

Frequently Asked Questions

We've compiled a short list of frequently asked questions that will help the transition to new Homebanking easier for members. This list highlights some of the most common questions, but a full user guide is available within Homebanking and can answer almost any question you have about the new system. Simply click on the blue question mark or the help button within Homebanking.

First Time Log In Process

To login for the first time simply follow these steps:

1. Enter your Member Number in the Login ID/Member Number field.
2. Select the checkbox next to "First Time User".
3. Click Login
4. You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. **If the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us at 801.260.7600 option 0 to update your information.**

First-Time User Enrollment - Secure Identification

As a first-time user of our online banking services, we are required to securely verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

☐ I already have a Secure Access Code

☐ (512) XXX - 1371

☐ (512) XXX - 2084

☐ xxw@xx.com

Continue Help

5. *Phone Delivery:* If you select phone delivery of your temporary code, you'll receive an automated call from 702-216-0637. Answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.

Text Message Delivery: If you select the text message delivery of your temporary code, you will receive a very simple message containing the requested code. Standard text message fees apply.

Email Delivery: If you select an email account, you will receive a very simple email containing the requested code. If you do not receive this email, please check your "Junk Mail" box. You can configure your "junk mail" settings to allow future emails from our address.

6. Enter the temporary code you receive on the following screen.



The screenshot shows a registration progress bar at the top with four steps: 'Login', 'Select Delivery', 'Enter Access Code' (which is highlighted with a black box and a green checkmark), and 'Complete Enrollment'. Below the progress bar, the heading is 'Enter Delivered Secure Access Code'. A subtext reads: 'Once you receive your Secure Access Code, enter it below.' There is a text input field labeled 'Secure Access Code *' and a 'Submit' button at the bottom right.

7. Once you have successfully entered your temporary code, you will be directed, step-by-step, through the completion of your enrollment. The process will end with you creating and confirming your preferred password that will be used in combination with your login ID/Member number for future logins.



The screenshot shows a 'Change Password' form. The heading is 'Change Password'. Below it, the text says 'Change your password using the fields below.' There are two text input fields: 'New Password *' and 'Confirm Password *'. A 'Submit' button is located at the bottom right of the form.

8. Once you've created your preferred password, click submit. Congratulations! You're now enrolled in our new Home Banking!

Registering your computer

In addition to your member number and password, our online verification requires us to deliver you a one-time secure access code via something only you possess (for example, your email account or your telephone). Once you receive the secure access code and enter it into our system, we will remember your computer and browser and mark your browser with a cookie and/or other browser-specific object.

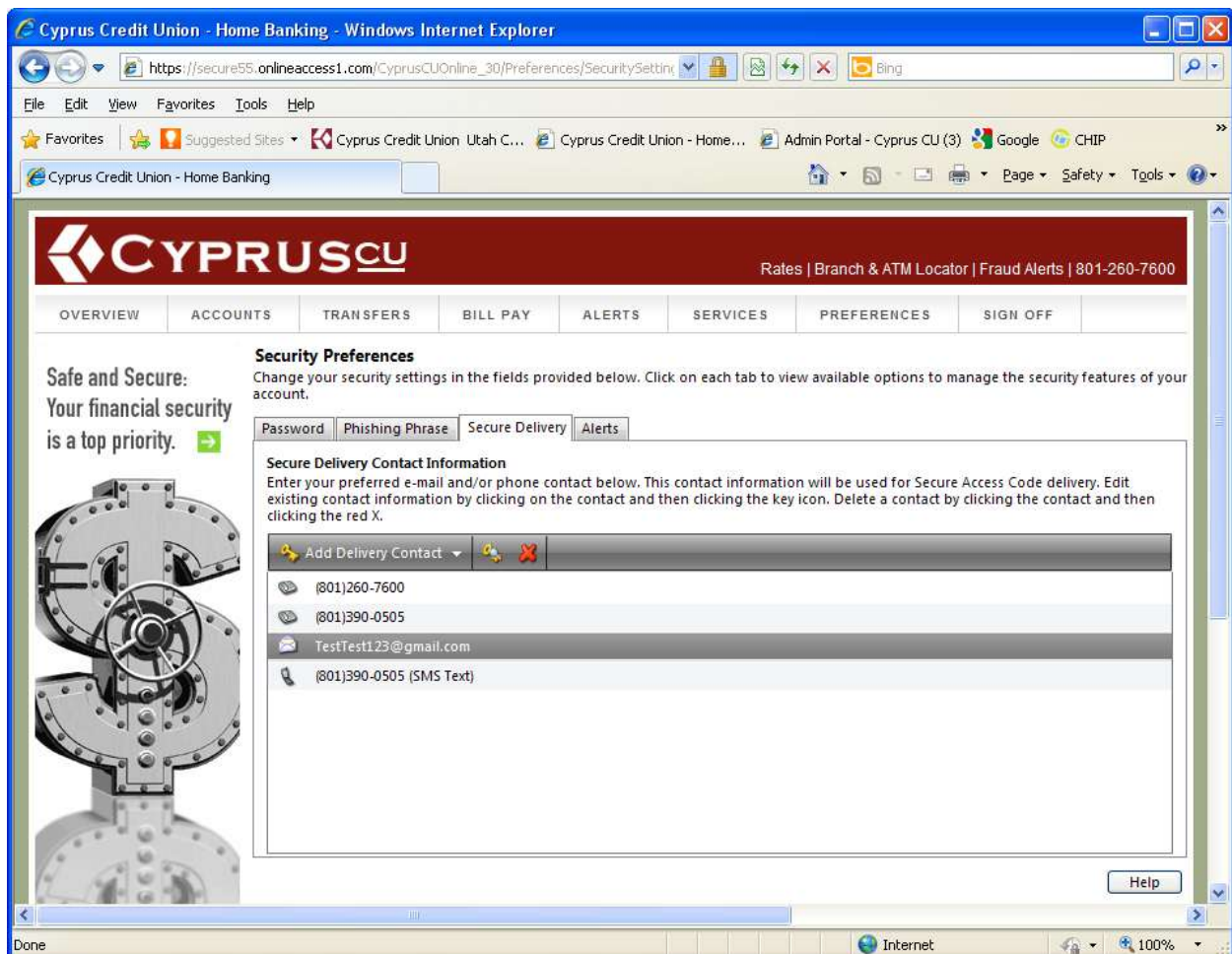
Registering your computer adds a strong layer of security to your online accounts. This means that no other unregistered computer in the world has access to your online information, even if your login ID and password were accidentally or unintentionally compromised. Once we register your computer and browser, you will only be required to enter your login ID and password on future logins via the registered computer browser.

If at any time you wish to un-register a device please contact us and we can remove registered devices through our administrative system.

Updating Contact Information for Secure Access Codes

When you are required to securely register your computer or you forget your password and request a new, temporary password, our system will present you with your provided Secure Delivery contact

information. When you select an e-mail or phone number, we will deliver a secure access code to your e-mail account or phone (via a telephone call). To manage your contact information for Secure Access Codes, click on Preferences, Security and the Secure Delivery tab. Here you can updated and edit your secure delivery contact information.



Setting Secure Delivery Preferences

Your Secure Contact information will be presented to you when you are required to register your computer or have forgotten your password and request a new, temporary password. Some of the characters will be masked to protect your contact information from 'over-the-shoulder' viewing.

- ☐ I already have a Secure Access Code
- ☐ (512) XXX - 1371
- ☐ XXody@XXXXXtware.com
- ☐ XXwon@XXXXXtware.com

Q: I have successfully logged in, but the system is now asking me to register my computer. What is the registration process?

1. You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.



Phone Delivery: If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.

SMS (Text) Delivery: If you select the text message delivery of your temporary code, you will receive a very simple message containing the requested code. Standard text message fees apply.

Email Delivery: If you select an email account, you will receive a very simple email containing only the requested code. If you do not receive this email, please check your "Junk Mail" box.

2. Enter, or cut and paste, the temporary code you receive on the following screen
3. Activating your Computer: Depending on your account status, you may have the ability to choose whether or not you want to 1) activate your computer to avoid this registration process in the future or 2) take one-time access to your accounts. **If you are on a public computer, you should always choose one-time access so the system does not register the public computer.**
4. You will then be directed to the Account Overview page.

Cyprus Icon  - Quick Actions

The easiest way to complete transactions in Homebanking is by accessing the Cyprus Icon  to the right of current balances on the Account Overview page. Use the quick action Cyprus Icon  to:

- View account history
- View account details
- Transfer funds
- Print balances

Making a Funds Transfer

1. Choose the 'From Account' from which the funds will be withdrawn (debited).
2. Choose the 'To Account' to which the funds will be deposited (credited).
3. Choose the 'Transfer Date' you want the transfer to be made. If you choose a date in the future, the transaction will be stored for processing on the later date.
4. Choose an amount to be transferred.
5. Enter an optional 'Description' or memo to help you in identifying this transaction later.
6. Some 'To Accounts' support split principal and interest transfers. If supported, you can specify individual principal and interest amounts, the sum of which will override any value entered in the 'Amount' field.

Transfer Funds
Initiate a one-time or recurring funds transfer between two of your accounts.

Enter Transfer Information
Enter your transfer values using the fields below.

Principal/Interest Split
Enter your custom loan values using the fields below.

From Account * XXXX0099 : \$17,007.54

To Account * XXXX0175 : \$48,820.37

Transfer Date * 5/27/2009

Amount * \$0.00

Description

Principal \$0.00

Interest \$0.00

7. For recurring transfers, double-click on the 'Enter Payment Frequency' bar or click on the double box and select 'Recurring'. Refer to Transactions Recurring for assistance in setting up and managing recurring transactions.

Setting Up Account Preferences (Nicknames and Account Order)

The Account Preferences page allows you to customize the way your accounts are presented. On this page you can:

Order	Account	Description	Display Name	#	Type
1	XXXX0099	Interest Checking	My personal checking	75	Items
2	XXXX0175	Interest Checking	My secondary checking	61	Days
3	XXXX0205	Interest Checking	Joint checking	100	Items

- **Change the default account display order** - Smaller order numbers will appear in lists before larger numbers.
- **Enter a nickname for each of your accounts** - Your nickname will be used in all areas of online banking

- **Change the Default History Amount** - Enter the default amount of history presented on the Account History page for each individual account. For example, you may want to see the last 50 items for your checking account, but the last 365 days for a loan account.

NOTE: It is possible to enter a default history amount that is greater than the history available for the account. In that case, we will display all available history for the account. The oldest history transaction available will also be displayed at the bottom of the Account History page.


- Once you enter your preferences on this page, click 'Submit Changes'. You will be asked to confirm your changes, and they will be immediate.

Mobile Banking Enrollment and Access

You can quickly and easily enroll to use our mobile banking services by clicking on Preferences, Mobile and the 'Mobile Enrollment' tab. Check the checkbox to enable mobile banking access.

Enter your email address and click 'Send' to have our mobile web address sent to an email client on your mobile phone. This will allow you to cut and paste the address from your email client into your mobile browser.

Mobile Enrollment
Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.
☒ **Yes, enable my User ID and Password for use on my mobile device**

Mobile Access
You can access our mobile services via most mobile phone browsers at:
 <https://demo.q2software.com/q2m>

If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.
E-Mail Address