



## **FIRSTNET ONLINE BANKING FREQUENTLY ASKED QUESTIONS**

### **What is FIRSTNET?**

FIRSTNET is First United Bank's Internet Banking service that allows First United Bank customers to view account balances, view account history, view imaged items (i.e. checks & deposits), make transfers between accounts, pay bills and facilitate many more common banking functions.

### **Can I use any Internet browser I want?**

Any browser software will get you access to the FIRSTNET system. The browsers typically used are Internet Explorer and Netscape Navigator. Due to security limitations in older browser versions, you should be running (at a minimum) Internet Explorer 4.0 or Netscape Navigator 3.0.

### **How do I sign-on to FirstNet?**

Go to First United Bank's website ([www.FIRSTUNITED.net](http://www.FIRSTUNITED.net)). Select Online Banking from the pull down Bank Services menu or click on the FUB logo and then click on Online Banking.

### **How do I log in to FIRSTNET?**

During the enrollment process we request a temporary password to be included on the form. Once enrolled you will receive your FIRSTNET Welcome Kit along with your Login ID in the mail. You will use the Login ID mailed to you in your Welcome Kit along with the temporary password you included on your form to log in the first time. Upon initial login you will be prompted to change your temporary password to a password of your choice.

### **How often should a password be changed?**

To keep your account information secure, First United Bank now requires FirstNet users to change their passwords every 90 days. Please contact a customer service representative at First United Bank if you require assistance with this matter.

### **What are the requirements for a password?**

A password on FIRSTNET must be at least 5 characters, but no more than 10 characters long. The characters can be alpha or numeric. The password is case sensitive.

### **What should I do if I forget my password?**

Contact a Retail Service Representative at First United Bank who will in turn contact the Data Processing Department. The DP department will contact you with your new "temporary" password. For security purposes, this temporary password will be required to be changed upon your first (next) sign-on.

### **How are accounts related on the system?**

Accounts are related to your Internet Banking System (IBS) profile using the Customer Information File (CIF) at First United Bank. If you have multiple accounts on a CIF, those accounts will be related to your primary account after you have enrolled in the FIRSTNET system.

**Can other accounts (not in the natural relationship) be added to my profile?**

Yes. Other accounts that are not naturally related may be added to the IBS profile. First United Bank will make every effort to insure that security is not compromised in adding additional accounts to your relationship.

**What are the cutoff times for FirstNet?**

**Wire Transfers:** Cutoff time is 1:30 PM, CST.

**All Other:** All other requests entered into the Internet Banking System (IBS) by 3:00 PM will be processed that day. Requests after 3:00 PM will be processed the next business day.

**If I make a transfer between two of my accounts, when does it take effect?**

Internet Banking transactions submitted prior to 3:00 P.M. Central Standard Time (CST) will take place that day. Transactions submitted after 3:00 P.M. CST will take place the next business day.

**What if I make a transfer between two accounts and later decide that I want to cancel the transfer?**

You may cancel a transfer as long as you do it before 3:00 P.M. CST on the business day that you made the transfer.

**When I view my account balance, will it include the deposit I made over-the-counter earlier today?**

No.

**Can I export my account history into my accounting software?**

You can export checking and savings account history into personal finance software such as Quicken® and Microsoft Money®. You can also export checking and savings account history into a spreadsheet.

**What is SSL?**

SSL is an acronym, which stands for Secure Socket Layer. Netscape Corporation has created the best-known secure server technologies. It uses a security protocol called Secure Sockets Layer, which provides data encryption, server authentication, message integrity and optional client authentication for a TCP/IP connection. When a client program connects with a secure server, they exchange a "handshake" which initiates a secure session. With this protocol, the same server system can run both secure and insecure web servers simultaneously. This means an organization or company can provide some information to all users using no security, and other information that is secured. For example, a business that sells products online can have their storefront (merchandise catalog) unsecured, but ordering and payment documents or forms can be secure.

**What is encryption?**

Encryption software acts like the cable converter box on your television set. It scrambles the data with a secret code so that no one can make sense of it while it's being transmitted. When the data reaches its destination, the same software unscrambles the information.