

Home Banking 24

Frequently Asked Questions

1. **What is Home Banking 24?**

Home Banking 24 is an online tool that allows you to use a personal or laptop computer with internet-access to conduct financial transactions. Other devices including notebooks, smartphones, and tablets can also access Home Banking 24, although Mobile App 24 is best when using these devices.

2. **How secure is Home Banking 24?**

We protect your Home Banking 24 information using Transport Layer Security (TLS) encryption technology, and an automated session time-out feature offers additional security. The padlock in your browser window and verifies that you are on the Summit Credit Union site with a secure and authentic connection.

Multi-layer Security helps protect you against identity theft or other online fraud. Once set-up, you can add extra security by provide answers to security questions and enroll the computer you are using.

3. **How do I log in to Home Banking 24?**

First-time users, use your Account Number as your User Name and your Access Code as your Password. If you don't know your Access Code, please contact us at 336- 662-6200 or 800-632-0210. Follow the steps to verify your account, create a password and User Name, and choose your security questions.

4. **What software do I need?**

No special software is required for Home Banking 24; however, you can use software similar to Quicken to download and store financial data.

5. **What are the rules for setting a password?**

- 8 to 25 characters containing both letters and numbers.
- No symbols except for the underscore.
- Passwords are case-sensitive.
- Cannot be your SSN or your Account number.
- Cannot be your User Name or Email address.
- Cannot be any of your previous 3 passwords.

6. **What services are available on Home Banking 24?**

- View account balances and statements
- Pay bills using Bill Payer
- Reorder checks
- Request a withdrawal by check
- Set up account e-Alerts
- See checks that have cleared
- View account history on all accounts
- Make internal and external transfers
- Apply for loans
- Order personalized debit cards
- Stop payments on a check
- Keep track of your budget
- See pending transactions
- And much more

- 7. What accounts can I access with Home Banking 24?**
You have access to all your Summit accounts --your savings, any special savings, checking, money market, Visa credit card, and loan accounts.
- 8. Can I deposit a check to my account remotely?**
Yes, however, Mobile Deposit is only available on Mobile App 24.
- 9. Can I make transfers to other accounts at Summit?**
Yes. You can transfers funds to and from any account you are owner of within the Credit Union. Just select “Accounts” and then “Transfer” in the drop down menu and follow the simple instructions. You may also transfer funds into accounts at Summit that you are not the owner of (spouse, grandchild, partner, etc.); however, you will not be able to withdraw funds from those accounts. To set-up transfers into non-owned accounts, please visit your local branch with a valid ID.
- 10. How can I set up transfers to external accounts at other financial institutions?**
In the “Account” drop down box select “External Accounts.” Under “Add a New Account” select “External Account” for complete instructions. You will need the financial institution’s name, routing number, and account number. In 1 to 3 days, two small deposits will be made to the external account. Once you see the deposits, return to this section and verify the two amounts and select “Verify.”

Note that we do not charge for external transfers, but other financial institutions may charge for withdrawals, and in some cases, even for deposits. Check with the other financial institution to determine their policy on fees.
- 11. How can I set up recurring automatic transfers?**
You can set up recurring scheduled transfers by selecting “Scheduled Transfers” in the “Accounts” drop down menu in Home Banking 24. Select “Create New Scheduled Transfer.” Then just follow the easy instructions.
- 12. Can I view all my share accounts and loans on the Dashboard at the same time?**
Yes. The Dashboard defaults to the “Shares” tab, although you can select the “Loans” tab to view just loans, or select the “All” tab to view all of your accounts together.
- 13. Can I make advances from my line of credit online?**
Yes. “Transfers & Payments” are listed on the Dashboard. Select the loan account you want to advance funds from (the drop down will show what is available from each account). Then select the account you want to deposit funds to. Finally, enter the amount and click on “Transfer” to complete the transaction.
- 14. How can I download and export my account information to my personal finance managing software?**
In order to download and export account information, select “Export” in the “Accounts” drop down menu. Choose which account your want to download and export from the drop down menu. Select a date range and an export format from the drop down menu, and then click on “Export.” After you download your data, your software should automatically recognize the file and import it.

15. How can I set up account alerts?

Account E-Alerts can notify you when specific events or conditions occur on your account, such as a low balance situation or an attempted failed login. Set up alerts by selecting “E-Alerts” from the menu options. Select “Add New Alert.” A drop down menu will allow you to select from several options to be notified for a specific event. After selecting your alert option, follow the instructions for your specific alert and then “Save Alert.” Under the “E-Alert” menu, you may also edit or turn off existing alerts.

16. I don’t want to receive paper statements. How can I sign up for eStatements in Home Banking 24?

Start enrollment by selecting “eStatements” found in the “Accounts” drop down menu. Verify your email address, review the Terms of Use, and select “I Consent”. You will receive a message that your account is being set up. Once eStatements are set up, you will be able to follow the same process to access the past six-months of eStatements, appropriate tax forms, and other documents, including the Privacy Notice and Monthly Member Newsletter. You may also discontinue eStatement enrollment or change the email address used for eStatements by accessing the “Settings” option on the “eStatements” menu.

17. How will you use my email address?

Your email address will be used to notify you electronically of E-Alerts, eStatements including member statements, Visa statements, account notices, year-end tax statements for dividends earned, mortgage interest paid, and any disclosures.

18. What are Cash Back Offers and Debit Deals?

You can earn cash back rewards when you use your Visa Debit Card at participating merchants. You will be notified through Home Banking of which merchants are offering cash back rewards.

19. What is On Budget?

On Budget by Money Desktop allows you to track income, expenses, and create a budget all from within Home Banking 24. You can even collect and assimilate account data from your other financial institutions to build goals and track your spending patterns.

20. How can I set up “Accounts” as my landing page instead of Dashboard?

Select the “Accounts” drop down menu and select “Accounts Summary.” Check the box right under the “Accounts” tab next to the phrase: Make this your start page? Note that this phrase is very light, so you may have to look twice to find it.

21. What is Co-Browse?

Use Co-Browse when you need technical assistance when using Home Banking 24. Co-Browse enables a Summit employee view your computer screen to assist or guide you through your home banking experience. By selecting “Co-Browse” and “Start” you will share your screen, but without exposing financial information. No other personal information like email or spreadsheets are visible to the employee.

22. How do I see my account history?

You can see your history in two ways – under the “Accounts” tab or “Dashboard” tab. Under “Accounts” select “Summary” than click on the account to view. In “Dashboard”

you may also click on a specific account or chose a specific account under “Account Activity.”

23. Why can't I see more account history?

The amount of history you see is a user option which defaults to the current month only. To reset your length of history to view, go to “User Options” and select “Change History Date Range.” The most history is available by using the “Current Month and Previous Month” option. However, you may also select “More History” to see additional history, which is available for the prior six months.

24. What is Bill Payer?

Bill Payer allows you to pay all your bills online from just one site – Home Banking 24. Pay bills anytime, anywhere, with any device with Internet access. Schedule one-time or recurring payments and never worry about missing a bill or having to buy stamps. Bill Payer is faster and more secure than regular postal mail.

25. Why does my session time out so quickly?

Your session timeout has a default setting of 20 minutes. You may change your time limit by selecting the “User Options” drop down menu and selecting “Change Your Timeout.” Choose the option you desire and select “Change Timeout.”

26. How do I personalize my account names?

You may rename your accounts to something that has personal meaning. For example, if you set up a savings account to save money for a child's education, you might want to rename that account as “Billy's College Fund.” Under “User Options” select “Create Account Nicknames.” Once you set up an account nickname, that name will appear in Home Banking 24 account summaries and on your member statements.

27. What if I have questions about my account or Home Banking 24?

If you have questions about your account or home banking, please contact our Member Service Call Center at 336-662-6205 or 800-632-0210.