

# COMMERCIAL STATE BANK

WAUSA | NEBRASKA CITY | ELKHORN

**April 02, 2018**

## **FAQ's for Navigating the New Online Banking System**

### **What do I do if I get locked out of my account?**

*If you've entered your password incorrectly four times in a row, you will be locked out from making any more attempts for 30 minutes before the system automatically unlocks itself. This is a new feature, especially helpful when the bank is closed. After the 30 minutes is up, the system will allow you to try your password another four times before locking you out again. This happens a maximum of three times totaling twelve password attempts (locking you out for 30 minutes each time) before you will need to contact your local branch to have your account manually unlocked. If the bank is contacted during any one of the 30-minute lockouts, we can always manually unlock your account as well.*

### **What if I can't remember my password?**

*On the log in page, select the "forgot password" link and enter the required information (username, last four of social, and email address). If you have already been locked out of your account the maximum three times, you will still need to have your profile manually unlocked by your local branch.*

### **What if I can't remember my username?**

*You will need to contact your local branch to retrieve your username (only accessible from the admin side of OLB).*

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### **How far back can I see transactions on my account?**

Recent transactions include the last 90 days of activity on your account, including images of deposits, withdrawals, and checks written off the account.

### **Where can I find statements?**

Select the "Accounts" button below the bank logo. Your main account will come up automatically, to change this simply select the drop down box (the little arrow following the last 4 digits of your account number) and click on the account you want to access statements on. Once the account loads, you'll see a button below the account name that says "Documents". Select that button, and it will take you to your search bar. You can specify the dates you're looking for, or pull all statements for the last 18 months. Additional statements or check images can be duplicated by your local branch, but fees may apply depending on the amount of research needed or printed pages the customer requires.

### **Where would I go to initiate a bill pay transaction?**

Below the bank logo, there is a row of options including bill pay. Select bill pay and follow the prompts to enroll and set up whatever bills and vendors you would like.

Once the initial set up is complete, the bill pay icon will show up on your home screen next to your account and can be used to quickly initiate reoccurring transfers.

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### ***Can I issue a stop payment online?***

*You can not place a new stop payment online, but by selecting the stop payment link online, you can view stop payments previously place on the account (if any). Customers will need to notify their branch as soon as possible to place a new stop payment on an item. This way, both the system as well as branch employees can monitor the account and guarantee the stop payment is effective.*

### ***Can I set up alerts to notify me of certain activity on my account?***

*On the very top, right-handside of the webpage there is a dark grey bar containing seven options. Towards the middle there is one that says alerts, that's the option you'll select. Choose the account type from the small list (checking/savings alerts, certificate of deposit alerts, or loan alerts) to view current alerts on your accounts or to set up new. There are 19 options for checking/savings accounts including low balance alert, deposit alert, check number cleared alert, etc.*

### ***How do I add a nickname to my account?***

*On the home page above your accounts list, select the link that says "Edit Accounts". You can edit everything within the white box containing your account type to whatever nickname you'd prefer.*

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### ***Can I control what accounts show up on the home screen?***

*On the home page above your accounts list, select the link that says "Edit Accounts". Select the box that says "show on home" for every account you wish, and unselect for those you don't want visible on the home page.*

### ***Where can I find accounts not on the home screen?***

*Select the accounts button below the bank logo. Your main account will automatically appear, but select the drop down box (the little arrow following the last 4 digits of your account number) to choose the account you want to view.*

### ***What if one of my accounts isn't visible online at all?***

*Online banking profiles are set up by customer name as an individual. Even if you own a business, the online banking profile is set up under the owner's name, never a business name. That way when you log in you should be able to see every account that you are a signer on and will not have access to any account you are NOT a signer on. If you believe you are missing an account on which you are a signer, contact your local branch.*

If you have any additional questions, please contact your local branch:

**Wausa:** 402-586-2266

**Nebraska City:** 402-873-6727

**Elkhorn:** 402-991-4600