

## **BUSINESS ONLINE BANKING FAQs**

- **Is my business information within Online Banking secure?**

Because Fibre Federal Credit Union holds the security of your account as an absolute mandate, we have installed a variety of safeguards.

Your Personal Identification Number (PIN) is a unique set of numeric numbers that only you know. As long as you don't share your PIN with anyone, no one other than you can sign into your online banking account. If you choose to give another party your PIN, you become responsible for any transactions initiated by that party. For your added safety, if you or another party attempts unsuccessfully to log into your online banking account, an immediate block will be initiated after 3 unsuccessful attempts, and you will be required to call the credit union, with the proper identification, to remove the account block.

In an effort to further enhance your security; our online banking site uses multiple levels of network security. One such level of security we rely on is an industry standard "Secure Sockets Layer" (SSL) encryption technique to secure the information as it passes between your computer and our host system. This level of security is supported by Internet browsers that utilize 40 or 128 bit encryption, depending on your browser's capabilities. Another level of security is a series of firewalls (specialized systems that are specifically designed to restrict access to unauthorized users) that information must pass through prior to any transaction or information request being processed.

- **Will I be charged for Online Banking?**

Online banking is a free service at Fibre Federal Credit Union.

- **How do I sign up for Online Banking?**

You must have a Business Plus checking account to qualify for business online banking. To establish access, you will need to contact our Member Services Department at 360-423-8750 or 800-205-7872.

- **What type of browser do I need to access Online Banking?**

The minimum browser requirements for online banking are Internet Explorer 7, Safari 4 (for Apple), Firefox 3, Chrome 10, Opera (all versions). For a greater degree of security, we recommend browsers that support 128 bit encryption and that you always upgrade to the latest version of the browser you choose to use.

- **Can I transfer money to another account?**

At this time, transfers can only be made to one business account.

- **Where can I get additional information?**

Online Banking Help can be accessed from the log in page. Additionally, the Help Index can be accessed from any page within online banking.

- **When I make a transfer or loan payment within Online Banking, how long does it take to affect my account at the credit union?**

Online banking is a REAL TIME system which means that as soon as you confirm any transaction on your computer, the exact transaction has been accomplished on your account at the credit union.

- **Where do I get help with downloading to Quicken or Quickbooks?**

If you have problems downloading to Quicken, please contact Quicken directly at <http://quicken.intuit.com/support>.

If you have problems downloading to Quickbooks, please contact QuickBooks directly at (888) 859-4056.

- **Do business accounts have options for Online Bill Payment?**

At this time, the bill payment product is not available to business online banking accounts.

- **Do business accounts have access to the Fibre Federal Mobile App?**

At this time, the mobile app is not available to business online banking accounts.