# ONLINE BANKING SECURITY FAQS

## YOUR INFORMATION IS SAFE WITH US.

We know how critical it is to keep your information safe and protecting it is our top priority.

### WHAT DO I NEED TO ENROLL IN ONLINE BANKING?

Enrollment only takes a few minutes and can be completed online through internet banking at www.peoplesgambier.com. Go to the ENROLL NOW link under "forgot password." You will need your Social Security number or Tax ID, your email address, name and address, your account number and PIN.

### WHAT DO I NEED TO ENROLL IN ONLINE BANKING?

You must be enrolled in Online Banking before you can download the mobile app. DOWNLOAD OUR MOBILE APP "THE PEOPLES BANK ON THE GO."
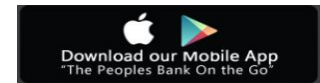
### I RECEIVED AN EMAIL ALERT THAT MY PASSWORD CHANGED, BUT I DIDN'T CHANGE IT. WHAT DO I DO?

Contact us immediately at 1-877-427-2101 to report the email.

### HOW LONG AFTER I MAKE A DEPOSIT DO THE FUNDS BECOME AVAILABLE?

This policy statement applies to all deposit accounts. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 P.M. on Monday through Thursday and after 6:00 P.M. on Friday (cutoff times may be earlier on some days or at some locations) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 P.M. on Monday through Thursday or after 6:00 P.M. on Friday or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**LONGER DELAYS MAY APPLY. CASE-BY-CASE DELAYS.** Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200.00 of your deposits, however, will be available on the first business day. If we are not going to make all funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**SAFEGUARD EXCEPTIONS.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

*We believe a check you deposit will not be paid.

*You deposit checks totaling more than $5,000 on any one day.

*You redeposit a check that has been returned unpaid.

*You have overdrawn your account repeatedly in the last six months.

*An emergency occurred, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th (seventh) business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS.** If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

## I HAVE AN UNAUTHORIZED DIRECT WITHDRAWAL ON MY ACCOUNT. WHAT SHOULD I DO?

**(a) Consumer liability.** *Generally.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Calling the Shazaam number (1-800-383-8000) on the back of your card and notify the bank is the best way of keeping your losses down. Fraudulent activity can affect all the money in your account (plus your maximum overdraft line of credit) so you will want to report the matter as soon as possible. If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission. **IF YOU DO NOT** tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or any other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) that kept you from telling us, we will extend the time periods.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at The Peoples Bank, 103 East Wiggin Street, Gambier, Ohio 43022 (740-427-2101).

## CAN I SET UP ALERTS TO NOTIFY ME ABOUT ACCOUNT ACTIVITY?

Yes, if you are a current Online Banking customer, you can also manage your account alert preferences from your account summary page top right corner ALERTS. You can set up alerts for checking or savings, CD, and/or loans. Click on the account you want to set up alerts, click SET NEW ALERT, SELECT TYPE OF ALERT (ex. ACH deposit alert, low balance alert, transfer credit or debit alert), SELECT NEXT and then pick the account from which the alert is to be sent and CLICK FINISH.

## WHY DO I GET LOCKED OUT OF ONLINE BANKING?

For your security, we may lock your access for any combination of the following:

- Failed password check

- Failed to answer security questions correctly

- Failed computer authentication

- Extensive use of security questions to gain access

- Unable to authenticate yourself

- Expired password

- The site is down

### WHAT IS CACHE AND WHAT ARE THE RECOMMENDED SETTINGS?

Cache is a temporary holding place in your computer memory labeled "temporary internet files." As you visit internet sites, certain pieces of the page, such as graphics, are stored in cache. Your browser looks for pieces of the page that could be stored in cache to be more efficient when loading and re-loading sites you often visit. Due to the real-time nature of Online Banking, certain settings could cause your browser to store old account information from its cache instead of the new information from the site. View recommended settings.

### WHAT ARE THE BROWSER REQUIREMENTS AND HOW DO I DETERMINE MY CURRENT SETTINGS?

Internet Explorer 8.0 or higher and Firefox 2.0 or higher, and Chrome 16.0 or higher are supported. The browser must be set to accept cookies and JavaScript MUST be enabled.

### IS YOUR BROWSER SETTINGS CONFLICTING WITH ONLINE BANKING?

Try the following troubleshooting tips:

- **In Internet Explorer**: Go to "Tools" and select "Internet Options." On the General tab under "Browsing History" click "Delete". Verify the Cookies option is unchecked and select "Delete".
- **In Firefox**: Go to Tools and select Click "Clear Recent History. Verify cookies are unchecked and select "Clear Now".
- **In Chrome**: Select History under the "wrench" tool at the end of the Address Bar and click "Clear all browsing data".

### HOW DOES THE MOBILE APP WORKS ON A TABLET?

Download directly to your mobile device. **Sign in** with your Online Banking ID and Password. As you are already enrolled in Online Banking your accounts will appear in the Accounts.
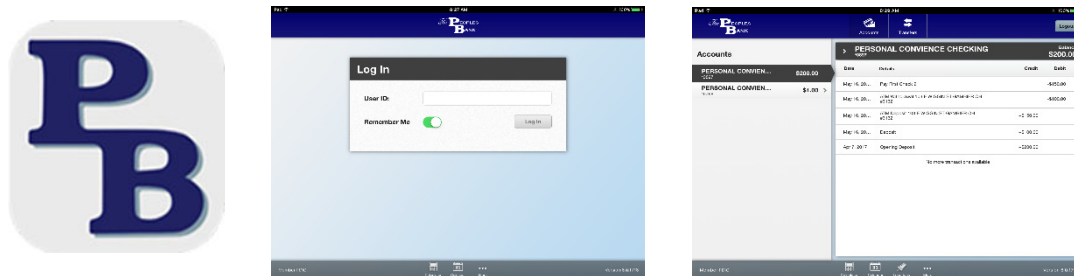


### CAN I ADD A PAYEE ON MY MOBILE?

You cannot add a payee on your mobile device. It has to be added on your Online Banking Bill Payment under "Add a Company or Person".

### QUESTIONABLE EMAILS?

Crooks like to send you emails asking for personal information such as a password or pin. They have designed fake bank logos and use them when sending you an email, you may be easily lured to give personal information. You can detect fake emails from these crooks because their emails usually direct you to questionable internet sites. In addition, you will notice that they do not address you as you are used to being called by the bank. The emails may also contain poor grammar.

## How to protect yourself from Fraud and Internet Security Tips?

With the growing variety of mobile devices, social networking sites and online offers, it's important to help protect yourself and your computer. We've compiled this list of 9 cybersecurity tips you should be following in order to help keep your information safe.

- Don't use your full or partial Social Security number as a Personal Identification Number (PIN), user ID or password.
- Make sure that your password is 8 or more characters and combines letters, numerals and symbols.
- Protect your mobile device with a thumbprint or PIN.
- Don't use your mobile device to store sensitive personal information or bank account numbers.
- Be cautious about messages you receive on social networking sites that contain links. Even links that look like they come from friends can sometimes be harmful or fraudulent – and in fact may be attempts to gain control of your computer or steal your personal information.
- Keep your computer operating system and browser up to date with the latest software and security downloads. Often called patches or service packs, these should be installed as soon as possible.
- Install a comprehensive firewall/antivirus/anti-spyware software package on your computer.
- Never leave your computer or mobile device unattended while logged onto Internet Banking.
- Do not share your password.