**What is NexTier Bank Online Banking?**

NexTier Online Banking service allows you to perform various transactions on your computer from any location, as long as you have access to the Internet and a secure browser with 128 bit encryption. You can check account balances, receive information about transactions within your accounts, make transfers between your accounts, stop payment on a check, re-order checks, and pay your bills.

**Can I pay my bills through Online Banking?**

Yes, through Bill Payment Service. To enroll, click on the **Bill Payment** button once logged in to Online Banking.

**What if I have questions on Bill Payment?**

For Bill Payment questions please contact support at **800-877-8021.**

**What's the cost for NexTier Online Banking and Bill Payment?**

Absolutely free! Of course, normal account charges may apply depending on which transactions are performed; such as stop payment fees and check reorder charges.

**What do I need to know about the Access ID and Password?**

• Your Access ID is permanent. Once you select your new Access ID, it will become your permanent NexTier Online Banking Logon Identification. You will not be able to change it, so please make your choice carefully.
Do not include any personal or easily identifiable information in your Access ID or Password.
• Do not use account number, birthday, telephone number, your social security number or someone else's.
• Your Password must be 8-16 characters long and be alpha and numeric. (Your password must contain one uppercase, one lower case letter and one numeric character.) Passwords are case sensitive.
• You can change your password at any time by selecting the services button then **options**
 • The User Identification and Password cannot be the same.
• If you forget your password you may click on the **Forgot Password** link located on the login page and we will immediately email your password information to the email address you have listed under the **Options** button. During business hours you may also call our Care Center phone number (800-262-1088). After you receive your current password information from us, you will be required to create a new password the next time you log in. For your protection, if your account is already "locked out" due to 3 invalid password attempts or an invalid answer to a challenge quest you will need to contact our Care Center (800-262-1088) to receive your password.

**Will I have access to all my NexTier accounts?**

Currently you can access your deposit accounts, consumer loan accounts, mortgage loans, and lines of credit through online banking.

**How much of my past account history is available to me?**

90 days of history are available to you, as well as the days on your current cycle. Account history will then accrue to 18 months.

**How secure is NexTier Online Banking via the Internet?**

NexTier Online Banking will require you to enter an Access ID as well as a Password. To enhance the security of the login process, At times, we may ask up to three answers to questions that you have selected to confirm your identity. Identifying this information will assure you that the site you are entering is the NexTier Bank website. Before entering your password or answering the security challenge, check your browser's address bar. We've added and additional layer of security that shows if you are connected to a safe server. If your browser's address bar is GREEN, your connection is safe. If it's not GREEN, Stop your log in process and contact us. You should never distribute this information unless you want someone else to have access to your account.

Treat this Access ID and Password as you would your ATM password. Never write it down, memorize it!

You must use a secure Web browser. Also, when you are finished using Online Banking, be sure you exit the system. You should take precautions to keep your computer clean and free from viruses.

We recommend having a current anti-virus protection program on your computer.

As an extra security feature we recommend not registering your computer. This will require you to answer a challenge question each time you log in.

**What Web browsers are acceptable?**

Currently, compatible Web browsers are Internet Explorer 9.x or higher, Mozilla Firefox, Apple Safari or Google Chrome.

**Can I use Quicken with NexTier Online Banking?**

Quicken can be used with the web connect feature in NexTier Online Banking.

**What if I have questions on Quicken or Quickbooks?**

For questions regarding your Quicken or Quickbooks software please contact Intuit.

**What are the features of Online Banking?**

Get up-to-the-minute information on your accounts all in one place...with 24/7 access. You can monitor account balances, review transaction history, monitor interest earned and paid, transfer funds, place stop payments and reorder checks. You can access your checking accounts,

savings accounts, CDs, installment loans, home equity loans, and lines of credit.
Other features include:
**NexTier Online Bill Pay:** Paying bills online, a secure, fast and easy way to manage your finances.
**PopMoney:** You can send money to someone using their email address, mobile number or account information.
**A2A Transfers:** To transfer money with your account at another financial institution.
**E-Statements:** You receive your personal deposit account statements (checking/savings/money market) in one statement and it is stored in your Online Banking account.
**Account Nicknames:** You have the option of nicknaming your account, which eliminates the need for you to memorize account numbers.
**Account Alerts:** Monitor your account balances with email or text message notification. You can be notified if your checking or savings account balance falls below a certain amount or if deposits or withdrawals are made that exceed a certain amount.
These notifications provide an additional risk mitigator for your accounts.
**Online check storage:** View, Print, or Save your cancelled checks any time you choose.

### What is encryption?

Through encryption, your data (everything from your account numbers to account balances) is converted into a series of unrecognizable numbers before they are exchanged over the Internet. This series of numbers creates a mathematical lock a lock that only NexTier and your browser have the key to. NexTier works with your Web browser to transform all your banking requests into encrypted strings of data, and then back again to the original requests. Plus, each time you initiate a new online banking session, a new lock and key combination is randomly created.
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### What do I need to know about transfers?

For **Immediate** transfer of funds on the same business day, use the **Express Transfer** function. (Transfers performed after 5:00PM EST Monday through Friday are processed on the next business day.)
**Please Note:** if you are in the Scheduled Transfer function. Your transfer of funds from savings to checking requires two business days to process from the effective date of the transfer.

### What are eStatements?

eStatements are electronic versions of your paper statement including check images. Viewable copies of your NexTier Bank checking, savings, money market, and relationship accounts are available through Online Banking **eStatements** button.

### How many statements can I view online?

You can view up to 18 months of account statements through Online Banking.

### Are there fees associated with accessing my statements through Online Banking?

NexTier Bank does not charge a fee for accessing your statements online.

**Why is it important to keep my email address current?**

It is important to keep your email address current so that you are able to receive notification from the bank without interruptions.

**What are the cutoff times for services?**

All transaction(s) must be submitted by the cut off times noted below to allow processing on the Effective Entry date:
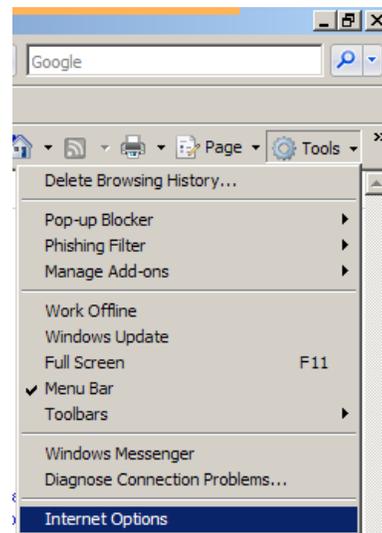
| | |
|---|---|
| Mobile Deposit | 4:00 PM |
| Book Transfers | 5:00 PM |
| Stop Payments | 5:00 PM |

**How to Clear internet cache, adjust cookie handling( first party, third party and session cookie) and add Online Banking as a Trusted Site (eCorp Specific)**

Open Internet Explorer
Select TOOLS -> Internet Options Menu
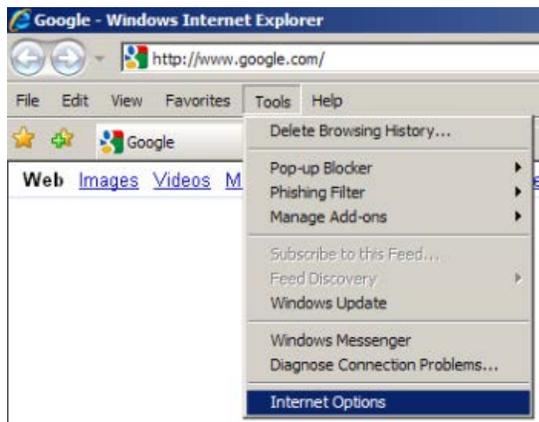
**OR**

First, Select the General tab.
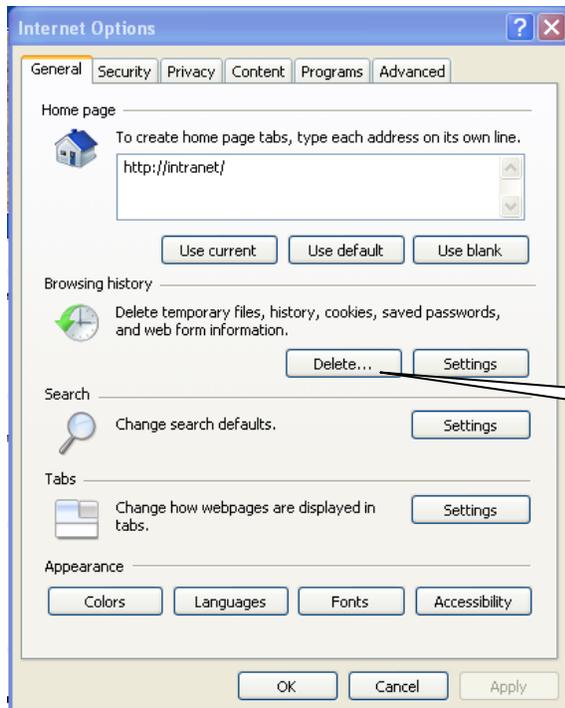


Click the Delete button.
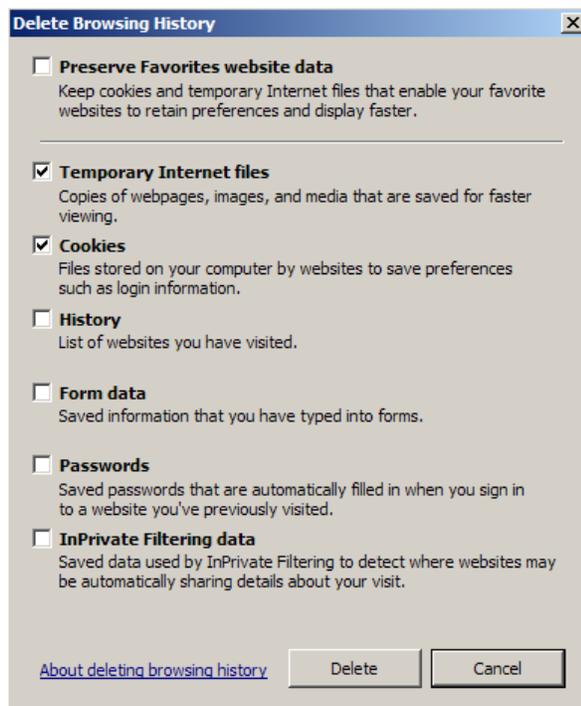


Under **Temporary Internet Files**, check the **Delete checkbox**
Under **Cookies**, check the **Delete checkbox**.
Then Click on **Delete** Button

Next, Select the **Privacy Tab**
Then click the **Advanced Button** and select all elements as shown.
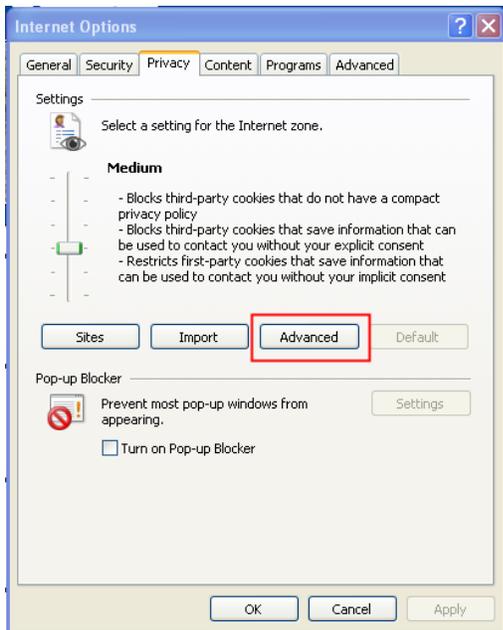


Check the box that says **Override automatic cookie handling**.
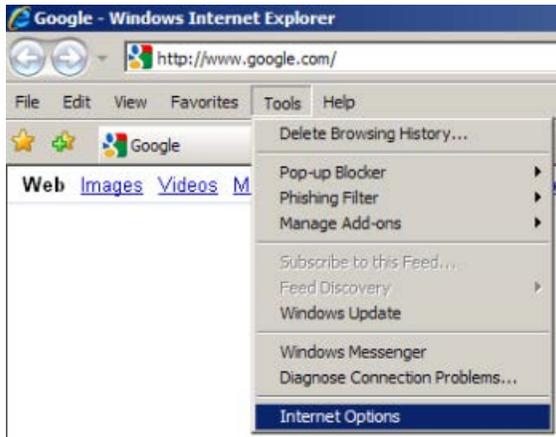Check the box that says **Always allow session cookies**.
Confirm by clicking **OK**.



Next we are going to add a trusted site to your browser.

*.secureinternetbank.com  site as a trusted sites.

**Open Internet Explorer**

- Select **TOOLS -> Internet Options** Menu
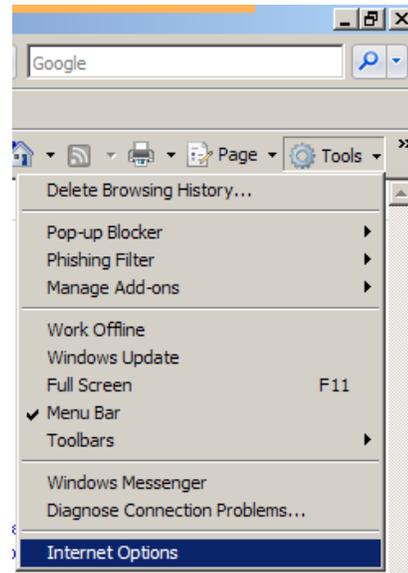




**Next, Select the Privacy tab, then click on "Sites"**
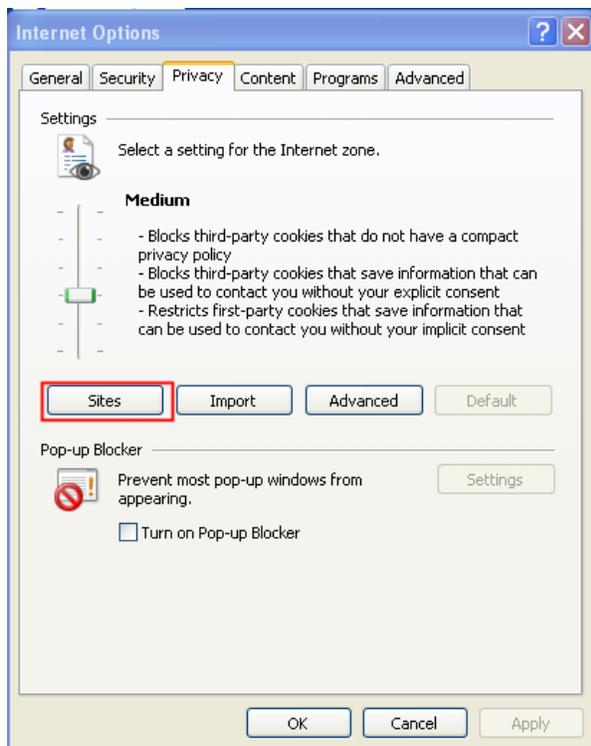
Add the following domain to the list of trusted sites:

*.secureinternetbank.com
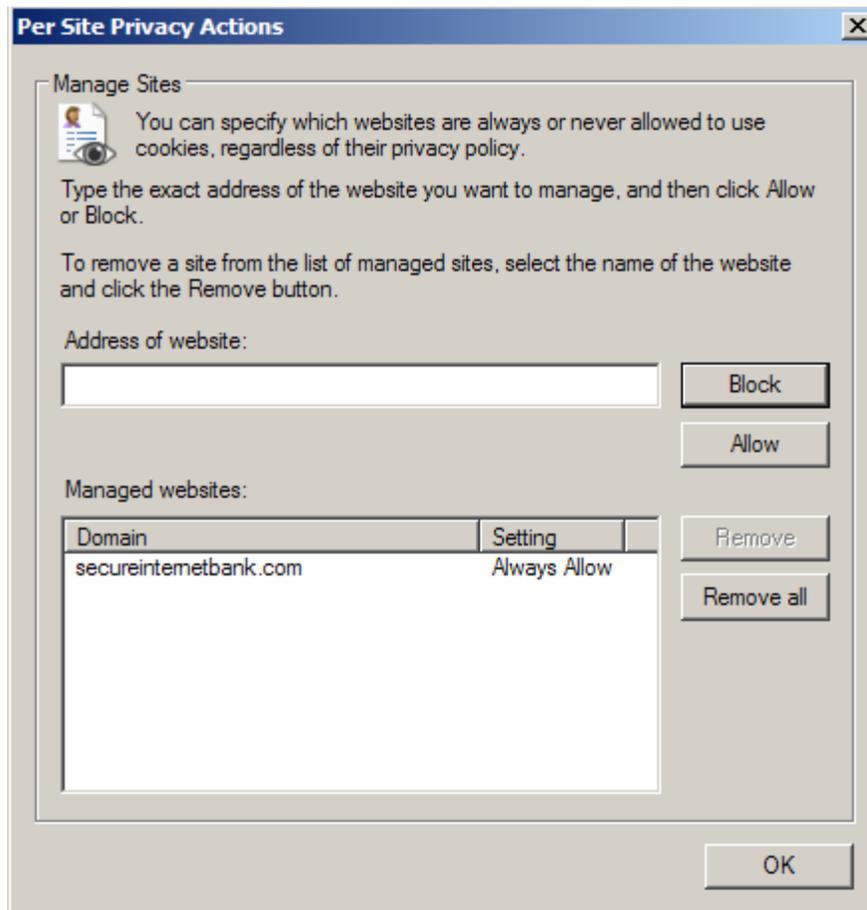


Confirm by clicking **OK**.

Once all steps have been completed close ALL browser windows and then re-launch a new browser window and attempt to login.

**How to identify what version of Internet Explorer you are using**

If you open your web browser and go to Help or the ? and go to About Internet Explorer a pop up box will display with your Internet version(in my case, Internet Explorer version 9).
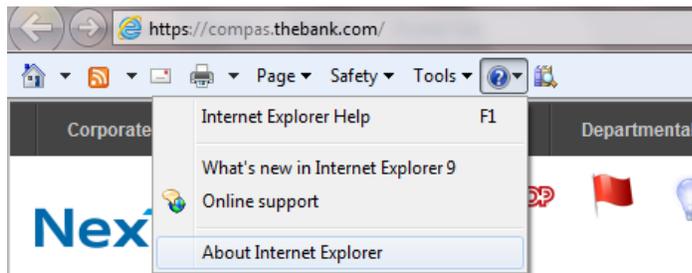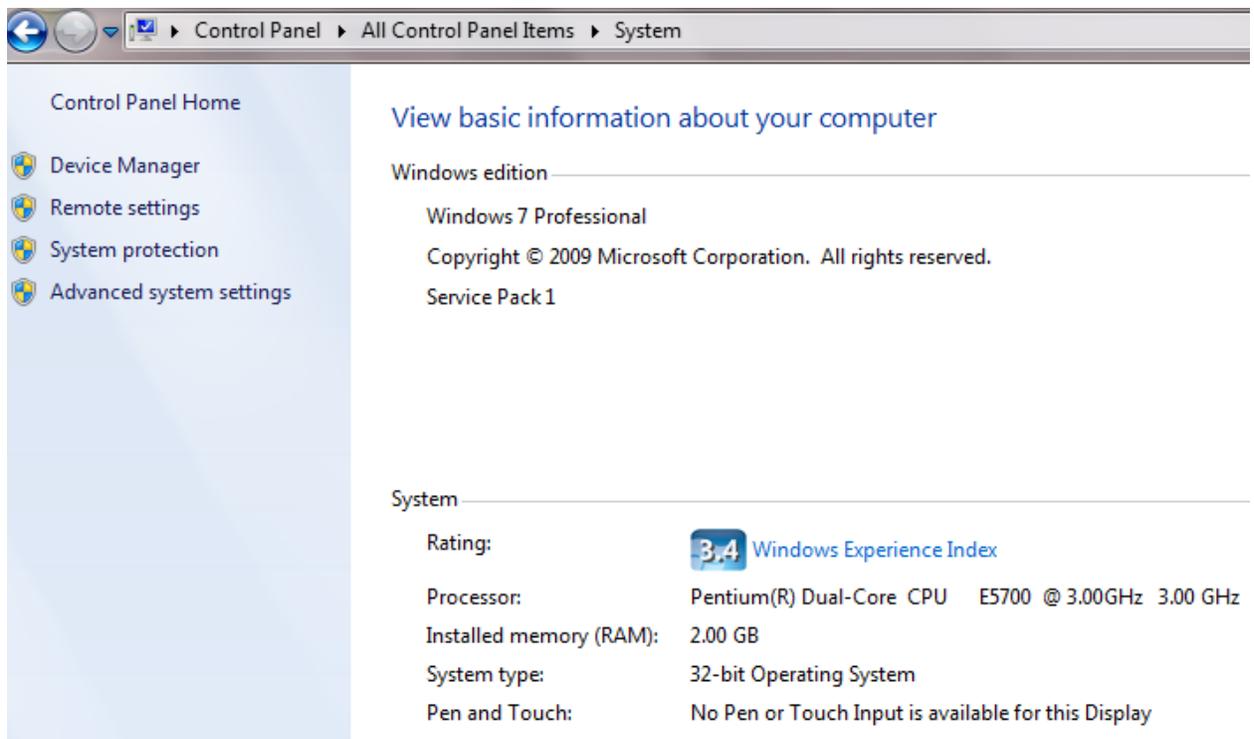


This will display your operating system (in my case Windows 7 Professional) as well as the System type (32-bit Operating System).

To find your operating system go through the Start button to your Control Panel and select System.
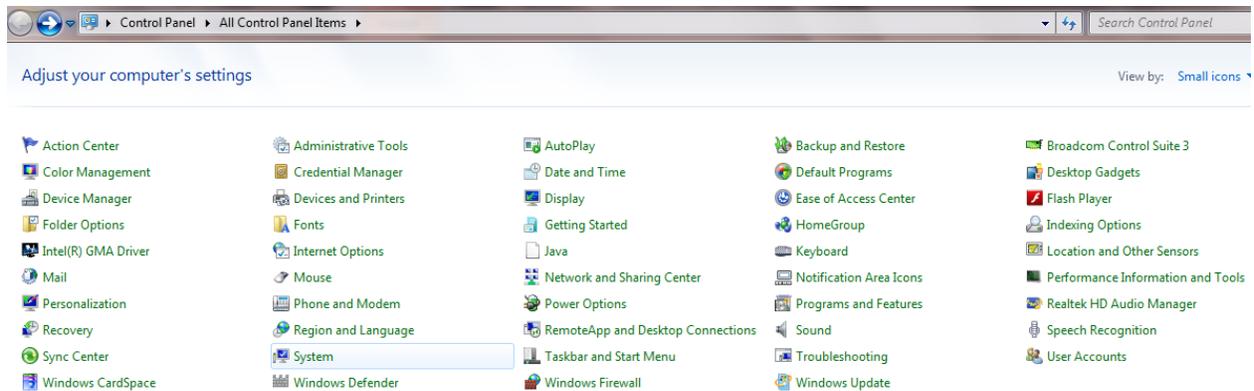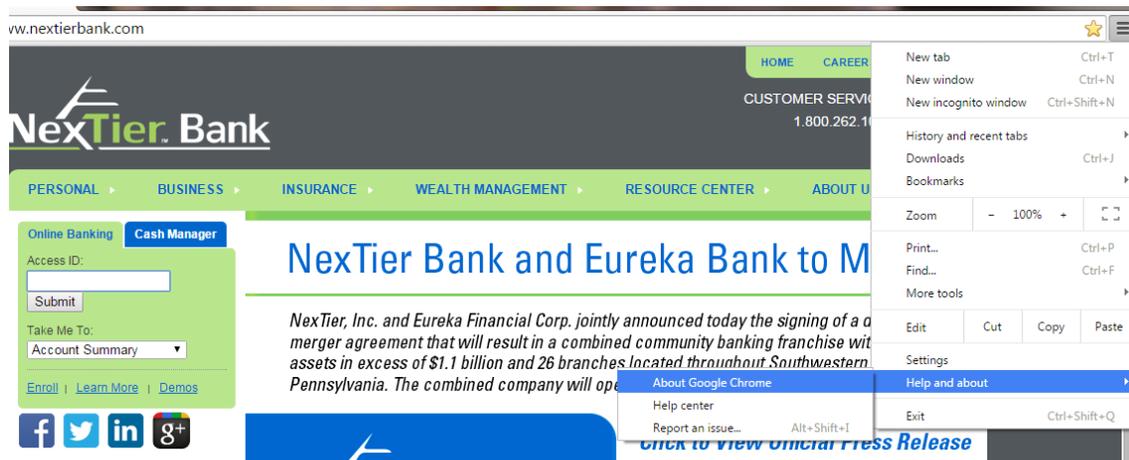


This will display your operating system (in my case Windows 7 Professional) as well as the System type (32-bit Operating System).
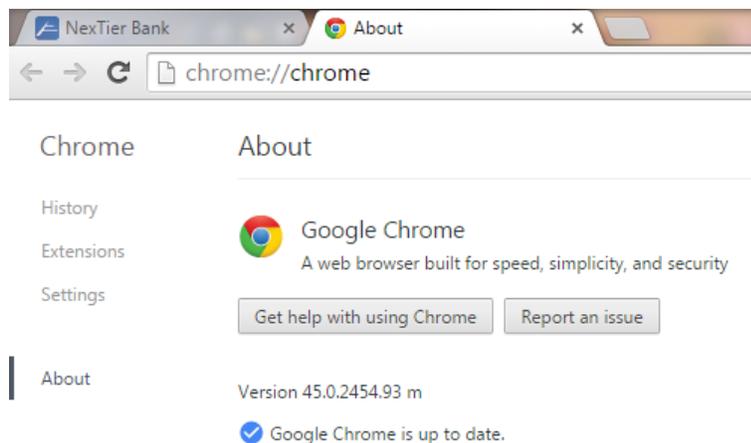
**How to find the version of Google Chrome you are using**

Open up your browser and click on the [≡] in the upper right corner of the page.  Select **Help and about** then About Google Chrome.
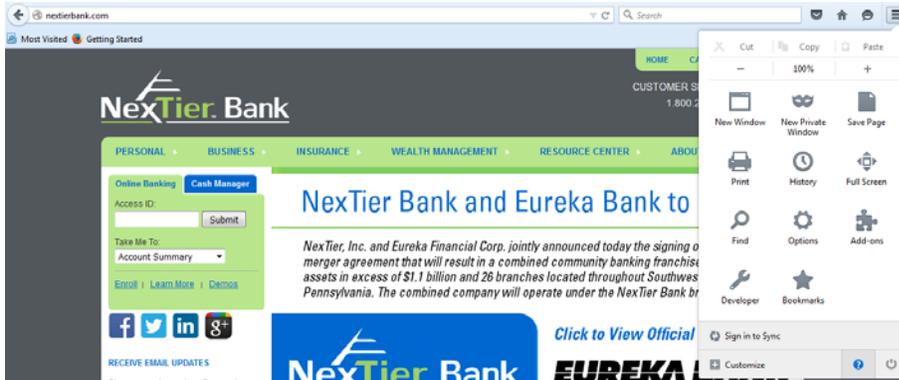


The version will display.

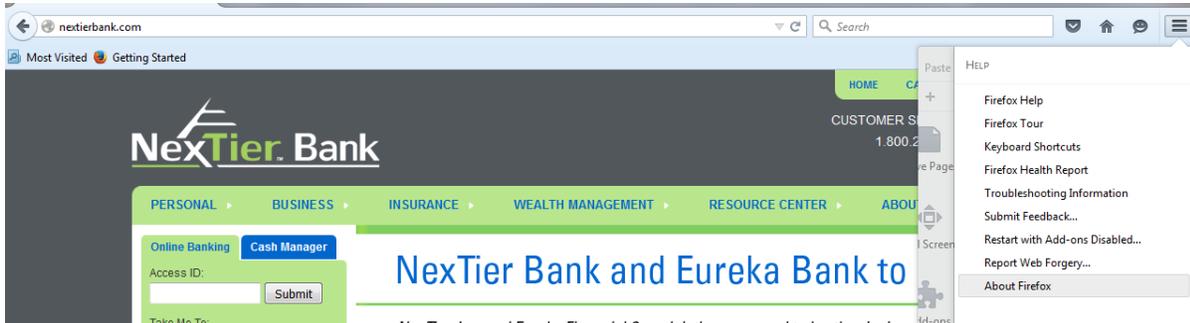**How to find the version of Mozilla Firefox you are using**

Open up your browser and click on the  in the upper right corner of the page.  Click on the

 .



Click on  **About Firefox.**



The version will display.