



## FREQUENTLY ASKED QUESTIONS

### Why is First United Bank upgrading its online banking system?

Because we're a Bank that's about people, and not products, we've been focused on creating a digital banking experience that will enhance and expand everyday banking for our retail and business customers. Digital Banking is First United Bank's integration of convenient and powerful banking features into a single platform that looks and functions the same, whether you use a mobile device or computer.

### What is different about Digital Banking?

**DIGITAL BANKING** customers will use the same username and password to access **DIGITAL BANKING** both online and through the First United Mobile App. The new platform allows users to have access to the same premium features and benefits we offer through our First United Bank Mobile Banking App such as: Pay It Now, Picture Bill Pay and Debit Card Management. The enhanced Online Banking platform now has the same look and feel as our award-winning Mobile Banking App. *This means that no matter what electronic device you are using, your **DIGITAL BANKING** experience at First United Bank will be the same.*

### I am a new user, how do I enroll in **DIGITAL BANKING**?

- ★ **Mobile Device:** Go to the Google Play or Apple Store on your tablet or mobile phone. Search for the First United Bank (TX) App and click Install. Click the "New Mobile User? Tap to Register" option and answer the security questions to enroll. You will be asked to create a username and password. Do not include the leading "0" of your account number, if applicable.
- ★ **Online Browser:** Go to [www.FirstUnited.net](http://www.FirstUnited.net) and locate the "Enroll" button located in the top right-hand corner of the screen. Answer the security questions and select a username and password. Do not include the leading "0" of your account number, if applicable.

### Why am I having trouble getting some of the **DIGITAL BANKING** features to work using my phone's web browser?

The new **DIGITAL BANKING** platform is not compatible with mobile phone browsers. To access your accounts from your mobile phone, you must download the First United Bank Mobile App.

### Why is it asking me to verify using Authentication/Security Code?

If you are accessing **DIGITAL BANKING** for the first time on a new PC or mobile device, you will be asked to verify the device using Authentication/Security Code.

### What is Authentication/Security Code and when is it required?

Authentication/Security Code is an automatically generated unique passcode that provides an additional layer of protection that safeguards sensitive information and certain online banking transactions. Authentication/Security Code is required for login authentication and certain transactions.

### Why is an Authentication/Security Code required every time I log in?

This is a browser setting that needs to be changed. For assistance, please contact Electronic Services at (855) FUB STAR (382-7827).

### Why do I have a Authentication/Security Code for transactions?

High value transactions will require an Authentication/Security Code to reduce the risk of fraudulent activity.

### How do I update my Authentication/Security Code phone number and/or email address?

In order to reset or update the Authentication/Security Code phone numbers and/or email address, please call a Customer Service Representative at (855) FUB STAR (382-7827).

### What are the password requirements?

Passwords require a minimum of:

- 8 characters or more
- Include at least 1 upper case letter
- Include at least 1 number
- Include at least 1 lower case letter
- (! @ # % \$ ^ & \* \_ + - = ( ) [ ] { } \ : ; , . / ?)

### What are the Browser Requirements for DIGITAL BANKING?

Due to the changing technology and security issues, older versions will not be compatible with our websites or our **DIGITAL BANKING** platform. A list of current browsers that we do support include: Internet Explorer 11, Edge, Firefox 27, Chrome 38, and Safari 7 (desktop). Browsers must be updated to these versions, or newer, to access **DIGITAL BANKING**.

### Why do I have additional accounts listed in Online Banking?

**DIGITAL BANKING** includes all accounts on which you are a signer. Any accounts that you prefer not to see can be “hidden” using settings. Look for settings under the Tools Menu on the top right of your screen . Then click the gear icon next to each account you would like to hide, . Click or tap the button next to Hide account.

### Why are my accounts listed in a different order?

The conversion to **DIGITAL BANKING** did not allow us to save the original order of accounts listed. You are able to reorder them and they should remain listed correctly going forward. To change the order please go to the Tools Menu on the top right of your screen  and select Settings, then choose Change Account Order. Click the up or down arrows to rearrange to your preferred order.

### Why am I not able to see accounts that I could before?

**First United Bank Customer:** If you were able to see accounts that you are not a signer on, but did have access to prior to July 11th AND you are a current customer with First United Bank, you will need to be added to the account or have an account holder on the account set you up with credentials using the “Manage Users” feature.

-You cannot use your current login credentials to access an account you are not a current signer on. This will be a separate user ID and password.

**Not A First United Bank Customer:** If you were able to see accounts that you are not a signer on, but had access to prior to July 11th AND you are not a current customer with First United Bank, you will need to be added to the account or have an account holder on the account set you up with credentials using the “Manager Users” feature.

### How can I change my account nicknames?

Any previous nicknames set through the mobile app will override the nicknames for Online Banking. To change the nicknames, click Settings under the Tools Menu on the top right hand corner  and select the account you wish to change. Then, select the pencil on the right hand side to edit your account nickname.

### Where can I see my alerts?

Previous alerts did not convert over and will need to be reset to begin working again. To setup your alerts click the Tools Menu on the top right corner  and select Alerts under the Personalize Menu. Then, follow steps 1 and 2 to configure how you want to be alerted and which alerts you would like to receive.

### Why do I get an alert when I update my information?

For security purposes, automatic alerts are sent to you when you change your phone number, eMail or password.

### **I had recurring internal transfers. Will these still be set up?**

All recurring internal transfers were converted to the new system and will continue as previously set. Please confirm your recurring internal transfers for accuracy after the migration.

### **I had recurring external transfers. Will these still be set up?**

All recurring external transfers were converted and will be available through the new Bill Pay feature.

### **Where are my external accounts I had listed?**

Previous external accounts that do not have recurring transactions did not convert over and therefore will need to be re-added through the Bill Pay feature. Click on Bill Pay and complete the enrollment and challenge questions. Click on the "Pay a Person" tab and choose the "Direct Deposit (Electronic)" option. Complete the information for the external account and submit your transfer.

### **What is eBill for bill payments?**

eBill is a feature where the bill pay system logged in to your account at the biller's site and downloaded your bill. Because we don't have your credentials for the biller site, we are unable to convert eBills. All eBills will need to be re-added to **DIGITAL BANKING**.

### **Am I able to export my account history?**

Yes, you are able to export your account history. Retail accounts will export to Quicken or a CSV file. In order to use Quickbooks, we will need to update your account to the business platform. Please contact Electronic Services at ((855) FUB STAR (382-7827) for assistance.

### **How do I fix the oversized font on my mobile app?**

The font could possibly be oversized due to the font settings on your mobile device. This can be changed through the general settings on your device.

### **Exciting new features:**

#### **★ Manage Users:**

- Ability to designate other users access to your accounts.

#### **★ Secure Messaging**

- Communicate with our staff through **DIGITAL BANKING** via secure messaging. All messages will be sent and received through this feature safely and securely.

#### **★ Account Reporting:**

- Create your own reports based on date range, check number, amount range, and/or debit vs. credit.

### **How do I handle loan advances?**

Loan advances are no longer available through **DIGITAL BANKING**. Please call your Banking Center to speak with a Retail Service Representative regarding your request.

### **When is my account debited once I submit a Bill Payment?**

For Electronic Payments, funds will always debit your account 2 business day prior to the due date to insure the payee receives payment on the due date. For check payments, funds will not debit your account until the check is presented for payment by the payee.

### **Why is my running balance not shown in my account history?**

This feature was previously available on both platforms. We are working diligently to determine if it can be added back to **DIGITAL BANKING**. We appreciate your patience as we work with our vendors to find a solution to this issue.

**Why is my accrued interest not shown in my loan details section?**

We are working diligently to get this reinstated. You can call Customer Service (855) FUB STAR (382-7827) or your Loan Officer anytime to receive your current accrued interest amount.

**Why are some of my deposit and check are images unavailable for viewing?**

We are working diligently to get this corrected. You can call Customer Service (855) FUB STAR (382-7827) anytime to receive the image you need via eMail or fax.

---

For questions or additional help, please contact a Customer Service Representative at (855) FUB STAR (382-7827).

