FREQUENTLY ASKED QUESTIONS
Harvesters CU Online & Mobile Banking Upgrade

Passwords, Logging In, SAC

Q: *What is a Secure Access Code (SAC)?*

A: An Secure Access Code (SAC) is a unique, single-use 6-digit code which protects against fraud by safeguarding your online transactions and sensitive information. A SAC is another level of authentication in addition to your Login ID and password, providing you stronger online security. Harvesters employees will never ask for your SAC.

Q: *How will my SAC be sent to me?*

A: You choose how you want to receive your SAC: by text, email, or phone. We need your current contact information for you to receive your SAC.

Q: *Do I have to enter a SAC every time I log in or conduct an online transaction?*

A: No, once you have setup a SAC, you have the option to register your computer or device. Once your computer or device is registered, you will skip the SAC requirement when you log in again. To register your computer or device, click, "Register Device." If you clear your browser history or change devices, you will be asked for another SAC.

Q: *Can I use my current online banking password when we change over?*

A: Yes, you can if it meets our password policy requirements:
- At least 1 lower case
- At least 1 upper case
- At least 1 number
- At least 1 special character
- Minimum of 10 characters

Q: *How do I change my password?*

A: Log in to Online Banking. Select Security Preferences under the Services menu. Select Change Password. Enter your old password, create a new password, and confirm your new password following the onscreen password criteria.

Q: *Can I change my login name?*

A: Yes, once you have successfully logged into the online banking system, you can update your preferred contacts via the Settings > Security Preferences menu. Under this menu you can change your login name, password or set up additional Security Access methods.

Online Banking & Mobile Banking App

Q: *Is there any action required to start using the new Online Banking system?*

A: Yes. In order to avoid delays in accessing the new system, please update your contact information to ensure the information we have on record is accurate. When we move to the new system, we will send a Secure Access Code to the phone number/email address on our records and you will not be able to access the system without it. Harvesters employees will never ask for your Secure Access Code.

Q: *I'm enrolled in Online Banking. Can I use my Online Banking Log in credentials for Mobile Banking?*

A: Yes. Online and Mobile Banking is one seamless user experience utilizing a single User ID and Password.

Q: *How do I access Mobile Banking?*

A: Mobile Banking is available to everyone and free to download. Simply download the mobile app and follow the on-screen prompts.

Q: *Is Mobile Banking secure?*

A: Yes, our Mobile Banking service utilizes best practice security services such as HTTPS, TLS encryption, password access, biometrics and application time-out when not in use. Only the phones that you enroll can access your bank accounts and no account data is ever stored on your phone.

Q: *Can I still use Mobile Deposits?*

A: Yes. The mobile app allows you to do a mobile deposit by taking photos of the front and back of the check. Once you have the image lined up in the viewer, click the camera icon in the upper right corner to take the photo.

Q: *Can I access Bill Pay through Mobile Banking?*

A: Yes. You will have the ability to send payments from your mobile device. All of your previous bill pay information, including payees, will be carried over.

Q: *Is your Mobile Banking app supported on my mobile phone?*

A: Our Mobile Banking app is supported on most iPhone®, iPad®, and Android™ devices. You can also use mobile phones with a mobile web browser that supports cookies.

Q: *Are there minimum browser requirements for the new Online Banking system?*

A: Yes. You will need to use a recent version (last 2 released) of Google Chrome, Mozilla Firefox, Apple Safari or the last version of Microsoft Edge.

Bill Pay & eStatements

Q: *Will I have access to my eStatement history?*
A: Yes. You will continue to have access to 2 years of eStatements.

Q: *Will I need to do anything after the upgrade regarding Bill Pay?*
A: No action is required. All previously entered Bill Pay information (i.e. payees, scheduled payments, recurring payments, etc.) will remain in your online Bill Pay profile.

Q: *Can I access Bill Pay through Mobile Banking?*
A: Yes. You will have the ability to send payments from your mobile device. All of your previous bill pay information, including payees, will be carried over.

Transfers

Q: *When is the external transfer cut off time each day?*
A: The cut-off time is 3:00pm daily, excluding weekends.

Q: *Will my scheduled transfers convert over to the new Online Banking system?*
A: No, transactions (e.g. recurring transfers) previously scheduled in the current Online Banking System will not be carried over to the new system.

Alerts, Account Exports, Contacting Us

Q: *Who do I contact if I have issues or questions?*
A: For questions, please contact us at (850) 857-4328 or toll-free at 1(800) 859-2077 between the hours of 9:00 am to 5:00 pm Monday through Friday.

Q: *Can I receive alerts?*
A: Yes, alerts can be set up. Account, Date, History, Insufficient Funds and Transaction alerts can be established. Alerts can also be delivered via your secure message inbox, email, phone or text. Dual authorization via alerts is available to ensure transactions receive the proper approvals.

Q: *Will I be able to export my account information?*
A: Yes, by clicking on the account on the Home page, this will bring you into the Account Details page. The 'Export' option is located on the right side of the screen. The following export formats are available:
- Spreadsheet (xls)
- Spreadsheet (csv)
- Microsoft OFX (ofx)

and available shortly after launch:
- Quicken (qfx)
- Quickbooks (qbo)