



CoreFirst Bank & Trust

New Retail Internet Banking

Frequently Asked Questions


ACCOUNT OVERVIEW

- Q: Why are some of my account numbers highlighted and marked with an asterisk**
A: Highlighted account numbers indicate that there is pending transactional activity for the account, often called memo-posted transactions. You can review these pending transactions by going to [Account>History](#) for the account.
- Q: Can I nickname the accounts on this page?**
A: Yes, you can change the default display name for any account by navigating to the [Preferences>Account](#) menu and entering your preferred nickname for some or all of your accounts. Your chosen nickname will be used instead of the default name or account number throughout the online banking system.
- Q: Can I remove or hide some accounts on this page?**
A: Yes, if you are a business customer and have access to manage user rights via the [Preferences>User Rights](#) menu, you can uncheck the “View” checkbox for the accounts you wish to hide. Note that you need to [Sign Off](#) and log back in before the change will take effect. If you do not have access to User Rights, you can contact us at 785-267-8900 or 1-800-280-0123 to remove or hide accounts for your user ID.
- Q: Can I change the display order for my accounts?**
A: Yes, you can change the default display order by navigating to the [Preferences>Account](#) menu and entering your preferred account display order. Lower order numbers will be displayed before higher order numbers within each group of accounts (i.e. checking, savings, loan, etc.).

ACCOUNT HISTORY

- Q: How do I know how much history is available for an account?**
A: At the bottom of the account history page you can see the oldest historical transaction available for the selected account.

Oldest Transaction Available: Friday, April 18, 2008

6. **Q: How much history displays by default for an account? Can I change the default amount?**
A: The default amount of history displayed for a selected account is 50 transactions. This default amount, by number of transactions or number of days of history, can be changed for each account under [Preferences>Account](#).
7. **Q: When I download my history to Quicken or QuickBooks, it doesn't launch the application automatically. Why?**
A: There is no association for the file type to the application. The easiest way to create the association is to save the download file to your desktop the first time, then right-click on the file and select the 'Open with' option. This will allow you to choose Quicken® or QuickBooks® from a list, depending on the download file type. The next time you download your history, the program should launch automatically.
8. **Q: When I export my history, why doesn't the data display on the screen?**
A: This is done intentionally to minimize download time. When you choose to export your data, the time it would take to display the data on the screen is generally unnecessary. If you wish to display the data first, select the 'Display Results' radio button to first show the data, then the 'Export to file' radio button to complete the export.
9. **Q: How do I view check and other transaction images?**
A: The magnifying glass icon  next to some transactions indicates that there is an image stored for that transaction, a check image for example. Just click on the image of the magnifying glass for the specific transaction image you want to view and the system will retrieve the image and display it in a pop-up window. You should configure your pop-up blocker to accept pop-ups from our site to use this feature.

ONLINE ACTIVITY

10. **Q: How is the Online Activity page different from Account History?**
A: The Online Activity page contains all transactions initiated via electronic banking, but does not include transactions made via other means, like ATM or Debit/Credit card transactions. This page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

In contrast, the [Account>History](#) page is a record of processed and cleared transactions against your account from all sources, not just electronic banking. Additionally, account history does not include transactions that have been drafted/approved/cancelled via electronic banking, but only those that have already cleared or will clear your account the next processing day.
11. **Q: What is a drafted transaction?**
A: A drafted transaction is one that has been created and saved for later approval. A drafted transaction **HAS NOT** been transmitted to us for processing, just as a drafted e-mail has not been sent to the intended recipient. This allows you to schedule and draft payments that you, or someone in your household or company, can later approve.
12. **Q: Can I see transactions from other users in my household or company?**
A: Yes, if you have been entitled to see other user's online activity instead of just your own.

13. **Q: What is a Tracking ID?**

A: The Tracking ID is a unique identifier of each transaction on our system and provides you a way to easily reference a transaction and communicate with our support staff. Please use tracking IDs in any communication to us.

FUNDS TRANSFER

14. **Q: What is the cutoff time for transfers?**

A: You can make transfers up to 8:00 p.m. (CST) on Internet Banking to get same day availability.

15. **Q: If I make a future-dated transfer, when will the transfer be processed and effective?**

A: If you create a future-dated transfer, the transfer will be processed the morning of the effective transfer date.

16. **Q: Where can I see my Funds Transfer activity?**

A: Your funds transfer activity is available in your Online Activity under the [Accounts>Online](#) Activity menu. Any drafted, approved, cancelled or processed funds transfers will be displayed. Each transaction has a unique Tracking ID for easy identification.

17. **Q: Can I make my loan and credit card payments by initiating a transfer?**

A: Yes, go to funds transfer and pick your from account you want to withdraw the funds from for your payment, then choose the to account that you want your payment to be credited towards.

18. **Q: Can I split my loan payment up principal and interest?**

A: Yes, you now have the ability to split up your payment between principal and interest. This option is available when you make a funds transfer.

MANAGING RECURRING TRANSFERS

19. **Q: Can I modify a recurring transaction?**

A: No, recurring transactions may only be created or cancelled. You can also cancel individual occurrences of the transaction under the [Accounts>Online Activity](#) menu.

SECURE MAILBOX

46. **Q: How do I know if I have a message in my mailbox?**

A: You can logon and navigate to your message mailbox, or there is a convenient link on the [Accounts>Overview](#) page to let you know when you have a new message.

47. **Q: Is the content of my message and any attachments sent securely?**

A: Yes, the transport of your message is SSL encrypted and is never sent through public, unsecured communication channels like e-mail communication.

48. **Q: Can I see the messages I have sent?**

A: No, to simplify your mailbox we only show the messages you have received.

49. **Q: How long are messages kept in my mailbox?**

A: Each message is kept for a specified number of days, unless you choose to set a selected message to never expire. Otherwise, all messages will be saved until the date displayed in the 'Expires on' column in the mailbox.

CHANGE OF ADDRESS

50. **Q: Is my Change of Address request immediate?**

A: When you submit the request, we receive it immediately; however, depending on the number and type of accounts, it may take 24-48 hours to make the changes.

51. **Q: Will this affect the delivery of my statement and other mail?**

A: Yes, a change of address request affects the account profile, statement, and other mail and correspondence related to the account. Therefore, we may call you for additional verification, if required.

STOP PAYMENTS

52. **Q: What is a Stop Payment?**

A: A Stop Payment request is an order by the writer of a check that the payment should not be honored. This may be related to failure by a merchant to provide services, or due to potential fraud-related activity on the account.

53. **Q: Does a Stop Payment request guarantee that the payment will be stopped?**

A: No, an online request to stop payment on a check or does not guarantee that the check will be stopped, as the item may have already been processed and posted to your account.

ALERTS

54. **Q: When are alerts delivered?**

A: When triggered, secure message and e-mail alerts are delivered immediately after all of our transactions have been processed. Phone alerts are delivered at the time you select on any day that the alert is triggered.

55. **Q: Are alerts real-time?**

A: No, alerts are triggered at processing time each day. For example, if an alert value is triggered during the day on Monday, the alert is generated during our processing cycle Monday night. A secure message or e-mail will be sent immediately after processing, while a phone notification will be sent at the time you selected on Tuesday.

56. **Q: What is the difference in a phone notification versus an e-mail notification?**

A: An e-mail notification, because it is delivered over public e-mail, contains no detail on the alert, only that it has been triggered. On the other hand, a phone notification will provide more alert detail, and may also allow you to enter your voice banking credentials to access your account information on the same call.

57. **Q: What if I don't receive a phone alert?**

A: If you miss the alert call, our alert system will leave a message on voice mail. If you believe you did not receive a phone call, please check your message mailbox under the

Services>Messages menu to confirm receipt. If there is not an alert in the secure mailbox, confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us at 785-267-8900 or 1800-280-0123.

NOTE: E-mail and phone alerts are a convenience and should not be used to manage critical account details or appointments, as they are not 100% reliable delivery channels. If triggered, secure messages within the online banking system are very reliable, as they are sent within the online banking system.

58. **Q: What if I don't receive an e-mail alert?**

A: If you believe you did not receive an alert e-mail, please check your message mailbox under the Services>Messages menu to confirm receipt. If you received your secure message, but not your e-mail, check your Junk e-mail folder first. If your alert is delivered as junk mail, configure your junk mail settings to allow e-mail from our e-mail address. If there is not an alert in your online secure mailbox, it was not sent. Confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us at 785-267-8900 or 1800-280-0123 .

NOTE: E-mail and phone alerts are a convenience and should not be used to manage critical account details or appointments, as they are not 100% reliable delivery channels. If triggered, secure messages within the online banking system are very reliable, as they are sent within the online banking system.

59. **Q: Can I disable an alert without deleting it?**

A: Yes, you can edit an alert and uncheck the 'Enable this alert' checkbox to render the alert inactive.

SECURITY

60. **Q: Can I reset my password on line?**

A: Yes, when you logon check the box marked **Forgot Password**. Then, pick an option email, business phone, or cell phone as a delivery option for a secure access code to be delivered to you electronically. As soon as you receive your secure passcode enter that code, then enter a new password and again to confirm the password.

61. **Q: Why would I change my User ID and Password?**

A: It is a good practice to change password periodically. If you ever believe your User ID and/or password have been compromised, change them immediately.

62. **Q: What is phishing?**

A: Phishing is an attempt to criminally and fraudulently acquire sensitive information, such as usernames, passwords and credit card details, by masquerading as a trustworthy entity in an electronic communication, like an e-mail or an instant message.

63. **Q: Will I see my phishing phrase on all computers?**

A: You will see your phrase on all browsers through which you submit a phrase. When you submit your phishing phrase, it is effective on the individual browser used on the computer from which you established the phrase. However, as you submit a new phrase on another (second) computer or browser, the newly submitted phrase will be shared on all previously used browsers. In other words, you can set phishing phrases on many browsers but you can only have one phrase associated with your login ID, which is the most recent phrase you

established and submitted.

64. **Q: Why does my contact information appear partially blocked?**

A: The listing of your secure delivery contacts is masked, or partially blocked, when presented online. This is done to prevent possible “over-the-shoulder” viewing of your personal information.

MOBILE BANKING

65. **Q: What mobile devices are supported for mobile banking?**

A: Our mobile banking is based on your device’s (e.g. phone) mobile browser, and not the phone model or carrier you use. Therefore, it is compatible with a very large range of devices. Of course, you need to have Internet access in your charge plan with your carrier to use our services.

66. **Q: What can I do via mobile banking?**

A: You can review your account balances and history, search for transaction history, make transfers between your accounts and communicate with us via secure messaging.

67. **Q: Do I need to set a different User ID and password for mobile banking?**

A: No, for your convenience you use your online banking user ID and password to access mobile banking once you enroll.

68. **Q: My user ID and password are long and make it difficult to log on to mobile. What can I do?**

A: Mobile browsers are often set to remember your User ID and display it once you enter the first character. If your current password is longer than the minimum required length per our password policy, you can change your password to shorten it within our policy limit. That will make it easier to enter it over your mobile device.

69. **Q: What if I don’t establish a mobile authorization code for mobile banking?**

A: Then you may not be able to perform some mobile transactions that require strong approval via the mobile authorization code.

70. **Q: I want to send a mobile authorization request but no eligible approvers (or the one I am looking for) show up. Why?**

A: This may happen for a few reasons. First, no other users in your company or household have set up their Mobile Authorization Preferences under the [Preferences>Mobile](#) menu in their online banking account. Secondly, the approver is not listed because they are not eligible (i.e. they do not have the right) to authorize the payment type, or the amount exceeds their limit.

71. **Q: What happens if the eligible approver doesn’t answer the call? Will the system try multiple times?**

A: No, the call will only be placed once. If the eligible approver misses the call or fails to approve the payment on the call, the drafter can resend the approval request by selecting the drafted payment in [Accounts>Online Activity](#) and re-sending the approval.

72. **Q: What does it mean if I never get my requested approval notification e-mail?**

A: It means the payment was never approved by an eligible approver. The drafter then has the

option of re-sending the approval request.

73. **Q: What if I send my authorization request to multiple people? Can they all approve it?**

A: If multiple eligible approvers are sent the request, only the first to successfully enter their MAC will approve the payment. Others that receive the call will get a message indicating that the payment has already been approved upon successful entry of their MAC.

74. **Q: If my supervisor is not currently available to approve a payment, can I schedule the request to be sent at a specific time?**

A: Yes, the time next to each phone number allows the drafter to schedule a time that the mobile authorization will be sent. If the time is left at the default value of 12:00AM, the request will be sent immediately when the 'Send' button is pressed.

75. **Q: What is a Mobile Authorization Code, or MAC?**

A: A Mobile Authorization Code (MAC) is a numeric code (like an ATM PIN) that you set within online banking and use to authorize payments over the phone.

NEED ASSISTANCE

76. **Q: Who do I call if I need assistance?**

A: Please feel to call our Phone Bank for assistance at 785-267-8900 or toll free at 1-800-280-0123. Please feel free to visit our any of our branches. You can also send a secure message through Internet Banking.