

Home Banking Frequently Asked Questions

1) How secure is home banking?

Every time you log into your account, a “Secure Socket Layer” (SSL) is created – this is indicated on your browser by the presence of a “paddle lock” icon either at the bottom of your screen or in the address bar at the top of the screen. This SSL is a virtual tunnel with no other access points other than between your PC and our Home Banking server. All the data passing through this tunnel is encrypted using 128-bit military-grade encryption. How strong is that? It would take 400 computers running for 11 straight months to decipher the data running through that tunnel. *Remember-YOUR ACCOUNT IS ONLY AS SECURE AS YOUR PASSWORD!* We STRONGLY recommend that you use a “strong” password. A strong password is six or more characters long and contains a combination of numbers, letters and special characters - special characters that are allowed are !@#\$\$%^&* (). Do not include your name or any other easily guessed word in your password! Never give your password out to anyone, and if you need to write it down store it in a secure place.

2) Can I use a browser other than Internet Explorer to use Home Banking?

We support Internet Explorer, Netscape Navigator, and Mozilla Firefox browsers (it is always best to have the latest version of any browser running on your computer). Other browsers may work just fine – or may not. If you choose to use a browser other than the ones listed above not all functions in Home Banking may work properly. In any browser, you must have “cookies” enabled as our site uses a time-stamp cookie that ends your connection if there is five minutes of no activity once you are in your account (this is done for security reasons). For those people with Mac’s, Home Banking does work well with the Safari browser but as it is not supported, if you do run into any problems simply load Mozilla Firefox on your Mac.

3) Can I access Home Banking on my cell phone?

Our Home Banking is web-based, so as long as you have internet access (“Mobile Web”) on your cell phone you *may be able to* access Home Banking. Note, however, that your phone must have full internet access. Some phones have “text only” internet access – this feature usually only works for “chat” or “texting”. This will not work for Home Banking.

4) Every time I click on a link in Home Banking I get a page that says “Restart Session”. What’s wrong?

This is a common error with Internet Explorer caused by a default setting. First, open Internet Explorer, click on “Tools” then “Windows Update” to ensure that your computer is up-to-date. Note you may have to run Windows Update multiple times and you may have to restart your computer after updates (run Windows Update until you get the message that there are no updates available). Once your PC is all up-to-

date, open Internet Explorer and click on “Tools” then “Internet Options” A window will open – look for the “Browsing History” section and click on “Settings”. Another window will open. You want to change “Check for newer versions of stored pages” from “Automatic” to “Every time I visit the web page”. Once you make that change, click on “Okay”. Next, click on the “Delete” button next to the “Settings” button. First, click on “Delete files” then click on “Delete Cookies” (these processes may take a while to run). Once you are finished, click on “Okay” then again on “Okay”. Restart your computer and that problem will go away.

5) I signed up for Bill Payment, but when I click on the link, nothing happens. What's wrong?

You have pop-ups blocked on your computer- which is great, but you have to turn pop-up blocker off. Not to worry, though – you can turn it off for our site only! If you are using Internet Explorer, click on “Tools” then “Pop-up Blocker” then “Pop-up Blocker Settings”. A new window will open. In the “Address of web site to allow” box type in “wwws2.webcu.org” (without the quotation marks) then click on the “Add” button. Click on “Close” then restart your browser. Note that if you have “Yahoo!” or “Google” Toolbars installed, they may be blocking pop-ups also. Those tool bars will have a button in them that will say either “Pop-ups blocked” or a number followed by the word “Blocked”. Click on that setting button and it will change to “Pop-ups Allowed” or you will be given an option for “Pop-ups allowed for this site only”. (Other browsers may have pop-up blocker settings under “Tools”, “Files” or as a button on the browser’s Tool Bar.)

6) I forgot my password or I'm getting a message that my account has been locked.

For security reasons, you have three attempts to log in before we lock your account. Two common problems when entering passwords: 1) Is your CAPS LOCK turned on? 2) Is your NUM LOCK turned off? Check both, but if you are locked out please call us during normal business hours (800) 287-0046 and we will reset your account and give you a temporary password that must be changed when you log into your account.

7) Why am I being asked a security question after I enter my account?

This is another security feature that we have installed to protect your account. Remember when you entered Home Banking for the first time? You had to pick and answer three questions. Our system tracks where you are logging on from. If your internet provider is Comcast and you live in Dearborn our system will log your connection as “Comcast Dearborn” along with what “address” that connection is coming from (the “IP address” of your Internet Provider – not your home address). If you are, say, traveling and you log into your account from a hotel room our system will check the log and see if you ever logged on from that address before, and if you have not you must provide the correct answer to one or more of your security

questions before you are allowed into your account. If you have forgotten the answers to your questions, you must call us during normal business hours (800) 287-0046 and we will reset your questions after we verify your identity. The next time you log in to Home Banking, you will be required to pick and answer three security questions.

8) I'm trying to do a transaction and Home Banking won't let me.

If you have a delinquent loan, Home Banking transactions will be blocked until you bring your loan current. Also, on certain sub-accounts such as Certificates of Deposits or IRA accounts, we do not allow Home Banking transactions. We may also block home banking access to funds if you have unpaid fees, negative balances, or funds are on hold. If you have funds on hold that is usually because of debit card transactions that have not yet cleared your account or you have recently deposited checks into your account that required normal or extended hold periods.

9) I clicked on the "Back" button on my browser and I got a "page expired" error.

We have disabled use of the "Back" button on all browsers for one very important reason. Say you were accessing your account at a public computer at the library or at your desk at work then you got up and walked away from the computer. If the "Back" button were not disabled some one could walk up to that unattended computer and access your account by clicking on the "Back" button even after you have logged out of your account.