

ONLINE BANKING

Frequently Asked Questions

What do I need to know to get started?

To begin banking online, you must have a NetTeller ID and Password. To get a NetTeller ID and Password, select the Enroll Now button on our home page and follow the instructions. After we process your enrollment a NetTeller ID and Password will be emailed to you within 3 to 5 business days.

Is there a charge for banking online?

Personal online banking is free.

General online Business Banking is free, however, there is a reasonable fee for Cash Management Services. Contact your Business Banker for additional information.

User ID and Password

Can I change my User ID?

Yes. You can create an alias to replace the 12-digit NetTeller ID that you were assigned. Your user ID is case-sensitive and must be 8 to 20 characters long. The User ID may include numbers, letters and certain characters. To create an alias User ID, simply click on 'Options' on the NetTeller navigation bar and fill in the 'Personal ID' fields.

Can I change my Password?

Yes. You can change your Password at any time. You may wish to change your Password periodically for your security. To change your Password, simply click on 'Options' on the NetTeller navigation bar and fill in the '8-20 digit, AlphaNumeric and Special Character Password' fields.

What happens if I forget my Password?

We do not have access to your Password once it has been changed. However, if you lose or forget your Password, we can reset it back to your original Password. Contact a Blackhawk Bank Customer Support Specialist at 866.771.8924.

You can setup a Password Reset Question and Password Reset Answer in the 'Options' tab that will allow you to reset your password yourself should you forget it in the future.

What happens if I enter the wrong ID or Password?

You are allowed 3 attempts to enter your log-in information. If unsuccessful after the 3rd attempt, your online account access will be locked. Contact a Blackhawk Bank Client Services Specialist at 866.771.8924 during our regular business hours, and we will reset your ID and Password.

Online Banking Features

Can I download my bank account information into my financial software package?

Yes. Most software packages allow you to download account information from NetTeller. Once enrolled, click on the "Help" function to obtain step-by-step directions for downloading. However, please be aware that each software package is different; if you require additional software support, please contact the software manufacturer.

When viewing my current transactions, why do I sometimes see duplicate electronic transactions and online account transfers?

You may see the electronic transactions, which include online transfers, twice during our "end-of-day processing." End-of-

day processing is required for your transactions to be updated. This process begins each banking evening and lasts for several hours. The duplicate transactions will disappear at the end of the processing day.

What happens if I don't log off the system?

NetTeller has a 10-minute time-out feature. If you are logged in for 10 consecutive minutes without activity, you will need to log in again to resume banking.

System Requirements

Securing your privacy when accessing your online banking services is of the utmost importance to us.

Using a 'persistent' cookie

A persistent cookie is a small, secure text file that Blackhawk Bank saves to your browser. Each time you sign on from your computer, we will recognize the cookie and match it with your NetTeller User ID to verify your identity. This allows our network to distinguish between your computer and another computer pretending to be yours. If you sign on from a computer that is not registered, you will be asked to answer challenge questions for additional verification. You selected the answer to these challenge questions when you initially logged into NetTeller. Each computer that you login from will receive its own unique cookie after you have successfully logged in. If you get a new computer, a new cookie will be added after a successful login.

For this additional layer of protection, your browser settings will need to 'allow' persistent cookies. Each browser version handles cookies uniquely. If you have questions, please check with your browser software manufacturer to determine how your computer allows cookies.

Client Question: "I am concerned about enabling the persistent cookies. What are the positives and negatives for me as a customer?"

Our response: "The biggest positive is that your computer will be more secure when you use NetTeller. If NetTeller sees this cookie on your computer when you log in, it will know that your computer is authorized to access your account.

You still need to log in as normal, but now NetTeller will know that your computer is approved to access your account. There are no negatives."

Client Question: "I delete the cookies on my computer every time I log off. What happens then?"

Our response: "There is no need to delete the cookies on your computer. Cookies on a computer only let a website track when a user is accessing their website again. Cookies are like a 'bookmark' for a website that you visit. They cannot do anything harmful to your computer. If you delete your cookies every time you log off, NetTeller will have to create a new one every time you visit. All major banks have added this process to their online banking programs."

When the cookie attempts to write, this will occur:

If the settings are set to 'allow' persistent cookies, the cookie will automatically set.

If the settings are set to 'not allow', the cookie will attempt to write, however it will be unsuccessful and you will be routed back to the login screen with the following error message: *Notice: To better protect you and your information, it is necessary to write a one-time 'cookie' to this machine at login. Please accept this cookie to continue your online banking session.*

If your browser settings are set to prompt when a persistent cookie is attempting to write, you will see this prompt at each successful login until you accept this cookie.

Security

How can you guarantee the security of my banking information?

We have extremely stringent criteria to guarantee the security of your online account information. Our site requires you to have 128-bit encryption, the highest level of security for your protection. If you are unsure about your browser encryption level, please use the "Test Browser" feature on the log-in page to perform a check. More security features are listed below:

- Your banking information never travels the Internet without encryption protection.
- Log-in sessions have a time-out limit and after the limit is reached you are required to log-in again.
- Password guessing is deterred and reported.

Internet security is not a one-time task. Our software vendors are constantly developing and implementing security enhancements to ensure the integrity of our online banking system. Our online banking security systems have built in safety features to verify that you are logged onto the GENUINE Blackhawk Bank website, and that it's truly YOU accessing your accounts.

Online Banking is new to me. How do I know my money is safe?

As a Blackhawk online banking customer your money is safe, just like it is at any Blackhawk Bank office. We use several layers of technology to make sure your Internet transactions are secure and tamperproof.

1. Your Browser: To provide privacy for the data flowing between your computer and bank server, encryption is used. To tell if a session is encrypted, look at the key or lock icon on your browser. If it becomes solid or appears to be locked, then the session is encrypted. If the key icon appears to be broken or the lock unlocked, then encryption is not in use and the current session is not secure.
2. Firewalls: NetTeller is also protected by a system of filtering routers and firewalls, which create a protective shield between the outside Internet and customer data.
3. Internal Procedures: To further enforce security, stringent internal procedures control every aspect of bank administration, from training employees to confirming customer transactions to preventing service interruptions.
4. What You Can Do to Protect Yourself: As much as we can do on our end to keep your transactions and account information secure, we need your help.

Your user ID and Password provide one of NetTeller's most important security features. Because you can select and change your Password at any time, you play an important role in preventing unauthorized access to your online accounts:

- For your own protection, YOU SHOULD change your Password at least every 90 days.
- KEEP your login information confidential. Memorize it, and DO NOT write it down. (NOTE: Blackhawk Bank representatives will never ask you for your Password.)
- DON'T SELECT a Password that can be easily guessed by anyone else. DO NOT use, for example, your birthday, your spouse's name or your current ATM PIN.
- MAKE SURE no one else is watching as you type in your

Password.

- DO NOT leave your computer unattended with the browser running and valid ID and Password entered.
- ALWAYS log off the system by clicking on the exit tab to end your secure session so that others can't access your accounts.
- TELL US at once if you believe your Password has been lost or stolen. Please review your Blackhawk Bank Online Agreement and Disclosure Statement for details.

Other Security Hints:

- Keep your web browser software up-to-date to take advantage of security enhancements.
- Take precautions to keep your computer free from viruses that might be used to capture Password keystrokes or send information from your hard drive.
- DO NOT use coffee shop or public Internet hook-ups or rented computers. Computers can capture information from the Internet as part of the browser software's operation, or because someone has loaded a program in it to secretly gather your information.
- If you are away from home and get an unexpected screen asking you for your credit card number, password, or account information, DO NOT disclose it.
- If you save financial information externally, remember that a sophisticated user can read it, even after you have "erased" the file. DO NOT share external information that contains confidential information.
- Practice "safe trash" with printouts of your account information. DO NOT throw them away where prying eyes can find them. It is always a good idea to shred printouts of your account information before discarding.

Why do I have to change my Password when I first log on?

Security. By changing your password to one that only YOU know, you maximize the level of security to your accounts.

What do I do if I get an error message?

If you receive an error message while using NetTeller, please make a note of the message, the error number and time, and contact our Client Services Department at 866.771.8924 during normal business hours. We will make every effort to resolve the issue as soon as possible.

Who do I call for help?

If you have any questions or need assistance with Blackhawk's NetTeller online banking service, contact Client Services at 866.771.8924. Our representatives will be happy to assist you.

Is it important to keep Blackhawk Bank updated on my email address changes?

Definitely. Email is an important method of communications, and necessary for sending eStatements and Notices. You can change your password by selecting the 'Options' tab in NetTeller.

How can I contact Blackhawk Bank?

Send us a secure email by selecting the Contact link within NetTeller, call Client Services at 866.771.8924 during normal business hours or visit any of our full service offices in Beloit, WI; Roscoe, Machesney Park, Rockford & Belvidere, IL.



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