



WELCOME TO THE NEXT GENERATION OF ONLINE BANKING SERVICES

- New features:
- Personal Online Banking with real-time account information
- Enhanced online security
- Popmoney® personal payment service
- External Transfers – transfer funds to and from accounts at other financial institutions
- Mobiliti™

Fees and Enrollment

Personal Online Banking

- Online Banking is free to our customers/members.
- Enroll online at: www.brunswickstatebank.com

eStatements

- eStatements are free.
- You must be enrolled for online banking.
- Select the Online Enrollment from online banking page, right above Login to enroll.

Personal Bill Pay and Popmoney®

- Bill Pay users are automatically enrolled for Popmoney.
- Enroll online at: www.brunswickstatebank.com
- Our personal bill pay service is free.
- There is no charge for each bill paid using our standard service.

New! Overnight payments – option allows payments

- to be shipped via Fed Ex. Cost is \$15.00 for each overnight payment.
- A \$.50 charge is assessed for each Popmoney payment, for any dollar amount.

Q&A: eSTATEMENTS

What are eStatements?

eStatements are an electronic copy of your statement. It's a quick and easy way to receive your monthly statement.

How do eStatements work?

Each month you'll receive an email notice that your eStatement is ready for viewing. You'll log onto personal online banking to view, print, or save your electronic statement.

Will I continue to receive a paper statement through the mail?

No, your paper statements will stop once you enroll for eStatements. There is no reason to receive a paper statement.

What if I need a printed copy of my statement and/or check image?

You can print statements or images of checks.

Additionally, Brunswick State Bank maintains records of all statements and checks as a required by state and federal law.

How long will my statements be available online?

eStatements are available online for 18 months. Your statements can also be downloaded and saved to your computer, or printed.

Is there a fee for using eStatements?

eStatements are free.

Q&A: PERSONAL ONLINE BANKING

• Personal Online Banking

How much does online banking cost?

Our personal online banking service is free.

How secure is my information?

Very secure. We use multiple layers of security to protect your information including:

- Internet firewalls
- 128-bit encryption
- Plus multifactor authentication during each log on
- Password protection

How do I enroll for Online Banking?

You can enroll online.

Can I begin using Online Banking immediately after enrolling?

Yes. You will be asked to validate your credentials using your:

- answering your security question or
- passcode

Can I transfer funds between my accounts at the financial institution?

Yes, you can transfer funds between any of your Brunswick State Bank accounts at **no charge.**

Q&A: EXTERNAL TRANSFERS

Can I transfer funds between my accounts at other banks?

Yes, with our new external transfer service (Transfer Now) you can now transfer funds to and from your accounts at other U.S. financial institutions.

- You must be listed as the primary account holder on both accounts.
- You'll need the other financial institution's routing number and account number. A routing number lookup tool is available.
- First time transfers require two small trial deposits to be verified by the user.

Can I transfer funds to accounts outside the United States?

External transfers are only available to accounts inside the United States.

Q&A: PERSONAL BILL PAY

Why should I pay my bills online?

- Save time and money- no checks to write
- Easy to use and helps you keep track of all the bills you pay
- Schedule automated bill payments
- Pay virtually any bill – utilities, mortgage, even your lawn care service

How secure is Online Bill Pay?

Online Bill Pay is fully secure. It is recommended by security experts to help protect against check fraud and identify theft. We use multiple layers of online security to protect your information.

What type of account is required for Bill Pay?

Bill Pay can only be used with a checking account. You must also enroll for our online banking service to access bill pay.

How much does it cost?

Our personal online bill pay service is free.

Who can I make payments to?

You can make payments to virtually anyone using our online Bill Pay system. Exceptions include:

- Tax payments
- Court ordered payments
- Payments to payees outside the United States
- Payments to other institutions for the purpose of making a deposit

How fast are payments delivered?

- Payments to electronic payees are delivered within 2 days.
- Payments issued by check are delivered in 5 days.
- When you schedule a payment, the payment calendar indicates the earliest available payment date.

What kinds of bill payments are available?

- One-time payments: The payment date you specify is the date the payments will be received by the merchant, as well as the date the funds are withdrawn from your account.
- Automatic or recurring payments: Occurs at your specified frequency as many times as you indicate.

How long will my statements be available online?

eStatements are available online for 18 months. Your statements can also be downloaded and saved to your computer, or printed.

Is there a fee for using eStatements?

eStatements are free.

How do I enroll for eStatements?

Select the 'Options' tab inside Online Banking to enroll.

How long does it take to transfer funds?

- External transfers require a few days to complete the two trial deposits.
- Future transfers to or from these accounts are usually completed within the next business day.

What kinds of transfers are available?

You can set up both one-time and recurring external transfers.

Q&A: eBills

What are eBills?

eBills are an important part of our online bill pay product. These are simply bills that are delivered electronically to you, rather than mailed.

When I receive an eBill, how do I pay it?

You can pay an eBill just like any other online bill payment. Or you can choose to have your eBills paid automatically with Auto-Pay (under a certain dollar amount).

Will I still receive a paper bills in the mail with eBills?

Once you request to receive eBills from a business, you will no longer receive a paper bill. However you can print a paper copy of any eBill, if you like.

How long will my eBills be available online?

Your bills, statements, and notices are available online for six months from their arrival date.

How do you know when I have new eBills to pay?

When you log on, you will see the number of new eBills, statements, and notices you've received. You will also receive a reminder email to notify you of new eBills in your account mailbox if they have not been viewed within four days of delivery.

When will I receive my eBills each month?

Most businesses use the same billing cycle as mailed bills, so you can expect to receive your bill at approximately the same time of the month that you currently receive your paper bill – without the postal delay.

How much do eBills cost?

There is no charge for receiving eBills through our bill pay service.

How do I get started receiving eBills?

It's easy. From the bill pay home page, you can choose from a list of Billers that offer eBills - they are indicated with an eBill icon. Just click the eBill icon next to the Biller name, and follow the on screen prompts to sign up.

Can I cancel or change a scheduled payment?

Yes, you can change a scheduled payment at any time before it is processed. Payments may be processed up to 5 days in advance of the payment due date entered by the user.

The system displays an error message if you attempt to modify a payment after it has been processed.

How do I enroll for Bill Pay?

- Just log into Online Banking, click the 'Bill Pay' tab, and complete the enrollment form.
- Once your enrollment is received and processed (approximately 3 business days), you're ready to start using Bill Pay.
- You must be enrolled in Online Banking before you can enroll for Bill Pay.

Q&A: EXTERNAL TRANSFERS

Can I transfer funds between my accounts at other banks?

Yes, with our new external transfer service (Transfer Money) you can now transfer funds to and from your accounts at other U.S. financial institutions.

How do I enroll for external transfers?

Customers enrolled for Bill Pay automatically have access to Transfer Money.

How much does it cost to use external transfers?

There is currently no charge for external transfers.

What do I need to use external transfers?

- You must be listed as the primary account holder on both accounts.
- You'll need the other financial institution's routing number and account number. A routing number lookup tool is available.
- First time transfers require two small trial deposits to be verified by the user. *Instructions for this process are available on screen.*

How long does it take to transfer funds?

- External transfers require a few days to complete the two trial deposits.
- Future transfers to or from these accounts are usually completed within the next business day.

What kinds of transfers are available?

You can set up both one-time and recurring external transfers.

Q&A: Popmoney® personal payment service

What is Popmoney® personal payment service?

Popmoney personal payment service allows you to send money to anyone in as little as one business day, using only an email address or mobile phone number.

How much does the Popmoney personal payment service cost?

There is no monthly service charge, but you will be charged **\$0.50** each time you send money using Popmoney. There are no fees for receiving money.

How do I send money with Popmoney?

To send money to a person, simply enter their email address or mobile number, and the amount you want to send. Or if you've sent money previously, just select the person's name from your send list and enter an amount. It's that fast.

How does the person receive the money?

If the person you're sending money to is not registered with Popmoney, they will receive an email invitation or text message with instructions for claiming money. Their financial institution does not have to offer Popmoney to receive and deposit money into their account.

How do I know they claimed the money sent?

You can track recent and pending transactions through your history. Click "Activity" to track money you've sent or received. You can also see any pending transactions.

How secure is Popmoney?

Popmoney uses multiple layers of security to protect your information.

- Unique user name and password.
- SSL (secure sockets layer) ensures that your connection and information are secure from outside inspection.
- Your information is highly encrypted so it is unreadable as it passes over the Internet.

When I send money to someone who has never used this service before, how many days do they have to claim the money?

Someone who has never registered for our payment service has 12 calendar days to register and claim the money. The money does not leave your account until it is claimed, so if the money goes unclaimed, you will receive an alert letting you know that the payment has expired.

Can I pay people outside of the United States?

Our person-to-person payment service is only available for banking accounts located in the United States.