Bill Pay. Your payees, history and scheduled and/or pending transactions will remain the same and be fully available.

Q. If I have alerts set up, such as low balance alerts or purchase alerts, will those also be saved?

A. Unfortunately, no. You will need to set up new account alerts. The update will include a new alert platform that has additional options for alerts, such as SMS text and in app notifications.

Q. What is "enhanced security"?

A. The updated system uses MFA or multi-factor authentication. Specifically, it will utilize one-time passcodes or OPTs sent by text or phone call to the established phone numbers on your account. It also utilizes PIN, fingerprint, and pattern security for smart devices such as tablets, or Chromebooks. This is the same security that we have been successfully utilizing with our Mobile App.

Q. Will I need to do anything special the 1st time I log in.

A. If you have previously registered for or used our Mobile App, then no, there is nothing special you will need to do. If you have never utilized our Mobile App, then you will need to complete MFA enrollment. You will be asked whether you would like to receive a one-time security code by text or by phone call. Once you receive the code, simply enter it, and proceed.

Q. Will I need to get a code every time I log in?

A. No, you will only be prompted for a code if you are logging in from a new device, or if there has been an update to your information.

Q. What if the phone number on my account is not current?

A. Please contact Member Services at 559-227-8329 Option 2 and we can assist you in updating your information.

Q. Will I still use security questions and security image?

A. No, the MFA will take the place of the security questions and image.

Q. Will Online Banking still offer the same existing services that it does now?

A. Yes, everything you can do now will still be available, including:

- View Account History
- Make account transfers & payments
- Pay bills
- Enroll for E-Statements to View, Print or Download Statements, Notices & Tax Documents
- Sign up for account alerts
- Send us secured messages & documents using conversations
- Update Personal Information
- Request check by mail
- Apply for loans/additional accounts
- Obtain loan payoff quotes
- Re-order Checks
- Place stop Payments
- View cleared checks

Q. What new features will be available?

- **Card Control**
- **External Transfers**
- **Conversations (chat)**

- **Integrated Application Center**