

On **Tuesday, June 8th**, we updated our online and mobile banking services featuring a sleek new look and user-friendly features, no matter which device you're using.

There are many new features to help you improve the way you bank, including enhanced security features.

### **Signing in for the First Time:**

- Online Users: Click on the Online Banking button on our home page
- Mobile App Users: You will be automatically prompted to download the new Capitol National Bank app to your mobile device
- All Users:
  - Enter your existing Username and Password to sign in
    - If you forgot your password, click **Forgot?** to reset your password
  - Once you are logged in, you will be prompted to complete the Two-factor verification process.
  - Enter your email address, then enter a phone number where you can receive a text or phone call to obtain a verification code
  - Select how you would like to receive your verification code from one of three options
    - Text
    - Phone call (to cell or landline)
    - Authy App - (in app store as Twilio Authy)
  - Enter the 7-digit verification code received and click Verify
  - Review the User Agreement and click Accept to continue
  - You will see your new Dashboard to begin your new online banking experience!
  - If you use bill pay, your existing bill payments and payees will automatically appear in the new system
  - Alerts will need to be re-established in the new product. (This does not apply to Cash Management accounts)

## Two-Factor Authentication Security Added

- **What is two-factor authentication (2FA)?**
  - Two-factor authentication is a security feature that helps safeguard your account information. This new security feature will replace the previous security image and security questions functions.
  - To implement 2FA, you will need to enroll an email address then enter a phone number (mobile or landline). Once this information is entered, you'll choose one of three options to receive a one-time verification code:
    - 1. Text message to the mobile phone entered
    - 2. Automated phone call to phone number entered
    - 3. Authenticator App (download the Authy app [here](#)).OR <https://authy.com/download>
  - After entering the verification code, if you are logging in from a secure computer, you will have the option to select "Don't ask for code again on this computer." This allows you to avoid having to enter a verification code during each login. **NOTE:** This option should **never** be selected on a shared or public computer.
  
- **How does the phone call verification process work?**
  - If you select to receive a phone call to either your cell phone or landline, you will be prompted to enter a single specific digit, as directed, before the verification code is provided.
  - If you do not answer the phone call, please note that a second call will not be made automatically and the system will not leave codes on voicemail. Therefore, if you do not answer the authentication phone call, you will need to select the option to have the code re-sent.

**NOTE:** The "from" phone number may be listed as coming from anywhere in the US. If the phone does not ring and shows a missed call that you suspect to be the verification phone call, check phone settings for Blocked or Silenced Unknown Callers. You may need to disable this feature until the verification process is complete.
  
- **What should I do if I did not receive a verification code to continue with the two-factor authentication enrollment?**
  - Please be sure the phone number you entered is correct. You will have the option to "Resend" the code or "Try Another Way" – such as a phone

call. If you do not receive a verification code, contact our Customer Service Department at 517-316-0180

- **How much time do I have to enter the verification code?**
  - Codes are valid for three to six minutes and will expire after that time.
- **Can I lock myself out from entering an incorrect verification code?**
  - Yes, you can get locked out of the enrollment process if too many attempts are made with an incorrect verification code (more than six times in a single hour). There is no manual reset for this; you will need to wait an hour to try again following your first attempt. If you make more than 20 unsuccessful attempts in a 24-hour period, your login will be 'Suspended' and you will not be able to attempt again for 24 hours. If you have questions or need additional assistance, please contact Customer Service Department at 517-316-0180
- **If I selected “Remember this computer,” why am I being asked for a verification code each time I log in?**
  - There are several reasons you may be prompted for a verification code:
    - if you log in on different browsers
    - if you deleted your browser history
    - if you have your browser settings set to delete your cookies and history automatically
    - If you log in from a different device
- **Can I receive the two-factor authentication verification code via email?**
  - No, this option is not available. The code can be received using one of the following options:
    - Text message
    - Phone call (to cell or landline)
    - Authy App (A third-party app that generates a one-time passcode. To register you will need an email address and phone number.)
- **How can I reset my two-factor authentication enrollment?**
  - You can reset your own two-factor authentication enrollment in both the app and online by going to your Profile page, then select 'Security' within the 'Settings' area.

## Dashboard

After successfully signing in, the first screen you see is your “Dashboard.” A list of your accounts is presented at the top. To view all accounts on one screen, select “View All.” Beneath your account listing, Quick Actions are presented (Transfer, Pay, Deposit, Message). Under the Quick Action icons you will find Transactions, Payments, Transfers, Card Management, etc.

- **What if I don’t see all my accounts?**
  - Please contact us via the Message option in online banking or by calling our Customer Service Department at (517) 316-0180.
- **The dashboard activity displays transactions from all my accounts. How can I find account-specific information?**
  - Simply click “Transaction” for the specific account you want to review.
- **Can I reorganize my dashboard?**
  - Yes, at the bottom of the dashboard, click “Organize dashboard” to drag and drop, delete or add information.

## Managing Accounts and Transactions

- **How do I set up an account alert?**
  - Select the account you would like to add an alert to and then select “Alert preferences.” You may set up balance or transaction alerts based on low or high thresholds. You may choose to receive alerts by email, text or within the app. **Note:** Alerts will need to be re-established after your first log in. (This does not apply to Cash Management accounts)
- **Why are transactions labeled as pending?**
  - Transactions appear as pending until they are completely processed.
- **Can I view my statements?**
  - Yes. To view your statements, choose the account you’d like to review and select “Documents.” If you are currently not signed up to receive statements, you have the option to enroll at the top of the screen.

## Payments and Transfers

- **Will my bill payees and scheduled payments continue after June 7th?**
  - Yes, all scheduled payments and bill payees will continue to be available.
- **Will my scheduled or recurring transfers continue after June 7th?**
  - All scheduled and recurring transfers between your Capitol National Bank accounts will continue.
- **How do I transfer money between my accounts?**
  - Select the Transfer icon. Then choose the account you want to transfer From and To. Eligible internal and external accounts will be listed. **Transfers completed after 8:00 pm will be processed on the next business day.**
- **What are the cutoff times for transfers?**
  - The cutoff time for transferring funds between your Capitol National Bank accounts is 8 p.m. each business day.
  - External, or Bank-to-Bank, transfer cutoff time is 3 p.m. each business day.
- **Can I add a memo line to a transfer?**
  - A memo line can be added to an immediate transfer. It cannot be added to recurring or future-dated transfers.
- **Why am I unable to add a memo to recurring or future-dated transfers?**
  - Memos are not an option for recurring or future-dated transfers; however, you can add a “tag” to transactions that will appear after the transfer posts to your account.
- **Will I be able to delete transfers once they have been submitted?**
  - No, internal and external transfers cannot be deleted once submitted. If a transfer was submitted mistakenly, a new transfer will need to be set up to move the funds back.

- **Can I make a person-to-person transfer?**

- Yes. The recipient's phone number and e-mail address are required. On your desktop,
  - select "Pay a person" from the Payments box, or select the "+" at the top of the "Payments" box from your mobile app and then choose "Add a person."
  - You must then select a Keyword that you will share with that person. After submitting the information, confirm your password to continue the process.
  - After sharing the keyword with your payee, they must then activate their account so you can send payments.
  - You will receive an email notification when the payee has activated their account.

- **How do I make a loan payment?**

- Select the Transfer icon and choose the checking or savings account you want to make your payment from. Then select your loan account to transfer to. To schedule a recurring payment, select "More Options" to schedule frequency and date. **Transfers completed after 8:00 pm will be processed on the next business day.**
- If you do not see your loan account, please contact our Customer Service Department at (517) 316-0180

- **Can I set up automated loan payments?**

- To schedule a recurring payment or a future-dated payment, select "More Options" to schedule frequency and date.

- **How can I view an estimated payoff for my loan?**

- An estimated payoff is shown in the Account Details. This payoff estimate may not include additional fees and other charges that have accrued, such as escrow. For a final payoff amount, please contact our Customer Service Department at 517-316-0180.

## **Managing your Debit Cards**

- **What controls are available for managing my debit and credit cards?**
  - Under Card Management on your Dashboard, you will have more access and control for your Capitol National Bank debit card:
    - Report a card lost or stolen
    - Turn your card on or off
    - Activate a new card
    - Add and remove travel notices
  
- **How do I activate a new card?**
  - To activate a new card, log in to your Online Banking account and click on the applicable card in the “Card Management” area of your Dashboard. Select ‘Activate new card’ and indicate the appropriate option.
  
- **How do I report a lost or stolen card?**
  - To report a lost or stolen card, log in to your Online Banking account and click on the applicable card in the “Card Management” area of your Dashboard. Select ‘Report lost/stolen’ and indicate the appropriate option.
  
- **Can I lock my debit card from being used for a period of time?**
  - Yes. Within Card Management, simply select the card you want to lock and toggle the switch. The card Status will show as Locked. Transactions will be denied, but recurring payments may continue. Any credits or deposits to the card will be allowed. To Unlock the card, toggle the switch to change the card Status to Active.

## **Mobile App FAQs**

- **Are there device requirements to access the mobile app?**
  - Yes, the mobile app is compatible with iPhone and iPad devices running iOS version 11 or newer, and Android phones and tablets with version 5.0 or newer. Devices must have access to the internet.
  
- **How much does the mobile app cost?**
  - There are no fees to download and use the Capitol National Bank mobile app; however, connectivity and usage rates may apply. Contact your wireless service provider for more details.
  
- **Do I use the same user ID and password for the mobile app as I would for online banking?**
  - Yes, you will use the same user ID and password that you use to log into online banking.
  
- **If I forgot my password, can I reset it within the app?**
  - Yes, you can easily reset your login credentials by clicking on the 'Forgot?' link on the mobile app.
  
- **How do I sign out of the mobile app?**
  - You will automatically be signed out once the swipe or close the app. Each time you access your app, you will be required to enter your passcode, use your fingerprint or utilize the facial recognition feature in order to log in again.
  
- **Can I pay bills or a person in the app?**
  - Yes, you can easily add payees, edit payees, and submit payments using the app.
  
- **Is there a fee to use mobile deposit?**
  - No, mobile deposit within the Capitol National Bank app is free.



- **Are there any limitations with using mobile deposit?**
  - Yes, there are daily and monthly limitations to the number and dollar amounts that can be deposited through a mobile device. Contact Customer Service Department at 517-316-0180 for specific details.
  
- **When I make a mobile deposit, why doesn't the app automatically take a picture?**
  - The auto capture feature is not currently available, but we are actively working to offer this as soon as possible. When taking pictures of a check, make sure you're in a well-lit area and the check is placed on a darker surface for contrast.