

The Bank of Burlington Online Banking Questions

How secure will online banking be? It's our priority to keep your personal information secure. Our Online Banking will have several security measures to keep your account information safe, including a secure login page, firewalls and encryption, and an automatic logout after a period of inactivity. However, there are things you should do to prevent your information from being compromised.

- Ensure your firewalls and anti-virus software are up-to-date to prevent any attacks on your personal computer.
- Review your accounts frequently and report any fraud immediately!
- Safe guard your Online Banking username and passcode. If you share this information with someone, all transactions they make are considered authorized by you, even if you did not intend for them to make those transactions.
- Change your password often and avoid obvious passwords such as your social security number, birthdate, etc.
- Never leave your computer or mobile device unattended while you are on an online banking session.

How do I sign up?

Complete the first time user enrollment form on the website. Once we get the information, we'll give you a call to verify the information and help walk you through the enrollment process.

How do I sign up for Mobile Banking?

This is a feature that you must enable within Online Banking. You'll want to scroll to the bottom of the Online Banking screen (after you've logged in), then check the box that states "Yes, enable my User ID and Passcode for use on my mobile device."

What will it cost to use Online Banking?

Our Online Banking services are free. To submit a stop payment or wire transfer, the standard fees will apply. There will be a monthly fee for using bill pay. The fee will be \$5 (unlimited payments) for customers and \$9 for business/organization accounts (unlimited payments). Other fees may apply for specialized services.

Are there instructions for using Online Banking?

You will be able to view our demo to learn how to use the service or you can simply call or stop by and we'll be happy to walk you through how to use it, including setting up Bill Pay.

Do I need any extra software/hardware to use your Online Banking?

No, there is no extra software needed. However, to access Online Banking, we recommend that you have a secure web browser such as Netscape Navigator 4.0 or Internet Explorer 4.0 or higher. Although older browser versions may support secure server environments we strongly recommend you use the latest versions to take advantage of the latest security features. We do require the browser (regardless of the version) to have at least a 128 bit cipher strength installed.

What services can I do with Online Banking?

You can view your account information, make transfers to your accounts here and between other financial institutions, pay bills, re-order checks, view check images, change your address, and more.

Will I be able to get my statements online?

At this time, we are not offering statements online but you can see a history on your accounts. Keep in mind, this history only dates back to February 5, 2013.

I can't log in for the first time. I don't remember what my password is.

When you completed the first time auto enrollment form, you simply gave us your information and picked out a desired login name. After we add your accounts, we'll give you a call and tell you to log in. At this point, you'll type in your login in name (that you picked on the auto enrollment form) and check the "I am a First Time User" checkbox. Then click login. You will then be taken through a series of questions to register your browser, which will require a secure access code. This is a security measure for you as the customer. Please keep in mind that you should not register your browser on public computers (only activate for one time use). After registering your browser, you'll be asked to verify the information you submitted and then choose a password.



I can't choose the password I want.

Our passwords must be 5 to 15 characters, with an uppercase letter and a character. This was designed as an additional security precaution for Online Banking.

Help! I'm locked out!

Please call us if you're locked out and need to have your password reset.

I don't remember my password.

We can reset your password for you or you can check the Forgot Password checkbox on the Online Banking Login Screen and reset your password by having a secure access code delivered to you via email, automated phone message or SMS text message. If you'd like to change your password after you've logged on, simply click on the Security Tab under the Preferences menu.

I didn't get my secure access code.

Please call us so we can verify that the information we have on file for you is correct.

I can't view accounts that I'm on.

Please call us and let us know that you cannot see the accounts you are authorized to view so that we can get them added for you.

Why can I only view certain accounts?

Certain accounts, like 2 signature authorized accounts, will be set up as view only since it requires 2 signatures to withdrawal funds. If you feel you should be able to access an account, please call us and we'll review your request.

I submitted a transfer in Online Banking and it's not showing up.

If it's an external transfer, those are considered ACH transfers and they may take a day or two to show up. If it's been longer than 2 days for this type of transaction, please call us.

Please note: There is an approval step for external transfers.

If you've submitted a transfer to another person's account or your own account and you don't see it immediately, please call us.

I can't submit a person to person transfer.

With a person to person transfer, you must have the email address they have on file with us and the last four digits of their account number. If you have input this information and are still unable to do a transfer, please call us or stop in and we can add their account for you.

I submitted a wire transfer and it's not taken out of my account.

Wire transfers (like check orders and address changes) have to be processed by an employee. Usually they will be taken care of within the same day or the next business day if it's after the cut off time. Keep in mind that we will call you to verify this information. If you have not received a call or have questions, please call or stop in and we'd be happy to take a look at this for you.

How do I set up an external account?

You'll go to the external account record on the left hand side of Online Banking and enter your account and routing number at the other financial institution. You will then be sent two small micro deposits. Once you've received the deposits at your other institution, you'll log back on to The Bank of Burlington's Online Banking and verify the amounts under the external account record. You've now successfully established a transfer record (so you can transfer money between accounts). You won't have to do this again once it's been established. To begin transferring money to this account, you can now go directly to the Funds Transfer menu.

What types of Alerts are available?

- Available Balance
- Current Balance
- Last Deposit
- Last Interest Paid
- YTD Interest
- Date Alert
- Change of Address
- Check Re-order
- External Transfer
- Funds Transfer
- Stop Payment
- Wire Transfer

How do I nickname accounts?

You can nickname accounts by typing in a new display name after clicking on Accounts under the Preferences menu. You can also change the order of how you view your accounts and the number of transactions you will see on your history. Clicking on submit will save these changes.

How do I sign up for the 3 months of free Bill Pay?

You simply have to enroll within Online Banking and you'll automatically get the first three months for free.

Why can I not use my savings account as my funding account for Bill Pay?

In order to pay bills, you must use a checking account as your funding account.

Can I set up multiple checking accounts in Bill Pay?

Yes, you can add multiple checking accounts as funding accounts in Bill Pay as long as you are able to see them on your account overview screen.

I have multiple checking accounts, how do I pay bills out of a different funding account?

You'll need to click on Bill Payment under the Preferences tab. You can set your accounts you'd like to use as your funding accounts under this tab. If you select multiple checking accounts, you can choose the checking account within the Bill Payment tab. Be cautious when setting up bill payment for the first time and ensure that you have the right account number.

What happens if I stop using Online Banking?

We'll cancel your Online Banking service if you have not used the service within the first 30 days after activation, if the service has been inactive for a year, if there has been a death of one of the owners on the account or other circumstances.

Will Online Banking be available for Business Accounts?

Yes, absolutely! Just stop in or call us and we'll get you the Business Online Banking enrollment form.

I updated my User Preferences on Online Banking but it didn't change my address on my statement or at the bank.

This is just information that lives in Online Banking. If you need to change your address, submit a change of address request within Online Banking and we'll make that change for you.