Bank Iowa
Your Success. Our Priority.

Frequently Asked Questions Regarding Our Enhanced Online Banking Upgrade

When will the upgrade occur?	On June 16 at 6 p.m., our current online banking, bill pay and telephone banking system will be placed into "view-only" mode. No transactions will be allowed. On June 20 at 8 a.m., you will be able to access the new system from our website at www.bankiowabanks.com, where you can login using the information provided below. ***If you use bill pay, please note that the cutoff to enter bill pay transactions in the current system will be noon on Wednesday, June 15. Also, all payments scheduled from June 16 through June 19 will not be processed until June 20.***
How should I access account information during the conversion downtime?	You will be able to view your account information via our current online banking system or use your ATM/debit card to obtain balance inquiries and access your funds.
Will my login and password change?	**Online Banking/Bill Pay:** You will be able to access the new system on June 20 at 8 a.m. using your existing login ID. To better protect your security through this process, you will be issued a Secure Access Code to verify your identity. You will need this code to complete the enrollment process to the new system. Once you have successfully logged in to the new system, you will be able to create your password, which may be a password you have used on our current system as long as it meets the password requirements. Step-by-step instructions for logging in to the new system have been enclosed with your mailing and are also available on our website. **Telephone Banking:** You will need your account number and the last four digits of your Social Security Number to access the new telephone banking system. After you have successfully accessed the new system, you will be required to establish a new PIN.
Will my existing data be transferred?	**Online Banking:** Your online banking profile and 90 days of account history will be transferred to the new online banking system. However, ***recurring and future-dated transfers and account alerts on the current system <u>will not</u> transfer and will, therefore, need to be re-established.*** **Bill Pay:** Your payees, scheduled and recurring payments and at least 30 days of history will be transferred to the new bill pay system. We recommend you "Print Screen" your bill payees before June 16 as a checklist and also encourage you to review

	scheduled payments in the new system to ensure they converted correctly. The cutoff to enter bill pay transactions in the current system will be noon on Wednesday, June 15. Also, all payments scheduled from June 16 through June 19 will not be processed until June 20. **E-Statements:** If you are currently enrolled in E-statements, you will be able to access your past statements in the new system. Note that you may receive two statements in June due to the conversion.
What is the cutoff for scheduling payments in the current bill pay system?	The cutoff for scheduling payments in the current bill pay system is noon on Wednesday, June 15. Bills already scheduled for payment on Thursday, June 16 through Sunday, June 19 will not be processed until Monday, June 20.
How do I ensure my payments arrive on time with the new bill pay system?	When you schedule a payment, the new bill pay system will provide an estimated arrival date. This date takes into consideration if the payment is check versus electronic and where the payment is being sent. This date is only estimated, so we do recommend allowing a "cushion" with the estimated arrival date versus when it's actually due.
When will funds be deducted from my account for bill payments I schedule?	All bill payments whether by check or by electronic funds transfer will be withdrawn from your account on the scheduled payment date.
Will online banking and bill pay still be free?	Yes! Plus you will also now have mobile banking available for free.
What is different?	With the upgraded system, you will enjoy expanded functionality and convenience, including free mobile banking, text and phone call alerts, external transfers and chat support for bill pay. Another difference is the appearance of the site and where you will find your options. Instead of the options being located at the top menu bar, you will now find them on the left-hand side of the screen.
What is available to help me navigate in the new system?	Demos for the new online banking and bill pay system are available on our website to help you get familiar prior to launch, and user guides are also available online that explain in detail all of the available activities.
My shortcut to online banking doesn't work anymore. What happened?	Our online banking URL changed when we upgraded our system. Please visit our website at www.bankiowabanks.com and login from the login area located on the right-hand side.

Will my browser work with the new system or will I need to convert?	The following browsers have been tested and determined to provide reliable user experience for our enhanced online banking system. Some of these browsers may show minor behavioral or cosmetic differences, but generally support the use of the retail and commercial banking application and functionality. It is always recommended to use the latest browser version available from the provider. **Microsoft Operating Systems** • Microsoft® Internet Explorer 7.x, 8.x • Firefox 3.5, 3.6 • AOL Browser 9 SE • Safari 4.x, 5.x • Chrome 8.x **Mac Operating Systems** • Firefox 3.5, 3.6 • AOL Browser 10.3.x • Safari 3.x, 4.x, 5.x • Chrome 8.x
Which account management software is supported in the new system?	The following software is supported. Note that Microsoft no longer supports other product versions of Money. Users are recommended to upgrade to one of the versions listed below for problems arising from version specific defects. **Microsoft Money** • Money 2007 Deluxe • Money 2007 Home & Business • Money 2007 Premium • Money Essentials • Money Plus Deluxe • Money Plus Home & Business • Money Plus Premium **Intuit Quicken and Intuit QuickBooks** • Quicken 201, 2010 and 2009 • QuickBooks 2011, 2010 and 2009