SpiritBank
Member FDIC
Personal Internet Banking FAQs

Enrollment

- How do I enroll for Consumer Internet Banking and are there any fees?
  - This service is **free** to all of our consumer customers. Simply go to the SpiritBank.com homepage, look for the box that says "Sign up for Internet Banking." From there, click on the link "Enroll Now" and fill in the requested information.

- What is my PIN when I am enrolling for the very first time?
  - If you have previously enrolled in telebank, use the 4-digit PIN you have set up. If you have not called in, simply use the last 4 digits of your Social Security Number.

- Can I enroll for online banking more than once?
  - There is no need to sign up multiple times, each individual is assigned a record tied to their Social Security Number.

Access ID & Password

- Can I change my Access ID?
  - Yes, please contact our Customer Service Center at 800-352-1171.

- I have been disabled after three attempts trying to login with my password. What do I do?
  - Please contact our Customer Service Center at 800-352-1171 to reset your password.

- What if I forget my password to log in?
  - Enter your Access ID
  - Click "Go"
  - Click the"Forgot Your Password?" blue hyperlink and your password will be sent to you at the e-mail address we have on record.
  - **Please Note:** If we do not have your correct e-mail on record, you will not recieve the email containing your password. Please contact our Customer Service Center at 800-352-1171 to update your email address.

- What if I forget my Access ID?
  - Please contact our Customer Service Center at 800-352-1171.

- Why am I being asked to choose and answer challenge questions?
  - This is a second level of security used to verify the identity of the user.
  - **Please Note:** The answers do not have to be case-specific, just as close to the original answer as possible.

- What is an Authentication Image?
  - It is your chosen image that confirms that you are on the official SpiritBank website. Choose from a multitude of images to find the right one that fits your personality.

- Can my authentication image be updated?
    - Yes it can by following the steps below:
        - Click “Options”
        - In the Security Data section, click “Edit”
        - Click on the “Change Image” blue hyperlink
        - Choose your new image
        - Click “Submit”

Balances

- What is the difference between Current and Available Balance?
    - **Current Balance** - Balance from previous business day minus memo-posted items from current business day.
    - **Available Balance** - Balance from previous business day.

Statements

- How do I search for a particular item on my account?
    - Click on the Transactions Tab
    - Click “All Transactions”
    - In the Category drop-down menu, scroll down to ALL
    - Refine your search by the remaining fields
    - Click “Display”

- What is the difference between Previous and Current Statement?
    - **Previous Statement** - Transactions that occurred and a statement has been issued.
    - **Current Statement** - Transactions that occurred and a statement has not been issued.

- How recent are recent transactions listed on the Transactions Menu?
    - The transaction menus includes previous business day plus current business day transactions.

- How far in history can I search for a transaction?
    - You can search as far back as 32 months.

- What if I need to search for an item older than 32 months?
    - Please contact our Customer Service Center at 800-352-1171.

- What file formats are available to export my transactions to?
    - .QFX, .QIF (Quicken)
    - .QBO, .IIF (Quickbooks)
    - .CSV (Spreadsheet)

- How do I export transactions?
  - Click on the account from which you would like to export transactions.
  - Hover over the Transactions tab
  - Click "All Transactions"
  - In the All Transactions Search box, Category Field, set the drop-down menu to ALL
  - Enter a date range
  - Click "Submit"
  - You may export ALL items from the displayed list by placing a checkmark in the Export check box or you may export a few items by placing a check mark next to the date of the item
  - From the drop-down menu at the bottom of the page, select the export format
  - Click "Export"

- Where can I download my statements?
  - Click on the Documents tab
  - Statements are available in either .PDF or .TXT formats

- If I am receiving statements through my Internet Banking, how can I stop my paper statements from being mailed to me?
  - Click on the Electronic Statement tab
  - Complete the required fields
  - Each submission is per e-mail address/person

Transfers

- How do I make a transfer?
  - Click on the Express Transfer tab at the top of the page
  - From the drop-down menu, select the account number you would like to transfer from
  - Enter the amount in the transfer box next to account you would like to transfer to
  - Click "Submit"
  - Verify information is correct
  - Click "OK"

- How do I setup a recurring transfer?
  - Click on the account number from which you like to transfer
  - Click on the Transfers tab
  - Click "New Scheduled Transfer"
  - From the drop-down menu, select the account you would like to transfer to
  - From the drop-down menu, select one of the frequency options:
    - Weekly - same DAY each week
    - Bi-Weekly - same DAY every other week (ex. Monday, then every other Monday)
    - Twice Monthly - same DATE every week (ex. 1st and 15th or closest preceding business day)
    - Monthly - same DATE each month (or closest preceding business day)
    - Bi-Monthly - same DATE every other month (ex. January then March or closest preceding business day)
    - Quarterly - same DATE every 3 months (or closest preceding business day)

- Semi-Annually - every 6 months(or closest preceding business day)
- Annually - same DATE each year (or closest preceding business day)
- Enter the amount of the transfer
- Enter the beginning date of the transfer
- Enter the Number of Transfers & Description (Optional)
- Click "Submit"
- Verify Information is correct
- Click "OK"

• How do I delete a transfer?
- **Please Note:** If the transfer has already posted or is pending, you cannot delete the transfer.
- If it is a future-dated transfer:
  - Click on account number
  - Click on Transfers tab
  - Select "Transfer List"
  - In the Transfer From box, select from the drop-down menu the account number the transfer is being debited from
  - Below will appear a detailed transfer list
  - On the right side, click "Delete"
  - Click "Submit" to confirm if you want to delete the transfer

Stop Payments

• What type of stop payments are allowed through online banking?
- Checks are the only types of stop payments allowed. This does not include checks converted electronically.

Please note:
- When requesting a stop payment the check number and check amount is required.
- Point-of-Sale or ACH stop payments are NOT allowed.

• What is the stop payment fee?
- The fee for this service is $27.50.

Check Re-order

• Will ordering checks through your website be the same as calling in a check re-order to the bank?
- Yes. If you are not changing the check design, your re-order will be the same as your last order.

Change of Address

• Why do I need to list my accounts when changing my address online?
- We do this to ensure that we only update the accounts where the address is changing.

Options

- How can I change my online banking password?
  - Click on the green word “Options” at the top right corner of the website
  - In the Password section, click “Edit”
  - Complete the required fields
  - Click “Submit”

- I changed my e-mail address, do I need to notify the bank or can I change it online?
  - Please contact our Customer Service Center at 800-352-1171 AND
  - Click on the green word “Options” at the top right corner of the website
  - In the E-mail section, click “Edit”
  - Complete the required fields
  - Click”Submit”
  - **Please note:** This change helps when you forgot your password and need it e-mailed to you.

- How can I change my authentication image?
  - Click on the green word “Options” at the top right corner of the website
  - In the Security Data section, click “Edit”
  - Click on the blue hyperlink “Change Image”
  - Scroll through the image library
  - Click on the image
  - Click “Submit”

- Can I rename my accounts to something easier for me to remember?
  - Yes, nicknames are common and very useful.
  - Click on the green word “Options” at the top right corner of the website
  - In the Account Nicknames section, click “Edit”
  - Select the account you would like to nickname
  - Under the Nickname column on the right, enter the nickname of the account
  - Click “Submit”

eAlerts

- What a e eAlerts?
  - Email alerts that can be set up (up to 5) to notify you of several different events as they may occur on your account. The following are the alerts that can be sent to you:
    - Checking Minimum Balance
    - Savings Minimum Balance
    - Checking Deposit Notice
    - Savings Deposit Notice
    - When DDA Check(s) Clear

- How do I set up an eAlert?
  - On the Messages section, click "New"
  - Select the type of alert
  - Click "Next"
  - From the drop-down, select the account you would like to set this alert for
  - Complete the following required fields as they apply to the alert
  - If you select for the alert to be sent to the online message box, you will be notified through the Messages box in the Messages section once you have logged into your online banking.
  - Click "Submit"

- How do I delete an eAlert?
  - Click on eAlerts
  - Click "Delete" on the right side of the screen

- What does an Unfulfilled and Fulfilled eAlert mean?
  - Unfulfilled - The event has not met the criteria that has been set.
  - Fulfilled - The criteria has been met.

Secure Mail

- What is Secure Mail?
  - Secure Mail is an option you can use to contact SpiritBank securely regarding account information. You should never send private, personal information unsecure.

- When can I expect a response after I have sent a message through secure mail?
  - We will respond to secure mail within 1-2 business days.

Bill Pay

- How do I enroll for Consumer Bill Pay?
  - Login to your Internet Banking
  - Click on the green Bill Payment tab at the top of your screen
  - Complete the requested information

- How much does it cost to use Bill Pay?
  - $5.95/month
  - FREE for Free & Free-er Checking customers

- How do I access my Bill Pay?
  - Log in to your SpiritBank account
  - Click on your Bill Pay account
  - Click on the Bill Payment tab at the top of your screen

- From what types of account(s) are we allowed to make payments?
  - Any checking account in which you are an Owner or Authorized Signor

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• How many accounts may I add to Bill Pay?
  - 99

• How do I add additional accounts to my Bill Pay?
  - Please contact our Customer Service Center at 800-352-1171.

• I have more than one account on Bill Pay. Why does my account balance only show up for one account?
  - The account balance that appears defaults to the account first added to Bill Pay.

• How do I know when my payments will be made?
  - The earliest payment date will be automatically displayed on the payment calendar.
    - Checks are sent 4 days before the chosen payment date and debited when the check is deposited/cashed.
    - Electronic payments are debited on the payment date.

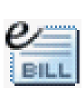
  Please Note:
  - Payment dates are business days only and do not include holidays.
  - Payments may be scheduled 365 days in advance.

• How does it appear on my bank statement that my check or electronic payment has been made through Bill Pay?
  - Bill Pay checks have their own sequence of check numbers
  - An image of the check may be viewed through online banking by clicking on the blue hyperlink of the check number
  - Bill Pay electronic payments appear as an electronic withdrawal and include the initials CKF (CheckFree) indicating the origination of the payment

• What if the biller has not yet received my payment?
  - Please contact the biller to inquire and attempt to resolve the situation.
  - If unsuccessful, please contact CheckFree at 800-877-8021 and they will contact the biller on your behalf.
  - **Please note:** Inquiries may only be submitted on transactions for the past 6 months.

• I did not have sufficient funds in my account to make my payment. What happens now?
  - CheckFree will make a 2nd attempt to debit your account.
  - If they are unsuccessful, you must resolve the payment situation with their Payment Processing Center. Please contact CheckFree at 800-877-8021.

• How far back can I research my payment history?
  - You can research payment history for up to 18 months.

• What is an electronic bill or  ?

  - It is a bill you can pay online received by your biller through Bill Pay.

- Only billers that can send e-bills have a special icon next to the biller 

enabling you to sign up for an e-bill.

- When you sign up and have bills due, you will see this 

image.

• Why does my e-biller ask for my e-mail?
  - It allows for the biller to contact you about a payment question via email.

• If I do discontinue using Bill Pay, how will I be able to receive my bills from my e-billers?
  - Once you have cancelled your Bill Pay, it may take up to two billing cycles for paper bills to resume being sent to you.

• Can I add someone else to my Bill Pay to pay bills for me?
  - Yes, please contact our Customer Service Center at 800-352-1171.