

## **Frequently Asked Questions-iBANKING**

### **What if I forgot my Online User ID?**

Contact North Shore Trust and Savings (NSTS)/info at (847)336-4430.

### **What if I forgot my Password?**

If you forgot your Password, click on the Forgot Password link located on the User ID or Password screen. You will then be asked to enter information to identify yourself and allowed to choose and confirm your new Password.

### **What if I don't recognize my Security Image or Phrase?**

If you don't recognize your Image and/or Phrase that appears, please go back to the Login page and verify the correct Online User ID was entered. If after doing so, you still don't see the Image or Phrase you selected, DO NOT enter your Password and call NSTS/info at (847)336-4430

### **Why am I sometimes asked to verify my identity?**

In some situations, NSTS may provide an additional level of security and ask you to verify your identity. This is another level of security for your protection.

### **What if I don't recognize my security questions?**

If you do not recognize security questions or answers, DO NOT enter your Password and call NSTS/info at (847)336-4430

### **Why was online access to my account locked?**

In order to protect your account information from unauthorized users, we allow only a certain number of failed attempts for entering your Password and Online User ID and security questions. If you exceed these attempts, your account access will be locked. If you have been locked out of your online banking, follow the steps to reset your password, or contact NSTS/info at (847)336-4430.

### **What is the difference between the current and available balance?**

The available balance displayed on your deposit accounts includes your current balance minus any holds. Hold may be placed for checks which have been deposited but not yet cleared or Debit Card and Bill Payment transactions that have been authorized but not yet withdrawn from your account. Your available balance displayed does not include available Overdraft Lines of Credit or linked Savings Account balances. The available balance displayed on your loan accounts is the amount of the funds available for your use.

### **What is the question mark next to my transaction in my account activity?**

To the right of each transaction displayed on the Account Activity page is a question mark that serves as a link to send a secure inquiry to North Shore Trust and Savings regarding the transaction in question. A transaction inquiry box will open displaying the account, transaction, transaction date, and amount.

A message box is included where you can detail your question. An NSTS Customer Service member will review and respond to your message accordingly. A response to a transaction inquiry will be seen in your secure messages when you login to online banking. When you initiate your inquiry, you can choose to be notified via the email address you provided when a response is received.

### **How can I find the interest earned on my account?**

The Account Detail module located in the right side column of the Account Activity page displays information such as the Interest Rate, Previous Year Interest, Year to Date Interest and Last Interest Amount. Simply select the interest bearing account you wish to inquiry upon from the drop down and press search.

### **How do I change the nickname on an account?**

To change your account nickname, click on the Manage Account Nickname link under My Accounts or in the Service Center. Select the account you wish to change the nickname for from the Select an Account to Nickname menu and click submit. In the Account Nickname section, click Change. An account Nickname popup window will appear. Input your new nickname and press submit.

### **How do I set up an Interbank (Bank to Bank) transfer & how long will it take?**

Transferring funds between your North Shore Trust and Savings accounts and your accounts at other financial institutions is convenient, quick and easy. To get started, you must enter your account information below. Within a few days of submitting this information, two small deposits will be made to your external account. To complete the setup of your external account, return to the Manage External Accounts page and verify the amount of the deposits.

### **Why did my transfer fail?**

There are several reasons a transfer might fail. Generally transfers will fail due to insufficient funds in the Account you are trying to transfer from. The system will attempt to resend your transfer the following day if it failed for insufficient funds. If funds are available in the account, contact NSTS/info at (847)336-4430 for additional details.

### **How do I add, delete or edit a payee?**

Go to the Pay My Bills tab and select Payees from the submenu. To add a new payee, click the orange Add a Payee button and fill in the appropriate fields. To delete or edit a payee, click the associated link to the right the payee.

*NSTS Online now allows users to edit a Payees name, address AND account number, rather than having to set up a new payee.*

**How do I set up a reoccurring payment?**

NSTS loan payments can be scheduled under the Transfer Funds

Reoccurring Bill Payments can be established by changing the Scheduling Option form immediate to recurring, you can determine the frequency and longevity of your recurring payment.

**How do I delete a scheduled payment?**

Recurring and future-dated transfers/payments display in a Scheduled Transfers module under the Transfer Funds tab. To delete, simply click Delete on the right on the row you wish to stop.

**Can I update my Online User ID?**

Yes. Simply log into Online Banking, select the Service Center tab and in the "My Profile" area, select Change User ID.

**Can I update my Password?**

Yes. Simply log into Online Banking, select the Service Center tab and in the "My Profile" area, select Change User ID.

**Can my Online User ID and Password be the same?**

No. For security purposes, your Online User ID and Password must be different.

**How do I update or change my security question?**

Simply log into Online Banking, select the Service Center tab and in the "Security Information" area, select Change Security Information.

**How do I add an account to my online banking profile?**

All accounts which you are listed as the primary owner should link to your iBanking profile automatically. This included new accounts that you may open in the future. If are on an account that does appear, you can add it by going to the Service Center tab. You will locate Add or Remove Accounts under the Electronic Services section. Fill in the fields accordingly and press Submit. Your accounts will be added or removed by the next business day.

If you are unable to locate the account you wish to add, contact NSTS/info at (847)336-4430 and a Customer Service Representative will assist you.

**How do I place a stop payment on a check?**

To request that payment be stopped on a check that you have written, please complete the information located on the stop a check payment page.

Submitting this request online represents authorization to North Shore Trust and Savings to place a stop payment on the selected account and item. An online request to stop payment on a check or series of checks does not guarantee that the check will be stopped, as the item may have already been processed and posted to your account. You will be notified if there is a problem in placing the stop payment you have requested.

When you approve the stop payment the fee will be automatically deducted from your account. Click [here](#) to view our fee schedule for the stop payment fee amount.

Please note that you cannot use this function to stop payment on a payment processed through online "Bill Pay". To cancel or stop online "Bill Pay" contact NSTS/info at (847)336-4430. In requesting a stop payment, you agree 1) that you must notify us in writing to cancel this order if and when the reason for the stop payment ceases to exist; 2) that the closing of the account upon which this check is drawn will automatically cancel this order and 3) that this order expires and is no longer in effect six (6) months from the date that this order was placed unless you have already cancelled or renewed the stop payment order.

#### **How do I place a Travel Notification?**

Enter your Debit or ATM card number of the card you wish to use, the dates you are traveling and your trip destination.

#### **How do I deactivate / reactivate my ATM/Debit card?**

If you lost, misplaced, or had your North Shore Trust and Savings Debit/ATM card stolen or you believe that you have unauthorized card - based transactions posted to your account, you now have the ability to disable your card immediately by simply clicking on the "**Deactivate**" button for the corresponding card on the Activate/Deactivate my ATM/Debit card page. Even better, if you have disabled your card but then subsequently find or retrieve your card, simply click the "**Reactivate**" button that will appear below to instantly use your card again.

#### **How do I set up alerts?**

Alerts are located under the Account Services section of the Service Center tab. You can create, change or view you alert history all from this one location. To begin, click Create a New Alert. Select the alert you wish to active and press Add subscription. For explanation of what each alert is, select the link that reads 'Click here for more detailed information about the Alerts we offer.

#### **How do I sign up for NSTS eStatements?**

To gain access to your NSTS eStatements, go to the eDocuments tab. Click on View Statements to be presented with the Terms & Conditions and the field to confirm what email address you have connected

to your statement communications. Once you accept the terms, your eStatements access should be enabled and you'll receive a monthly e-mail letting you know when your eStatement is available for viewing.

**Where can I get login assistance for Online Banking?**

For login assistance you can contact NSTS/info at (847)336-4430