



## Frequently Asked Questions

### What is *hvbonline*?

*hvbonline* is convenient, secure 24-hour Internet access to Hocking Valley Bank account information. Features include:

- Review and print transactions and statements;
- Access and print information on all accounts including loans;
- View cleared check and deposit images.
- Confirm deposits, withdrawals, and checks cleared;
- Transfer funds between accounts and make loan payments;
- Download transactions to financial management programs;
- Receive alerts via login note, email, or text;
- Optional Bill Payment Service;
- Mobile device registration for mobile banking via the **HVBmobile** app;
- FI Transfers - an optional service that allows users who have been approved for the service to transfer funds bank-to-bank electronically.

### Do I have to register to use *hvbonline*?

Yes, a one-time application is required to enroll for *hvbonline*. Keep in mind that the enrollment form is made up of two parts – one for enrollment for our base online banking product to access Hocking Valley Bank account information *only* and the second for enrollment for our optional Bill Payment Service.

You can enroll for *hvbonline*, as well as additional electronic banking services, by submitting an online enrollment form at [www.hvbonline.com](http://www.hvbonline.com). Enrollment forms are also available in all of our customer service areas.

After we've entered your personal information, we'll issue a Bank ID and PIN (personal identification number) and notify you, via email, that *hvbonline* is available to you. In the event that you do not have an email account or do not provide us with your email address, we will notify you through the mail that *hvbonline* is ready for your use.

### What do I need to access *hvbonline*?

You will need a connection to the Internet and a Web Browser, which supports 128-bit SSL encryption. The current versions of Internet Explorer, Microsoft Edge, Chrome, and Safari (for Mac users) all support this encryption. You also need an account relationship with us and an assigned user ID and PIN.

### What do I need to know the first time that I logon to *hvbonline*?

Upon your first visit to *hvbonline* you will be required to enter the bank-issued Bank ID and PIN. You will be required to change the PIN that we've given you to a four-to-six digit PIN of your choice. That PIN will then be used whenever you access *hvbonline*. Your PIN should be kept confidential and not shared with others.

### How do I use *hvbonline*?

After you've logged in successfully, you will be shown a list of your accounts and the balance in each. If you want more detail or want to carry out a transaction, just select the function from the pull down menu for the account in which you are interested. Any additional pages will have action buttons on them and lead you through your transaction.

### What if all of my accounts do not show in the list of accounts that I can review online?

When we receive your *hvbonline* enrollment form, we will enter all of the accounts that you tell us you would like to view online. If you open new accounts or decide that you would like to add an existing

account that you'd forgotten when first enrolling for **hvbonline**, please contact our Internet Banking Coordinator so that we can update your user profile. You can do this by completing the Contact Us form at our website, [www.hvbonline.com](http://www.hvbonline.com), stopping by one of our offices, or calling us at (740) 592-4441 or, toll-free outside the local calling area, at 1-888-482-5854.

### **Can I change my User ID and PIN?**

Yes, you can change your User ID and PIN as often as you like by logging onto your accounts then simply clicking "Options" at the top of the page and following the instructions provided. Please note that users who do not access **hvbonline** within a six-month period are deleted from the system.

### **What if I enter the wrong PIN?**

After three consecutive invalid sign-on attempts using an incorrect PIN you will be "locked out" of the system as it is designed to assume that the individual entering incorrect login information does not have permission to access the accounts. You must contact the Internet Banking Coordinator to be given account access.

### **What if I forget my PIN?**

We do not have access to your PIN once you have chosen a PIN of your choice. However, we can reset the PIN to your initial PIN and you can reselect one. Just give us a call or drop us a line.

### **Will I be able to review statements online?**

Yes, you will be able to access and print up to twelve previous statements.

### **How much account history can I see online?**

You can review 90 days of transaction history on your deposit account(s) by entering a range of dates on the search screen. Similarly, you can also enter a range of dates throughout the life of your loan and review your payment history.

### **What if I get an error message?**

If you get an error message when using **hvbonline**, please make note of the message, the error number and the time. Next, contact the bank during business hours and we will make every effort to resolve the issue as soon as possible. If we're closed, please send us a message from our website.

### **How do I receive alerts via text or email?**

You can opt to receive alerts regarding your account balance, direct deposits, transfers, and various other types of transactions by clicking Options, then Alerts, and adding which type of alert you would like to receive. Event and Balance alerts can be set up to alert you upon **hvbonline** login, via text message, and/or via email.