## **ONLINE BANKING FAQs**

**Can I change my login ID?** Yes. Click on the "Settings" tab. You can also change your email address, personal identification image, and your password.

Why must I change security questions every 6 months and my password every 360 days? Our system requires every online banking customer to do this for security reasons.

**How did I become locked out of my online banking account?** You will be locked out after entering the password incorrectly three times.

How do I reset my password/unlock my online banking account? You can reset your password by using the "Forgot Password" feature on our online banking web page. You will receive an email containing instructions to reset your password. Your ID will remain the same. Your password and current password will be the default password. This feature is also available when using our mobile app, which gives you the option to receive a text.

**How did I become blocked from my online banking account?** You will be blocked if you answer your security questions incorrectly. These answers are case sensitive. Once you are blocked, you will need to contact the Evangeline Bank to unblock your account and reset your security questions.

**How do I use the mobile app?** You will use the same ID and password for the website and mobile app. If you can not successfully log on via the app, log on to the full website and click on the "Settings" tab then "Mobile Settings" to enter your mobile number and select the accounts you want to view. Then save those choices.

<u>Why can't I see my new accounts online?</u> If you are an existing online banking customer and you open a new account, you will have to login to the website and configure your accounts. In the center of the screen, in the box of accounts that you are viewing, on the top right side of the box, click on the icon that looks like a gear wheel. Click on the "+" to add the accounts you want to view. Then save your selection. If you still can not view your accounts, contact your local branch.

**Can I make a loan payment with online banking?** You can go to the "Transfers" tab and transfer money from your checking or savings account to your loan. If this is done before 5:30 p.m. (CST) it will be processed that day. If after 5:30 p.m. (CST) it will be processed the next business day.

<u>What is Bill Pay and how do I sign up for it?</u> Bill Pay is a free service we provide to our customers to send out payments for you. To enroll, click on the "Bill Pay" tab and select the checking account you would like to use as your bill pay funding account. Once it is approved you can begin using this service. You will have to add the account information for each payee.

**If I'm using bill pay, will all my payments be sent electronically?** No, some payments will be sent out as a paper check and mailed to your payee through the U.S.P.S. When you are scheduling your payment, this will appear on the screen as either "electronic" or "check payment". You should allow more time for "check payments" to process.

<u>What are E-statements and how do I receive them?</u> *E-* statements are electronic versions of your statement that are accessed through your online banking account. If you no longer want paper statements, you can choose to receive E-statements by logging on to our website. To enroll, click the "E-statements" tab and follow the prompts. You will receive an email when your statements become available online. You must then log in to online banking to view, print or download them.

What is remote deposit and how do I use it? Our Remote Deposit Anywhere Service allows you to deposit a check by capturing an electronic image of the item with a capture device, such as a camera on your mobile device, and submitting those images to us for processing. In the mobile app, select the "Mobile Deposit" option. You will be required to endorse the item and write "For Mobile Deposit Only to The Evangeline Bank". You will then capture an image of both the front and back of the check and enter the exact amount the item is written for.