

## Consumer Enrollment Questions:

### Will I have to re-enroll?

Yes, but it's simple and quick. Just make sure your email and phone number are up to date in our system for enrollment authentication. ***Please note that you will also need your account number for the enrollment process.***

To find your account number

1. Log in to Mobile Banking
2. Click on the top left-corner menu bars
3. Scroll down to "eDocuments"
4. Click on "eDocuments"
5. Your full account numbers are displayed here.
6. Use your account number.

### Will I need to create a new username and password?

Yes, you will need to set up a new username and password. You may use your old username and password during setup if they meet the required criteria.

### Will I need to create a new login for each account that I have?

No, all your accounts will be consolidated under one online banking login. Select one of your existing accounts to log in, set up your new username and password, and all your other accounts will be linked under it.

### Will anything change for joint owners and co-borrowers?

Only for the better. Joint owners will now be able to log in with their own identifying information and see all accounts on which they are associated. Joint owners can also print account activity on a branded report with identifying information by using the Print Icon on the transaction history page.

Joint accounts will be automatically connected to the primary account. Loan co-borrowers can set up a unique login and password to access only the joint loan and make payments from an external account.

### How do I reset my password?

If you forget your password or lock your account, you can reset it by clicking the "Forgot Password" button and walking through the process. Of course, our Contact Center is always here to support you at [bankonline@usb1.com](mailto:bankonline@usb1.com) or (866) 671-4148, option 3.

## Access Questions:

### Which browsers are supported?

The following browsers are supported for our online banking system:

- Google
- Chrome
- Mozilla Firefox
- Microsoft Edge
- Apple Safari

**Please keep your browsers up to date for optimal performance.**

### Which smartphones and devices are supported?

The following devices are supported for our new mobile app:

- Android devices running OS version 4.4 KitKat and newer
- Apple devices running iOS 11 and newer

### Which login methods are supported for our new mobile app?

The following mobile login methods are supported:

- Login using your username and password
- Login using Touch ID for iPhone and iPad
- Login using Face ID for iPhone
- Login using Android Fingerprint
- Login using Android Biometric Sign-On

To set up and manage your PIN and biometric login methods, visit the settings menu in our mobile app. Please note that your biometric information is stored within your device. United State Bank does not store your biometric information.

### Will I need to download a new mobile app?

Yes, the new mobile app will be available for download on **December 4**. Members may visit the links below or visit their device's app store and search 'United State Bank' to download our new app. Customers may delete the old United State Bank mobile app on December 5.

*Links to the new apps coming soon!*

### Do I need to be enrolled in online banking to use the United State Bank Mobile App?

No, you can enroll in online banking from desktop or mobile, and your username and password will work on either platform. While there are some exceptions (Like Mobile Deposit on mobile and File Download on desktop), the two platforms are primarily identical in functionality.

## eStatements and Transaction History:

### How can I enroll in eStatements and eNotices in the new online banking system?

When you first register, there's a prompt to enroll in eStatements and eNotices. If you select that option, you'll be enrolled for the account number you entered as part of the registration process. If you have other account numbers on which you are the primary member, you can manage those from the More Menu (four dots Icon) > Statements option.

### I can't open eStatements and other documents!

Please check your pop-up settings. Several functions, such as accessing eStatements, do utilize pop-ups.

### As a joint account owner, I cannot see eStatements on an account – What do I do?

You will only see eStatements on an account for which you are the primary owner. However, if you print an account's activity, it will print with your name and account number information on it, providing you with documentation similar to an eStatement. You may also contact us at [bankonline@usb1.com](mailto:bankonline@usb1.com) or at (866) 671-4148, option 3.

## Moving Money:

### Will I need to set up scheduled internal transfers again?

Yes, any reoccurring payments or transfers will need to be set up again. See below, for Automatic Transfer details.

## Managing Your Information:

### Will I need to update my contact information after enrolling?

Your current contact information will be imported into our new online banking system. Please verify that all contact information is correct and add a mobile phone number. We will need a mobile number on file to send verifications and text alerts.

### Can I add a second address or mailing address online?

You can update an address but cannot add a new one. If you find yourself needing a mailing address separate from your residential address, contact us at [bankonline@usb1.com](mailto:bankonline@usb1.com) or (866) 671-4148, option 3 to help you add the new address.

### **The Total Balance by my profile picture does not include all my accounts – What's up?**

The balance in the upper left-hand corner is the total of the deposits you are the primary account holder on. So, savings, certificates of deposit, and checking accounts on which you are a primary (but not a joint) owner are included in that total.

### **I do not see the email that I want to update.**

Only one email address is accessible via online banking. This email address is where any alerts and notices will be sent.

## **Additional Items:**

### **Will I have to set up new account alerts?**

Yes, you will need to recreate your account alerts within the new online banking system. You can access alerts from the accounts on the dashboard or through the More or Plus menus. Alert options include account activity and security alerts and can be sent by email or text. Review your alert options in the new platform.

### **What card controls are available within online banking?**

You may establish debit card controls within the new online banking system, including debit card blocks, alerts, and more. For cancellations, disputes, and lost/stolen cards, please get in touch with us at (866) 671-4148, option 2

### **Can I order checks from the United State Bank Mobile App?**

No, unfortunately, you cannot order checks through the Mobile App. You can order checks through the More Menu on the desktop version of online banking. These will be ordered through Harland Clarke. If you require assistance, please call (866) 671-4148.

### **What are some best practices for using an electronic banking app or site?**

The widespread use of electronic banking means more convenience for customers and better ways to monitor account activity. However, it also means there are more opportunities for fraud. United State Bank's Online Banking system provides a secure environment. Your data, login, passwords, and PINs add further security.

There are additional steps you can take to significantly reduce the risk of fraud and Identity theft while using our mobile banking services. Here are a few more suggestions:

- Password: protect your mobile device and lock it when you aren't using it.
- Keep your device in a safe location.
- Never use passwords that include birthdays, names, pet names, social security numbers, or that repeat numbers or letters.
- Never store your sign-on password or answers to your security questions on your phone.
- Do not set your browser to remember the password.
- Avoid loading your account access information into third-party payment apps.
- Never disclose personal information about your accounts via a text message. For example, account numbers, passwords, or any combination of personal information.
- Ensure you kill the application or press the logout button in the upper right-hand corner to exit the app when you have completed your transactions.

#### Will this FAQ page be updated? Will I receive additional information regarding the new online banking and mobile app?

Yes, our FAQ will be updated periodically to include pertinent information as it becomes available. Customers will also receive additional communications via email, postage, and more, highlighting new features, procedures, alerts, and more.

#### Will my prior transaction history be available?

Yes, previous activity will show.

#### Will the new online banking platform sync with Quicken, QuickBooks, and Mint?

Full Quicken, QuickBooks, and Mint integrations are features expected to become available post-launch.

#### How is the Remote Deposit of checks different in the new system?

remote deposit will work similarly to what the current process is.

### What will stay the same:

#### Account Numbers

Your existing account number(s) will remain unaffected by our online banking system upgrade.

#### Debit Cards

Your existing debit card will continue to work after our online banking system is upgraded. Personal Identification Numbers (PINs) also remain unaffected.

#### Checks

You can continue to use your current supply of USB checks. Our third-party provider also remains the same, should you need to place an order.

### Direct Deposit of Payroll, Pension and Social Security

No changes will occur.

### Automatic Transfers

After completing the re-enrollment process, United State Bank customers will need to set up **new automatic transfers**.

1. Login
2. Go to the Transfer Money tab – click Transfer Money
3. Once you pick one of your accounts, you can set the Dollar Amount, Frequency, and End Date.
4. You can set up reoccurring loan payments via your checking or savings account.

### Loan Payment Due Dates

If you have a loan with United State Bank, your payment date will remain the same.