

**Frequently Asked Questions**

**Log In  
Information**

**Question: Will my Access ID and password change?**

**Answer:** Your Access ID will remain the same; however, your password will change. The very FIRST time you log into the new system, you will need to use the following Access ID and Temporary Password. You will be prompted to select a new password of your own.

**Personal / Consumer Customers**

Access ID = Your current Login ID (Same as before)

Password = A new password was mailed to you in an Internet Banking Communication. If you have misplaced your communication please contact any SpiritBanker at 918-712-9292 or 405-302-2000.

**Business / Commercial Customers**

Access ID = Your current Login ID (Same as before)

Password = A new password was mailed to you in an Internet Banking Communication. If you have misplaced your communication please contact any SpiritBanker at 918-712-9292 or 405-302-2000.

**Question: Can I choose a password that I had on the old system over again?**

**Answer:** As long as the system password requirements are met, you can use your password from the old system.

**Question: What are the password requirements on the new internet banking system?**

**Answer:** There are 4 password requirements on the new internet banking system. They are:

- Minimum password length = 6 characters
- Maximum password length = 15 characters
- Number of numeric characters required = 1
- Number of uppercase characters required = 1

**Question: Will I have to authenticate again in order to access the new internet system?**

**Answer:** Yes, everyone will need to re-authenticate by answering the security questions etc.

**Question: How long can I stay logged in to the new internet banking system, before being automatically logged off the system for security purposes?**

**Answer:** 20 minutes.

**Frequently Asked Questions**

**Question: Will I need to re-enroll to access the new internet banking system? If so, how do I enroll and when can I sign up?**

Answer: You will not have to re-enroll as long as you are a current internet banking customer.

**Question: How many times can I attempt to log in with the incorrect password before I will be locked out of internet banking?**

Answer: You can enter the incorrect password a maximum of three (3) times before being locked out of the internet banking system. If this occurs, you will need to contact the bank to get your password unlocked. **It is recommended that you use the “Forgot Password” option on the login screen after your second failed attempt to avoid getting locked out.**

**How long before I have to change my password?**

Answer: 24 Months

**Question: What types of ACH entries are allowed on the new system?**

Answer: The following types of ACH entries will be accepted for processing on our new system:

- Cash concentration or disbursement (CCD)
- Corporate trade exchange (CTX)
- Customer initiated entry (CIE)
- Internet initiated entry (WEB)
- Point-of-purchase entry (POP)
- Prearranged payment or deposit entry (PPD)
- Re-presented check entry (RCK)
- Telephone initiated entry (TEL)

**Question: Will the daily cutoff time to submit ACH items in the internet banking system change? If so, what is the new cutoff time?**

Answer: The cutoff time will not change (5:00 p.m.)

**Question: Will I be able to set up recurring ACH transactions in the new internet banking system?**

Answer: Yes

**ACH  
Transfers/Payroll  
(Business /  
Commercial  
Customers Only)**

**Frequently Asked Questions**

**Administration  
(Business and  
Commercial  
Customer Only)**

**Question: Will my ACH file transfer dollar limits convert to the new internetbanking system?**

Answer: Yes

**Question: Will my ACH recipients that I have set up in the current internetbanking system automatically convert to the new system?**

Answer: Yes

**Question: What is a Client Administrator?**

Answer: The Client Administrator is the supervisor-level employee at your company that has FULL access to your internet banking accounts. They can also manage the user rights for other employees at your company who will be using internet banking. This includes the ability to add / change / delete employee user rights and reset passwords.

**Question: Will each of my employee's user IDs be converted to the new internet banking system?**

Answer: Yes, however the Client Administrator will need to re-establish the access rights for each employee. To change employee access rights, click on the Administration menu and select change employee. Select the employee's name you would like to edit and set up access rights as needed.

**Question: Can I set up different levels of access for each employee?**

Answer: Yes, the Client Administrator will be able to set up a multitude of access rights for each individual employee.

**Question: If the Client Administrator changes user rights of an employee, how quickly will it be effective?**

Answer: Changes will take effect immediately the next time your employee logs into the system.

**Question: Can I limit the dates / times that my employees have access to the system?**

Answer: Yes, you can establish time limits for each day of the week.

**Question: Can the Client Administrator change user rights any time of the day or night?**

Answer: Yes, the Client Administrator has access to the internet banking system 24/7.

**Frequently Asked Questions**

**Bill Pay**

**Question: Will I pay a monthly service charge for bill pay on the new internet banking system?**

Answer: The monthly service charge for bill pay will remain the same (\$5.95 per month).

**Question: Will the recurring bill payment items that I have already set up be converted to the new system for me?**

Answer: Yes. If you currently have recurring bill payment items set up in the commercial bill pay system, these items will be converted for you automatically.

**Question: What will happen to my recurring bill payment items that are scheduled for payment the weekend of your conversion?**

Answer: All payments will process on their normal schedule during the weekend of our conversion to the new system.

**Question: Will the date my account is debited for bill payments stay the same (on the due date) or will the new system debit my account in advance of the due date?**

Answer: The date your account is debited for bill payments will stay the same as the current system.

**Question: Do I need a separate log in and password to access my bill payment information?**

Answer for Personal / Consumer customers: No, you **will not** need a separate login ID for Bill Pay.

Answer for Business / Commercial customers: Yes, you **will** need a separate login ID for Bill Pay. If you are a current bill pay customer, this information will be provided prior to our conversion date. If you do not currently utilize bill pay, a separate log in and password will be provided to you by the bank after you have successfully enrolled.

**Frequently Asked Questions**

**Customer  
Service &  
Support**

**Question: When is the internet banking conversion?**

Answer: Our conversion date is scheduled for Friday, May 1, 2009 at 6:00 p.m. Our internet banking system will be unavailable through the weekend. We anticipate our new system will be available again on Monday, May 4<sup>th</sup>.

**Question: Who should I contact if I have questions or need assistance with the new internet banking system?**

Answer: Please contact our customer care center at (918) 712-9292 or (405) 302-2000 for assistance.

**Documents  
(Check Images  
and Statements)**

**Question: Will I be able to view my bank statements on the new internet banking system?**

Answer: Yes, bank statements will be available as far back as August 2008.

**Question: Will I be able to view check images on the new internet banking system?**

Answer: Yes

**Question: How far back will my checking account transaction history go on the new internet banking system?**

Answer: Personal users will be able to view transaction history since August 2008. Business users will be able to view transaction history for the last two (2) statement cycles.

**Domestic Wires**

**Question: Can I send out international (foreign) wires with the new internet banking system?**

Answer: No, to send international (foreign) wires please visit your nearest SpiritBank branch for assistance.

**Question: Will the daily cutoff time to submit a wire in the internet banking system change? If so, what is the new cutoff time?**

Answer: The cutoff time to submit a domestic wire through the internet banking system is 3:00 p.m. Wires submitted after cutoff time will not be processed until the next business day.

**Question: As a supervisor, can I set up a wire transfer limit for my employees?**

Answer: Yes.

**Frequently Asked Questions**

**Funds Transfers  
(Internal)**

**Question: Will the recurring funds transfers I have set up in the current internet banking system covert to the new system or will they need to be re-created?**

**Answer:** Please verify as soon as possible what if any funds transfers and templates came over at conversion.

**Question: Will funds transfers occur real-time?**

**Answer:** Yes

**Question: Will the end of business day cutoff time for funds transfers remain the same? If not, what is the new cutoff time?**

**Answer:** Yes, the end of business day cutoff time will remain the same, at 6:00 p.m.

**Services/Options**

**Question: How do I change my authentication picture?**

**Answer:** Go to the options menu and click on the change image link. You will be taken to an image library. Double-click on the new picture you would like to choose. You will then be taken back to the options menu and your new picture will be displayed.

**Question: Can I change nicknames on my accounts?**

**Answer:** Yes. For personal users go to the options menu, and click the edit button in the Account Nicknames section. Select the account you would like to change, type in the new nickname and click the submit button. For business users click Administration, change client account, and select the account you would like to change. Type in the new nickname and click the submit button.

**Question: Can I update my mailing address online?**

**Answer:** Yes

**Question: Can I re-order checks online?**

**Answer:** Yes

**System  
Operating  
Requirements**

**Question: What are the operating requirements necessary to support the new internet banking system on my PC?**

**Answer:** Microsoft Windows (98, ME, 2000, & XP)

Microsoft IE: 6.0 or higher

Netscape Navigator: 6.1 or higher

**Frequently Asked Questions**

Mozilla Firefox: 2.0 or higher

Opera: 7.54 or higher

Adobe Flash Player

Mac OS X

Netscape Navigator: 7.0 and higher

Mozilla Camino: 0.8.1 and higher

Apple Safari: 1.0 and higher

Mozilla Firefox: 2.0 and higher

Opera: 7.54 and higher

Adobe Flash Player

Additional requirements for ACH customers: PremierACH will only work on Windows XP and Vista with Internet Explorer and .NET framework 1.1 and 2.0. If you are running a 64-bit (dual core version) of windows Vista you will have to use the 32 bit version of Internet Explorer.

**Transaction  
Export Options**

**Question: Can I export my internet transactions into an external software application, such as QuickBooks or Excel?**

Answer: Yes, you can export to:

Comma separated file (.CSV)

Intuit Quicken (.QIF)

Microsoft Money (.OFX)

Intuit QuickBooks (.IIF).

**Question: How much transaction history can I export?**

Answer: History from your last two (2) statement cycles will be available.