



## Frequently Asked Questions

### Online Banking

#### How do I apply for Online Banking?

In order to be able to register yourself as a Wells Bank Online Banking user, you must have at least one account with Wells Bank. It could be a checking account, savings account, certificate of deposit or a loan. If you already have an account at Wells Bank of Platte City, simply complete our Personal Online Banking Form or our Business Banking Form (found on our website) and fax it to 816-431-3620 or stop by any of our locations and ask to be signed up for Online Banking.

#### What will Wells Bank Online Banking do for me?

Online Banking offers you another convenient way to access your Wells Bank accounts. Once you have successfully applied for Online Banking, you will be able to perform a variety of routine banking transactions online. A few examples include account information inquiry, e-statements, on-line transfers between accounts, and online viewing of transactions and images of your checks.

#### Will I be charged a fee to use Online Banking or Bill Pay?

No, these services are provided to you free of charge.

#### What should I do when I use Online Banking for the first time?

1. Make sure that you have received your NetTeller ID and password from Wells Bank.
2. Visit Wells Bank's website at <http://www.wells-bank.com> and click on *Online Banking*.
3. Enter your NetTeller ID and password that you received from Wells Bank to log in and agree to our Online Banking Agreement and it will then prompt you to change your password to something different.
4. Select a personal image (for security purposes)
5. Once you have successfully changed your password, you will then be prompted to create and answer three security questions.
6. Once you get logged on, you can create your own NetTeller ID in the Options Tab (at the top of screen).

#### What does my password need to consist of?

Your password will need to be 6-25 characters in length and it should include AT LEAST one alpha and numeric character. Your password can never be used twice.

### **What do I do if I forget my NetTeller ID and Password?**

If you ever forget your password, you can easily reset your password whenever logging into NetTeller. After submitting your NetTeller ID, the next page prompts you to either enter your password or you can click on the link that reads "Reset Password" to change your password.

### **What security features exist to protect my banking information?**

We use the most advanced security systems available to protect your information. A few of these are listed below:

- Your banking information never travels the Internet without encryption protection.
- Login sessions have a time-out limit and after the limit is reached you are required to login again.
- PIN guessing is recognized and reported.
- Security Questions and Answers

### **What do I do if I forget the answers to my security questions?**

Please call us and we will reset your security questions so you can select new questions and answers.

### **What happens if I don't log out of Online Banking?**

Online Banking has a 10 minute time out feature, so if the system is not used for 10 minutes, you will be automatically disconnected and will need to log back in to continue using the system.

### **How late in the evening can I make transfers using Online Banking?**

The daily cut-off time is 6 P.M. Example: if you initiate a bank transfer of available funds on or before 6 P.M. on a business day, the bank transfer will be posted on the same business day. If you initiate a bank transfer later than 6 P.M. on a business day, the bank transfer will be posted on the next business day.

### **How do I sign-up for E-Statements?**

Once you have successfully logged in, click on the E-Documents tab at the top and provide us with your e-mail address and a security phrase. We will e-mail you to let you know that your statement is ready to view. To retrieve your statement, log on to NetTeller and click on the E-Documents tab at the top and download your statement. Your e-statement is stored for 60 days for you to view.

### **How do I start paying bills online?**

See our Bill Payment brochure for specific directions.

### **Is there a cut-off time for bill payment?**

Payments are processed twice a day at the cut-off times of 12-noon and 2 a.m. If you attempt to schedule a payment for that day after the cut-off time, the system will change the date of the next cut-off time. Anything scheduled on a non-business day, or after the cut-off time will not be sent out until the following business day.

**When will the Payee receive my payment electronically (E)?**

Payments made electronically are generally received and credited by your Payees within three (3) business days.

**When will the Payee receive my payment by check (C)?**

Payments made by check are generally received and credited by your Payees within seven (7) to ten (10) business days.

NOTE: Our Bill Payment Service assumes your Payees will promptly process the payment on the business day it is received. Any delays caused by the Payee would result in additional days before the payment would show on their records and are not the responsibility of Wells Bank of Platte City.

**What will happen if I have a scheduled payment but I do not have the funds in my account?**

If your scheduled payment is an Electronic (E) Payment then the payment will not be processed until you have the funds in your account. If you have overdraft protection then the payment will be processed on the day the payment is received. If the scheduled payment is paid by Check (C) then the check will be processed through your account and you will acquire a NSF charge of \$25. If you have overdraft protection then the payment will be processed on the day the payment is received.