

FAQ

ONLINE BANKING/VIRTUAL BRANCH

Q. Once I enroll for home banking, how do I access the system?

A. To log onto the system you will always be prompted to provide a User ID and a Security Code. User Id will be your account number, no dashes or spaces. The first time you enter the system, your Security Code will be set to the last 4 numbers of your phone number which you will be required to change upon logging on to the system. For Current Code you will enter the default string of numbers again. For your New Code, you must enter a series of numbers and letters and the series should consist of at least eight characters. For Verify Code, you will need to re-enter the New Code you have selected and then click "OK" At that point you should be advised that your Security Code has been successfully changed.

Q. How do I reconfigure my PC to connect to the WEB application?

A. If you are already "surfing" the web successfully, then no additional work should be required to access this home banking site. You only need to specify the correct URL address. If you are not yet connected to the Internet, then contact an Internet Service Provider (ISP) for more information. An ISP can give you access to the World Wide Web (WWW), which you need for access to this home banking site. You will also need a recommended minimum browser level of Netscape 4.0 or Internet Explorer 4.0, but we suggest you use the most recent version of each of these browsers. *See **Note** for more information about downloads.

Note: For America Online (AOL) users who frequently experience difficulty accessing our service, we suggest you download the most current browser version of Netscape or Internet Explorer with 128-bit encryption to access the service. The download is free and can be found at netscape.com/downloads or microsoft.com/downloads.

Q. How secure is the home banking service?

A. The home banking service is highly secure. We have incorporated state-of-art-security into our electronic banking service and it is protected under the latest and most powerful firewall platform. This platform is based on a government-rated B1 trusted operating system and defends against every kind of system intrusion and effectively isolates all but approved customer financial requests. If you have further concerns regarding the security of our home banking system, please see **About Security**.

CONNECTION ISSUES

Q. When trying to access the home banking site from an alternate PC, I entered the address of [http://www.netit.financial-net.com/.....etc](http://www.netit.financial-net.com/), but it says "can't find address." What's wrong?

A. Replace the HTTP with HTTPS in the URL address line of your browser. The "S" represents "secure" and it is required to access the home banking site in a secure environment. If you insert the "S" and

still receive this error message, check your browser settings and/or Internet Service Provider to see if you are setup to access secure sites. See **About Security** for more information.

Note: If you are experiencing trouble accessing the service from work, you should consult your Systems Administrator regarding possible Firewall issues.

Q. When I enter my User ID and Security Code I immediately get flipped back to the login screen, and am asked to enter this information again. What should I do?

A. This is what we frequently refer to as a "Login Loop" and it is a security feature triggered as a result of too many temporary Internet files being saved in your system. These files should be periodically deleted on a normal basis. To resolve this problem you will need to follow these steps: 1) Netscape Navigator 3.01-4.0: Go to Options, Network Preferences, Cache, Clear memory and disk Cache. 2) Netscape Navigator 4.0-Communicator 4.5: Go to Edit, Preferences, Navigator. Under History, select Clear History. 3) Internet Explorer 3.0: Go to View, Options, Advanced. Choose Temporary Internet Files, Settings, Empty Folder. 4) Internet Explorer 4.0: Go to View, Options, General. Choose Temporary Internet Files, Delete. 5) America Online 3.0-4.0: Must open AOL, but do not sign-on. Select Members/My AOL, Preferences, WWW. Choose Advanced, Temporary Internet Files, Settings, Empty Folder. Then Choose Navigation, History, Clear History. After you have followed these steps, you will need to wait approximately 10 minutes before trying to log into the system.

Note: If you are returned to the login screen after having performed transactions, you will need to make sure that you are accepting all cookies within our site. Cookies are small pieces of information, sent from the server, to be stored in a file on your computer. On our site, cookies are used to store security information needed to maintain a secure, confidential connection to our Internet server. To ensure you are accepting all cookies you will need to follow these steps: In Netscape Navigator 3.01 through the 4.0 series, select Options, Network Preferences, Protocols, and un-checking the "Warn before accepting cookies" box. For Netscape Navigator 4.0 through Netscape Communicator 4.5 select Edit, Preferences, Advanced, and make sure the "Accept all cookies" box only is selected under the cookies heading. For Internet Explorer 3.02 select View, Options, Advanced, and un-check the "Warn before accepting cookies" box. Lastly, for Internet Explorer 4.0 select View, Options, Advanced, and be sure the "Always accept cookies" box is checked in the cookies section under the security heading.

Q. I was in the system and it brought me back to the login page with the error message that I had been "timed out", and prompted me to logon again. I had already provided my User ID and Security Code once before, so why did it ask again?

A. This is a security feature designed for your protection. Generally, if 10 minutes or more elapses without a request from you to our home banking system (exclusive of help), then the system ends your session and you must logon again. This approach helps prevent others from performing transactions on your computer in the event that you forget to properly exit the system.

Q. I keep getting messages about receiving a "cookie". How do I disable the warning message?

A. To disable the cookie warning message, see **Note** above regarding accepting all cookies.

Q. I tried to logon to the system and I received a message that my ID was already logged on. How can I be already logged on when I'm not in the system?

A. You will receive this message if you have improperly exited the system. As a security feature, the system will "lock you out" if you perform any of the following actions while in the home banking system:

1. Double clicking
2. Using the Enter key on your keyboard to select functions instead of using your mouse
3. Closing out of the program by selecting Exit or Close from the File menu
4. Closing out of the program by clicking on the "X" on your browser.

The proper way to exit our system is to select the "Exit" icon located in our site, just to the right of the page heading. After 10 - 15 minutes, the system will release your ID and you will be able to logon again.

Q. Can I use the "Back" feature of the browser to go to a page that I have already been on, or do I need to use the menus to get there? Will it work the same or cause a problem?

A. No, you should not use the "Back" feature in the browser while in our site. Doing so could result in you being "locked out" of the system for a period of 10-20 minutes. For security reasons, some pages automatically expire so that you cannot return to them. You should always use the menu items located on the left of the screen to return to a page you have previously visited. The only exception is when you are in the Help function located within our site. You cannot see the menu items, so you will have to select the "Back" button to return to the account information.

Q. I was connected to the application earlier today, but am unable to connect again. The error message indicates it is unable to locate the server. What do I do?

A. First, confirm that you are able to access other sites successfully. If not, contact your Internet Service Provider for assistance. Second, confirm that the URL address you typed is correct, and that you specified HTTPS (not HTTP) at the beginning. If that doesn't correct the problem, then it may mean that the home banking site has unexpectedly gone off-line. In this case, please contact customer service for assistance, or simply try your request again at a later time.

BANKING TRANSACTIONS

Q. How can I tell if a payment was processed electronically or was mailed as a physical check?

A. When you try to schedule a payment, you will be prompted to setup your payment to process two or five business days (excluding weekends and holidays) prior to your statement due date (not your Grace Period date). If you receive the two day prompt your payment will process electronically, and if you receive the five day prompt, your payment will be processed as a physical check which will be transmitted to the merchant through the US Mail. The decision whether a payment will process electronically or go into the mail, is determined solely by the merchant. Some merchants do not accept electronic payments or do not accept our form of electronic payment. In this case, the payment is processed as a physical check and transmitted via the US Mail.

Q. I noticed that after I schedule a payment or transfer, I am provided a confirmation number. Does this number mean my transaction has been processed?

A. A confirmation number indicates that we have received instructions to process a specific transaction. It does not guarantee that this transaction has been processed. To ensure that a payment or transfer has been processed, consult your payment/transfer history once the time period for the transaction to be processed has elapsed.

VISA ATM/DEBIT CARDS

Q. Does my ATM/Debit Card have limits?

A. Yes, at an ATM your ATM/Debit Card can be swiped up to 5 times per day or withdrawn up to \$500.00. AT a POS, Point of Sale transaction, you can swipe up to 10 times per day and up to an accumulated amount of \$1,000.00 per day. At a NP, Not Present, A.E. online, or Phone it's \$500 a day.

Q. Can those limits be raised?

A. Yes, those limits can be raised on a temporary basis if you give NETFCU a call and notify them you will be making a large purchase or you will be using your card more frequently within a day.

Q. Should I notify the Credit Union if I am traveling?

A. Yes, if you know you will be traveling and will be outside of your normal spending area notify the Credit Union of your travel dates. This will prevent your card from declining in an effort to prevent potential fraud due to the unknown area of spending.

Q. Will my ATM/Debit Card work in all ATMs?

A. Your ATM/Debit Card will work at all SUM, NYCE, CO-OP ATMS in addition to the ATM here at our branch in Arlington, MA. If you need help locating one of these machines, visit our *RELATED LINKS* PAGE. You will find links to all three networks and you will be able to locate an ATM in your desired area.