

We want each of our customers to be equipped with better knowledge of our Digital Banking solutions. Below are answers to questions that we have received from our customers. The questions are interactive. Click on any of the following to be brought to the answer. We hope this will be a valuable resource to you (we will update these periodically).

[Q: For my account balances, what does Current Balance mean and what does Avail Bal + Sweep mean?](#)

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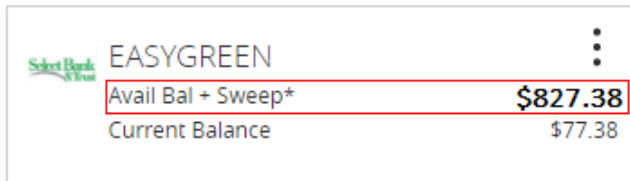
[Q: Do you also have any resources or FAQs for help with Bill Pay?](#)

[Q: How can I set up additional principal payments to my loans?](#)

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[Q: What accounts can be added to my Bill Pay funding accounts?](#)

Q: For my account balances, what does Current Balance mean and what does Avail Bal + Sweep mean?



A: Your *Current Balance* is the amount of money that is actually in your account at any given time. Your current balance reflects transactions that have “posted” to your account but it does not include transactions that have been authorized and are pending.

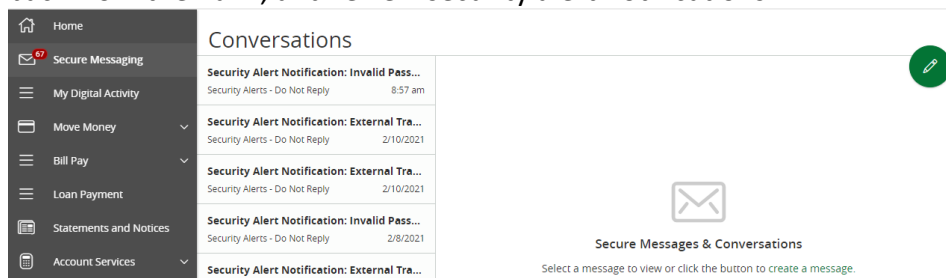
The *Available Balance* is your current balance including any holds, credits, or debits that remain to be posted to the account. The *Sweep* includes funds available from other Select Bank & Trust accounts tied to the displayed account, such as overdraft line, HELOC, or other lines of credit. The available balance + sweep may also include deposit accounts tied to the displayed account.

Examples:

A customer with an account balance of \$0.00 deposits \$100 in cash through the drive thru. That evening, in their digital banking, their current balance is \$100. For supper, the same customer spends \$10 using their debit card. Their current balance is still \$100, but their available balance is \$90. Using the same customer, they opened a separate \$100 line of credit account that is tied to this account, which is considered a Sweep account. In this scenario, the balances that show would be a Current Balance of \$100, and the Available Balance + Sweep Balance would be \$190.

Q: How can I contact the Bank through Digital Banking?

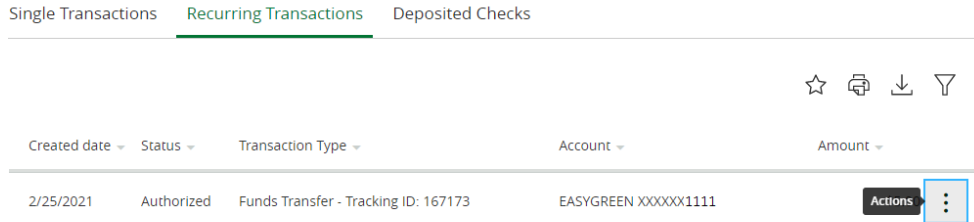
A: From the menu to the left (or click on the Menu button), click on Secure Messaging. This will bring you to your Secure Messaging Inbox where you can send new messages, receive messages back from the Bank, and review security alert notifications.



Click on the pencil icon to compose a new message. Alternatively, you can inquire about specific transactions from your Account transactions page by clicking on the three-dots located to the right of the transaction, then click “Ask a question”. We review the secure messages during business hours and generally respond within one business day.

Q: I have set up a recurring transfer. How can I modify or cancel it?

A: If the transaction has been set up through your Digital Banking, you can modify or cancel the transaction through the My Digital Activity page. From the My Digital Activity page, click the Recurring Transactions tab. This will show you all recurring transactions previously established through the Move Money page. To modify or cancel the transaction, click on the three-dots located to the right of the transaction, and click Edit Series (to modify), or Cancel Series.

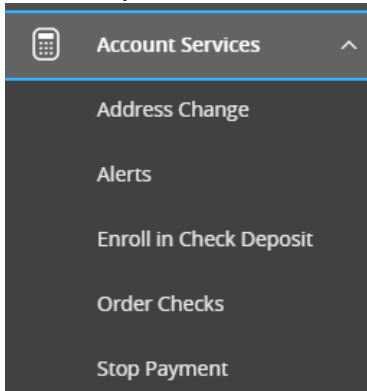


Q: How can I deposit a check remotely?

A: The remote deposit feature has to be requested. Certain qualifications must be met in order to qualify for mobile deposit:

- Account has been opened for at least 30 days
- Customer must be at least 18 years old
- No history of overdrafts or excessive returned items

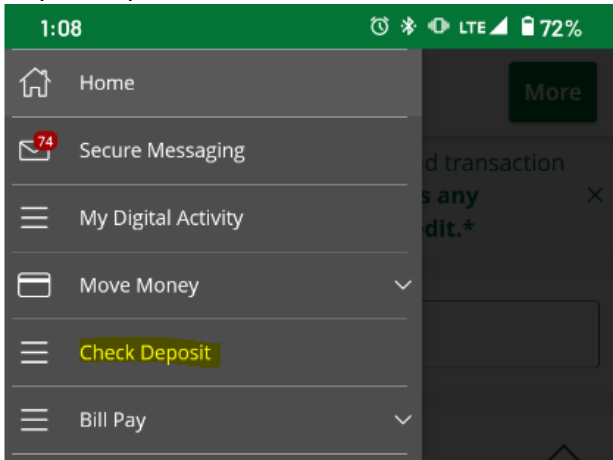
To begin the enrollment process, click on *Account Services* from the menu, then click *Enroll in Check Deposit*.



The option will present an enrollment form and disclosure for mobile check deposit. Once you have submitted the enrollment, please allow up to 5 days for response.

We will email you a response once the enrollment form has been reviewed at the email address associated with your digital banking profile. Once completed, you will have access to both external transfers and mobile check deposit.

Once the enrollment has been completed, a new option will be available through the mobile banking app. Click on the Menu button at the top left portion of the app, and a new Check Deposit option will be available.



From there, you can take a picture of your check (front/back), key in the amount of the check, and submit it to the deposit account of your choice.

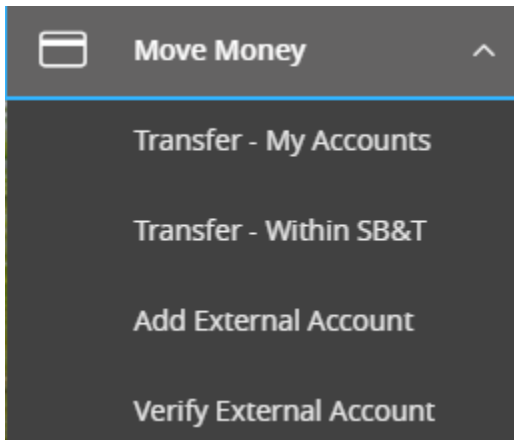
Q: How can I transfer money between my account and an account I have at another bank?

A: The external transfer feature has to be requested. The request process is similar to requesting remote deposit. The external transfer feature is not available for Digital Banking profiles that include both business accounts and retail accounts.

If you do not see the options available to setup an external account, you will click the Menu option “Enroll in Check Deposit”. Once you have submitted the enrollment, please allow up to 5 days for response.

We will email you a response once the enrollment form has been reviewed at the email address associated with your digital banking profile. Once completed, you will have access to both external transfers and mobile check deposit.

Once the external transfer feature has been enabled, a new menu option will be available under Move Money for adding a new external account and verifying the external account.



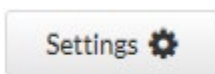
After the account has been added then verified, it will be available to transfer to and from under Move Money>Transfer – My Accounts.

Q: Does your digital banking have payment/transfer limits? When I attempted to make a payment/transfer, the payment/transfer was declined.

A: Although these situations may be frustrating, our digital banking does have payment limits for Bill Pay and transfer limits for external transfers. Please contact your local Bank branch for more information. These limits are set to assist in providing additional security against potential unauthorized payments & transfers.

Q: I am missing an account in Statements & Notices. How do I add this missing account?

A: In most cases, if you are able to see the account in your Digital Banking overview page, you should also be able to view the same account through your Statements & Notices. If the account is not available, it could be that the delivery preference is currently set to “Mail”. To adjust this, click on Statements and Notices from your Menu options. The Statements and Notices tab will open. At the top right of the page, click the Settings button.



This will show you all accounts that you are currently eligible to view. Change the statement preference from Mail to Digital and click Save Changes at the bottom of the Preferences menu. If you need to change the Statement preference back to Mail or if you are still missing an account, please contact Digital Banking through Secure Messaging or your local Bank branch for further assistance.

Q: How do I update my contact information?

A: There are two distinct areas to update your contact information. To update your address, phone number, and email address for your Digital Banking profile, go to the menu and click *Account Services>Address Change*. Once completed, you will be prompted for a one-time secure access code to confirm your request. Afterwards, the address change request is sent to the operations area for review and completion. These requests are completed daily.

The second place to update your information is *Login & Security Settings*. From this menu, click *Secure Delivery*. This is where you would update your secure access code contact information in order to receive a secure access code for certain Digital Banking activities.

Q: When I go to log into my Digital Banking, I am constantly asked to provide a secure access code. How can I avoid this?

A: As digital banking threats continue to grow worldwide, it is very important that we provide enhanced security to our customers. The secure access code provides an additional layer of security. If you are logging into a trusted device, you can click “Register Device” so that your device will be remembered upon your next login and you will not be prompted for a secure access code. However, there are certain situations where the device cannot be registered or is refusing to be registered. For example, if your browser is set for additional privacy, and cookies are disabled, the device may not remember your last login session and a secure access code would be required. For your security, Select Bank & Trust highly recommends using secure access codes and not selecting “Register Device”.

Q: Is there a way to transfer money to other people (like a relative or friend) who bank at Select Bank & Trust?

A: Yes, there is! You can transfer to other people at Select Bank using the *Move Money>Transfer – Within SB&T* option. From this page, you can send a single transfer, or set it up as a Linked account. If you choose single transfer, you will need the person’s account type, last 4 of their account number, and email address that they use with the Bank.

TRANSFER FUNDS TO ANOTHER ACCOUNT

Make a one-time transfer to another customer's account.

Enter Your Account Information

From Account *

Amount *

Description

Enter Recipient Customer Account Information

Account Type *

Recipient Email Address *

Last 4 Digits of Account # *

* - Indicates required field

If you choose Link account, you will be asked for the same information. However, if successfully linked, to make a transfer, you will select the Linked account under *Move Money>Transfer – My Accounts*. You can only make a deposit to the linked account (not a withdraw from) and only the last 4 of the linked account number is visible.

Q: How can I place a stop payment through Digital Banking?

A: To place a stop payment on a check through Digital Banking, click from the Menu option *Account Services>Stop Payment*. Provide information for the check(s) on the Stop Payment screen. You may also stop Bill Payment checks through the Stop payment page, but you will need to gather the check number from the Bill Pay payments page, then use the Stop Payment feature. Please refer to the Schedule of Fees regarding stop payment fee information. If you need to place a stop payment on an electronic item (ACH), please contact your local branch for assistance.

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

Request type

Single Check

Multiple Checks

Account

Select an account ▼

Check number

Check amount (optional) \$0.00

Check date (optional)

Payee name (optional)

Note (optional)

[Request stop payment](#)

Q: I seem to be missing an account. Help!

A: There are three scenarios where this can occur:

1. The account is a new account
2. The account has gone dormant
3. The account has been hidden

The account is a new account

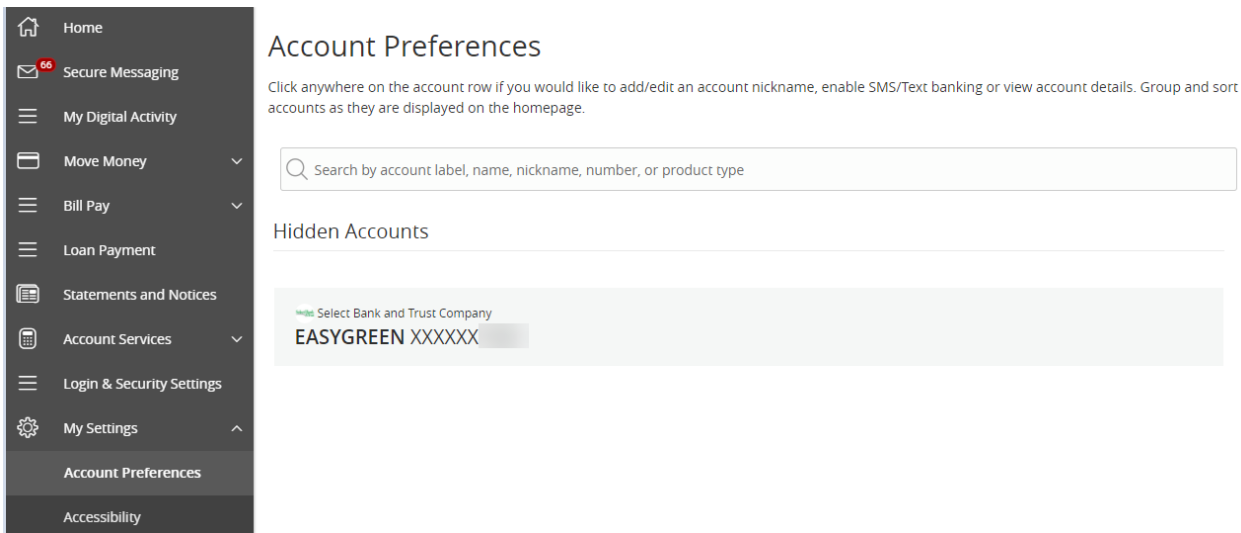
If you are missing an account that should be available for viewing through your digital banking you can contact us through Secure Messaging or your local Bank branch to add the missing accounts to your digital banking.

The account has gone dormant

An account is considered dormant when the following occurs: no activity (credit/debit) for 365 days has occurred for a Savings account and 730 days for a checking account. Activity to an account DOES NOT include system generated interest deposits. When this occurs, you must contact your local Bank branch for assistance. Once the dormancy is resolved, the account will be added back to your digital banking profile.

The account has been hidden

Either intentionally or unintentionally, an account has been hidden. To restore the access to the hidden account, from the Menu option, click *My Settings>Account Preferences*. Depending on the number of accounts you have, you may need to scroll until you see the section “Hidden Accounts”.



Click on the account, then click on the toggle switch to turn it from grey to green for Home. The account will then be visible from your Home page.

Q: I cannot log into my account. How can I reset my password for digital banking?

A: If you are logging into your account and you have forgotten your password, you will need to use the forgot your password link located at the bottom right corner of the sign-on screen



You have entered an incorrect password.

Login ID

Password

Remember me

[Forgot your password?](#)

The “Reset Password” feature requires a secure access code. If your secure access code contacts have changed, you will need to contact your local Bank branch for assistance. Otherwise, once you have successfully entered the code, you will be presented with a page to change your password*. If you have been locked out of your profile, the “Forgot Your Password” link will not be available and you will need to contact your local Bank branch to be unlocked. Lockout occurs after 3 unsuccessful login attempts.

**Please note: If you have changed your password outside of the mobile app, the next time you log into the app, you will be asked to put in the new password.*

Q: Do you also have any resources or FAQs for help with Bill Pay?

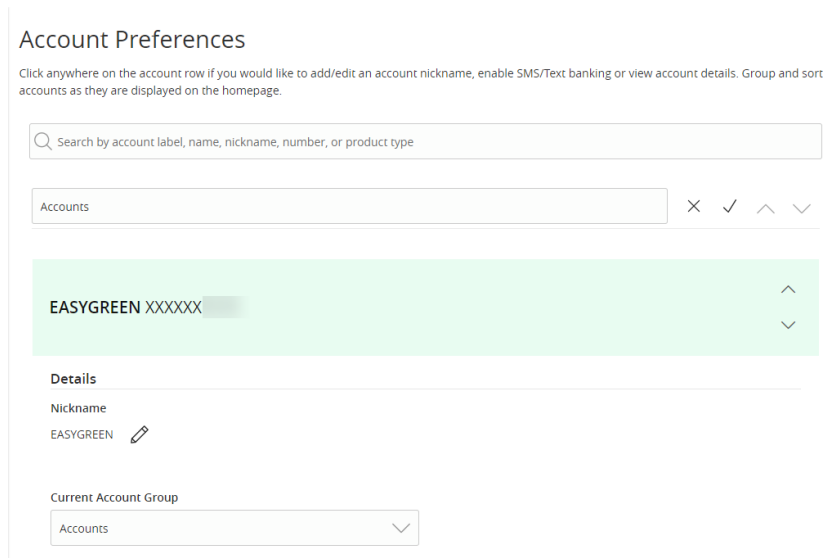
A: Yes, the Bill Pay FAQs/Helps are located by clicking on your respective Bill Pay product (Standard or Business) generally at the top of the page. In addition, Bill Pay offers a support line at 866-274-1697, or by clicking the [Chat Now](#) button within Bill Pay.

Q: How can I set up additional principal payments to my loans?

A: The loan payment page has recently been enhanced! As always, you can make and/or schedule a one time or recurring principal only payment – but don’t forget to make your regular payment as well to satisfy any outstanding interest owed. However, you are now able to make or schedule (one time or recurring) a regular payment for more than your amount due. Our system will collect any interest due and then apply any remaining payment amount as a principal reduction.

Q: How can I update my Account nicknames through Digital Banking?

A: From the Menu field to the left of the screen, click on *My Settings>Account Preferences*. Click on the account to show the Account Preferences. Next, click on the pencil icon beside the account name to change it. Once the nickname has been changed, click on the checkmark to Save the changes. Repeat for additional account nickname changes. You can also make this same change directly from your home screen by clicking on the three-dots next to an account tile and then selecting Nickname Account.



Q: What accounts can be added to my Bill Pay funding accounts?

A: Checking accounts (both business and personal) are eligible to be added as funding accounts to Bill Pay. Funding accounts are accounts from which you can select to pay bill payments from. Money Market and Savings accounts are ineligible to be added due to withdrawal limits and restrictions. You may, however, transfer money from your Savings or Money Market account to your checking account through digital banking and then proceed to pay a bill from the checking (funding) account. How to add a funding account is covered through the help options available within your respective Bill Pay product.