



## **eCHIEF Internet Banking COMMON QUESTIONS AND ANSWERS**

### **Q. What is eCHIEF Internet Banking?**

eCHIEF Internet Banking is a fully functional, online delivery channel that allows you to access and research your accounts, transfer funds, place stop payment orders, pay bills, and receive electronic monthly statements all from the comfort of a desktop, laptop, or mobile device, wherever and whenever that might be...at home, work or abroad. eCHIEF is available 24 hours a day, 7 days a week, 365 days a year.

### **Q. What special equipment is required?**

To use eCHIEF, you will need to have Internet access by PC, MAC, smartphone or tablet. The computer operating systems and web browsers certified to access and navigate the Service are continually changing as operating system and web browser updates are introduced. While we recommend a Windows Vista, Windows 7, Windows 8, Windows 10, MAC OSX 10.4 or MAC OSX 10.5 operating system, understand that over time, new operating systems will become certified and old systems may no longer be certified.

This same idea applies to web browsers. We recommend using Internet Explorer 9 or higher with at least 128-bit encryption. Internet Explorer 8 is no longer supported. You may also choose to use Safari, Firefox, or Chrome browsers. We recommend using the latest versions of these browsers which support 128-bit encryption. Over time certified browsers may change. New browsers will become certified and old browsers may no longer be certified.

### **Q. How do I know what browser I'm using?**

1.) Microsoft Internet Explorer: on toolbar, click "Help" then "About Internet Explorer". Note: if there is not a toolbar across the top, you may have to press the "Alt" key.

2.) Mozilla Firefox: Select "Help" then "About Mozilla Firefox".

Cookies: While cookies are not required to use Internet Banking, if cookies are not enabled on the browser, challenge questions may be asked every time you log in to Internet Banking from that computer.

Enabling Cookies: You may prefer to keep your cookies disabled for privacy reasons. Internet Explorer and Firefox allow you to explicitly define websites for which cookies are allowed.

### **Q. What are the optimal Internet browser settings to access eCHIEF Internet Banking?**

You may contact our eBanking Dept. at (309) 787-9575 or email us at [ebanking@choosethechief.com](mailto:ebanking@choosethechief.com) for step by step instructions on obtaining optimum browser settings for accessing eCHIEF Internet Banking. If sending via email, please do not include sensitive information. In most cases, just keeping an up to date browser is sufficient, however if you experience problems accessing the site, this document may assist you with configuring your browser and solving your viewing problem.



**Q. Why do I have to answer challenge questions?**

Challenge questions are used as an additional method of authentication when using a public computer or a non-personal computer.

1) For Personal/Home Computers: if cookies are enabled, security questions may be asked if it is the first time logging in with that PC /Browser or if cookies were recently cleared. When asked a challenge question select “This is a personal computer. Register it.” This will store a cookie on the computer and you will not be asked a challenge question the next time you log in from that computer.

2) For Public (non personal) Computers: When asked, select, “This is a public computer. Do not register it.” This method will not store a cookie on the computer, prompting a challenge question each time you log in from that computer. While cookies are not required to use Internet Banking, if cookies are not enabled on the browser, challenge questions may be asked every time you log in to Internet Banking from that computer. You may prefer to keep your cookies disabled for privacy reasons. Most browsers allow you to explicitly define websites for which cookies are allowed.

Mobile Banking: Mobile Text does not require a smartphone, however, a phone with SMS text messaging capabilities is needed. The Mobile Web and Mobile App do require a smartphone for use of the service(s). When using the Mobile Banking service, please note that there is no charge from Blackhawk Bank & Trust, but message and data rates may apply. Such charges include those from your mobile service provider. Any time you review your balance, keep in mind it may not reflect all transactions such as checks you have written but have not yet been posted to your account.

Adobe Acrobat Reader must be installed to view eStatements online.

Customer agrees that BANK is not responsible for any electronic virus that he/she may encounter using the Service. It is recommended that you routinely scan your PC and software using any reliable virus protection product to detect and remove any electronic virus.

**Q. How can I sign up for eCHIEF?**

You may sign up when you open your account or anytime you stop in at a branch. Just ask any customer service representative for an eCHIEF application. Alternatively, you may complete the eCHIEF application available to you from the [www.ChoosetheChief.com](http://www.ChoosetheChief.com) website. Completed applications can be mailed to the bank at the following address:

**Blackhawk Bank & Trust  
ATTN: eBanking Department  
223 W 4th Street, P.O. Box 1100, Milan, IL 61264-1100**

Completed applications can also be dropped off at any branch location. You may select your Access ID at the time of application. If you do not select your Access ID at the time of application, an Access ID will be mailed to you. Your default password will be mailed to you within three to five business days of our receipt of your approved eCHIEF Application & Funds Transfer Authorization Form.

**Q. How do I access eCHIEF?**

Log on to the Internet and point your web browser to [www.ChoosetheChief.com](http://www.ChoosetheChief.com). In the login box in the upper right corner of your screen, enter your Access ID in the space provided and click Submit. You will then be taken to a page for you to enter in your specific account password. It's that convenient & easy!

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#### **Q. What can I do with eCHIEF?**

Currently, eCHIEF users are able to:

- Look up current and previous statement cycle transaction history, including check images and balances.
- Use the transaction search feature that filters transactions by type, date, amount, or check number.
- View statements electronically each month.
- Perform or schedule a transfer between accounts on a one-time or periodic basis.
- Perform Express Transfers, which allow transfers between accounts with minimal navigation.
- Receive and pay bills online. Additional fees may apply for this service.
- Utilize Mobile Banking with Mobile Text, Mobile Web, and Mobile App.
- If applicable, obtain current account interest rate information, including accrued interest for the current period and interest paid year-to-date for the current and previous calendar years.
- Perform or schedule a loan payment from his/her account.
- Obtain pertinent loan information such as: original principal balance, note date and maturity date; the outstanding principal and interest balances and estimated net payoff amount; current interest rate and amount due; the daily interest per-diem; late charge balance (if applicable); the next scheduled payment; the date and amount of the last payment posted and the total loan interest paid for the current calendar year.
- Export transactions to popular software programs such as Microsoft® Excel or Money, Lotus 123, Intuit Quicken® or Quickbooks®.
- Perform or schedule a Stop Payment in a real-time environment.

#### **Q. What is the fee to use eCHIEF?**

The basic eCHIEF service is offered free of charge. You may also enjoy discounted banking services by using eCHIEF. For example, there is a \$2.00 service fee to process a telephone transfer between accounts. Using eCHIEF, the same function is free. Additional fees apply for the bill payment service and stop payments. Please see a fee schedule for more details.

#### **Q. How safe is it to use eCHIEF?**

eCHIEF is protected by several industry tested and perfected firewalls and encryption methodologies so that your account information including your Access ID and Password used to access the system are completely secure and without concern. Additionally, the system is routinely tested for penetration to assure that no outside individual and/or entity is attempting to gain access to the servers where your vital information is stored. If a potential threat would arise that the system has been compromised, our security protocol will disable the system instantaneously to prevent intrusion. We are very confident that you can use eCHIEF without concern for the security of your account records and information. Blackhawk Bank & Trust recommends that all eCHIEF users protect their PCs with an Anti-virus/Anti-malware software or service. Please refer to “Safe Internet Banking Practices” for additional information.



**Q. Does eCHIEF have a Bill Payment function?**

Yes, the Bill Payment option is available through the use of eCHIEF Internet banking. Once logged in to eCHIEF click on Bill Pay in the menu to activate your bill pay service. Additional fees apply for the bill payment service. Please see the fee schedule for more information on the fees associated with Bill Pay and also how to qualify for FREE Bill Payment.

**Q. How can I apply for Bill Payment?**

The Bill Payment option is conveniently available the first time you log into eCHIEF. From the eCHIEF home page, you can select to enroll electronically for the Bill Payment service.

**Q. How is Bill Payment used?**

You can use the Bill Payment option to pay just about any bill you choose. You can pay your bills 24 hours a day, 7 days a week. Pay one-time bills and schedule regular payments to be automatically processed on the days you choose. You can also view your payment history and view, add to, or edit your list of payees anytime.

**Q. Is Bill Payment free too?**

Unlike eCHIEF, the bill payment is not free for all account types. We are happy to offer three (3) free months of the service and thereafter a monthly fee is assessed. Certain deposit accounts qualify for FREE Bill Payment with the account.

Please consult a customer service representative for more information on the fees associated with the Bill Payment service.

**Q. Can I use the Bill Payment service to pay a person?**

Yes! You have the option of paying a person through Bill Pay, just as you would pay a bill. With this option, a check would be mailed out to the person you set up to pay. A second option would be to use the Popmoney feature within Bill Pay to send payments electronically to a person.

**Q. Do I need to know a person's account number to send them money electronically using Popmoney?**

No! Popmoney only requires a name and just one of the following: Mobile phone number or email address. Popmoney will use the payee's mobile phone number or email address to notify them that you have sent them money. It will instruct the payee on how to retrieve the money and no private account information is shared between you and the payee.

**Q. Is there a fee to use Popmoney?**

Yes. Fees are based off of the amount you are sending and how quickly you want to send it. There are two payment delivery options: next day delivery or Standard Delivery (3 business days). Please refer to the bank's fee disclosure for the specific fees associated with Popmoney. Popmoney will also display the appropriate fees prior to submitting the payment.



**Q. How far back can I access my account history using eCHIEF?**

Account transaction history and statements including debits, deposits, and balances are accessible for the five (5) most recent years starting from the time you first enrolled in eCHIEF.

**Q. Can I view my statements online with eCHIEF?**

Yes! You may choose to have your monthly statements uploaded directly to your eCHIEF account for easy viewing! eStatements are absolutely free! An eStatement is an electronic version of your statement. We will send you an email announcing when your statement is ready, and it will then be posted in your eCHIEF Internet Banking account immediately each month for you to view, download, and save.

**Q. Is it safe to receive an eStatement?**

Receiving an eStatement can be more secure than receiving a paper statement. Your statement is securely placed in our eCHIEF Internet Banking system, which is protected by several industry tested and configured firewalls. We are very confident that you can receive eStatements without concern for the security of your account records and information.

**Q. What happens if there is a discrepancy, and I need to show a copy of a check?**

Using the eCHIEF Internet Banking Service, you are able to pull up, print, and save the front and back sides of any check or deposit ticket posting to your account.

**Q. Can I still get a report of my checks if I sign up for eStatements?**

YES! If you received a set of check images with your paper statement each month, you will continue to get an electronic set of check images with your eStatement.

**Q. Why is my email addresses required?**

Your email address is very important for two different reasons. One reason is to ensure that you receive a notice that your eStatement or eNotice is available. The second reason is to email your password if you use the “Forgot Your Password” feature.

**Q. What should I do if my email address changes?**

You are able to update your email address by logging in to eCHIEF Internet Banking under Options.

**Q. How does the “Forgot Your Password” feature work?**

If you should forget your password you can click on “Forgot Your Password”, enter required information and a temporary password will be sent to the email address you provided for us in a matter of minutes. Once you receive your temporary password, you are prompted to change your password. Changing your password is required for the security of your online account access.



**Q. What happens if I don't use my eCHIEF account after a period of time?**

If you don't login to your eCHIEF in nine (9) months then your eCHIEF Access ID is deleted from our system. You are able to gain Internet access again by calling us at (309) 787-9575. When we re-activate your eCHIEF account, you will be asked to set up your security questions and your password again.

**Q. Can I access Internet Banking on my phone or Tablet?**

Yes! There are several methods of accessing eCHIEF through a mobile device such as a smartphone or tablet. After logging in to eCHIEF for the first time through a regular Internet browser, you will be able to enroll in Mobile Banking and log in using the bank's mobile or tablet app on your mobile device.

**Q. Where can I find the Mobile Banking App?**

You can download the mobile banking or tablet app from Google Play, iTunes, and the Amazon App Store.

**Q. Do I need a smartphone to access mobile banking?**

No! You can access your accounts via Mobile Text. Mobile Text does not require a smartphone, however, a phone with SMS text messaging capabilities is needed. To enroll in the Mobile Text service, login to eCHIEF, go to Options, then follow the instructions in the Mobile Banking Profile section.

**Q. Is Mobile Banking Free?**

When using the Mobile Banking service, please note that there is no charge from Blackhawk Bank & Trust, but message and data rates may apply. Such charges include those from your mobile service provider.

**Q. What can I do in Mobile Banking?**

Our Mobile Banking application and Mobile Browser site allows you to check your balance, look up recent transactions, pay bills, and transfer money. You can also find the nearest ATM and branch locations.

**SAFE INTERNET BANKING PRACTICES**

As use of the Internet continues to expand, more banks and credit unions are using the Web to offer products and services or otherwise enhance communications with consumers. The Internet offers the potential for safe, convenient, new ways to shop for financial services and conduct banking business. However, safe banking online involves making good choices, decisions that will help you avoid costly surprises or even scams. The following offers information and tips to help you if you are thinking about or if you are already using online banking systems.

1) Confirm that an online bank is legitimate and that your deposits are insured. Whether you are selecting a traditional bank or an online bank that has no physical offices, it's wise to make sure that it is legitimate and that your deposits are federally insured. Here are tips specifically designed for consumers considering banking over the Internet:



- Read key information about the bank posted on its Web site. Most bank Web sites have an “About Us” section or something similar that describes the institution. You may find a brief history of the bank, the official name and address of the bank’s headquarters, and information about its insurance coverage from the FDIC.

- Protect yourself from fraudulent Web sites. For example, watch out for copycat Web sites that deliberately use a name or Web address very similar to, but not the same as, that of a real financial institution. The intent is to lure you into clicking onto their Web site and giving your personal information, such as your account number and password. Always check to see that you have typed the correct Web site address for your bank before conducting a transaction.

- Verify the bank’s insurance status. To verify a bank’s insurance status, look for the familiar FDIC logo or the words “Member FDIC” or “FDIC Insured” on the Web site. Also, you should check the FDIC’s online database of FDIC-insured institutions. You can search for an institution by going to Bank Find ([http://www2.fdic.gov/idasp/main\\_bankfind.asp](http://www2.fdic.gov/idasp/main_bankfind.asp)) Search by name, city, state or zip code of the bank, and click the “Find” button. A positive match will display the official name of the bank, the date it became insured, its insurance certificate number, the main office location for the bank (and branches), its primary government regulator, and other links to detailed information about the bank. If your bank does not appear on this

list, contact the FDIC. Some bank Web sites provide links directly to the FDIC’s Web site to assist you in identifying or verifying the FDIC insurance protection of their deposits. Also remember that not all banks operating on the Internet are insured by the FDIC. Many banks that are not FDIC-insured are chartered overseas. If you choose to use a bank chartered overseas, it is important for you to know that the FDIC may not insure your deposits. Check with your bank or the FDIC if you are not certain. For insurance purposes, be aware that a bank may use different names for its online and traditional services; this does not mean you are dealing with separate banks. This means, for example, that to determine your maximum FDIC insurance coverage, your deposits at the parent bank will be added together with those at the separately named bank Web site and will be insured for up to the maximum amount covered for one bank.

Talk to your banker if you have questions.

- Know where to get more information about FDIC insurance. Don’t worry about your deposit insurance coverage if you or your family have less than \$250,000 in all your accounts combined at the same FDIC-insured bank. But if your accounts total \$250,000 or more, find out if they’re within the insurance limit. Contact your bank for more information. For additional assistance from the FDIC about the legitimacy of an institution or the insurance of your deposits, call the FDIC’s Division of Compliance and Consumer Affairs toll-free at 800- 934-3342 or send an e-mail via the FDIC’s online Customer Assistance page (<http://www.fdic.gov/consumers/questions/index.html>)

The FDIC’s Web site also has an interactive service called EDIE (Electronic Deposit Insurance Estimator) that can help you determine the amount of your insurance coverage. (<http://www2.fdic.gov/edie/>) Or, you can read the online deposit insurance brochure “Your Insured Deposits.” (<http://www.fdic.gov/deposit/deposits/insured/index.html>) It’s important to note that only deposits offered by FDIC-insured institutions are protected by the FDIC. Nondeposit investment and insurance products, such as mutual funds, stocks, annuities and life insurance policies that may be sold through Web sites or at the bank itself, are not FDIC-insured, are not guaranteed by the bank, and may lose value.

2) Keep Your Personal Information Private and Secure. Some consumers may want to know how their personal information is used by their bank and whether it is shared with affiliates of the bank or other parties. Banks are required to give you a copy of their privacy policy once you become their customer, regardless of whether you are conducting business online or offline. You may also see a copy of it posted at the bank’s website. By reviewing this policy you can learn what information the bank keeps about you, and what information, if any, it shares with other companies. Banks may want to share information about you to help market products specific to your needs and interests. If you do not wish to participate in information sharing, however, you have the right to prevent your bank from sharing your private personal information with parties not affiliated with the bank, except in certain limited circumstances.

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Your bank should provide a clear method for you to “opt out” of this type of information sharing. You may have heard that some companies track your Web browsing habits while at their site, to understand your interests and then to market particular services or promotions. You may want to ask whether your bank tracks your browsing habits if these practices concern you. Also, your Web browser may enable you to block the ability of outside companies to track your browsing habits. Your bank and your Internet service provider may have more information about how to protect your privacy online.

- **Help Keep Your Transaction Secure.** The Internet is a public network. Therefore, it is important to learn how to safeguard your banking information, credit card numbers, Social Security Number and other personal data. Look at your bank’s Web site for information about its security practices, or contact the bank directly. Also learn about and take advantage of security features. Some examples are:
  - Encryption is the process of scrambling private information to prevent unauthorized access. To show that your transmission is encrypted, some browsers display a small icon on your screen that looks like a “lock” or a “key” whenever you conduct secure transactions online. Avoid sending sensitive information, such as account numbers, through unsecured e-mail.
  - Passwords or personal identification numbers (PINs) should be used when accessing an account online. Your password should be unique to you and you should change it regularly. Do not use birth dates or other numbers or words that may be easy for others to guess. Always carefully control to whom you give your password. For example, if you use a financial company that requires your passwords in order to gather your financial data from various sources, make sure you learn about the company’s privacy and security practices.
  - General security over your personal computer such as virus protection and physical access controls should be used and updated regularly. Contact your hardware and software suppliers or Internet service provider to ensure you have the latest in security updates. If you have a security concern about your online accounts, contact your bank to discuss possible problems and remedies.
  - Remember that non-financial Web sites that are linked to your bank’s site are not FDIC-insured. As an added convenience to their customers, some banks offer online links to merchants, retail stores, travel agents and other non-financial sites. An outside company’s products and services are not insured by the FDIC, and your bank may not guarantee the products and services. As in everyday business, before you order a product or service online, make sure you are comfortable with the reputation of the company making the offer. Only then should you give out your credit card or debit card number. And never give the number unless you initiated the transaction.

3) Answers to your questions. Many regulations provide consumer protection for both traditional and online transactions. If you have any questions or concerns, first try to get answers from your bank. If you’re still not satisfied, contact the appropriate federal regulator. For a brief overview of the regulations, log on to the FDIC’s Consumer Rights Web page. If you’d like to review the regulations, you can look them up at <http://www.federalreserve.gov/regulations>.

4) Where to file a complaint. If you know your bank’s primary regulator, you may file your complaint online or via e-mail using one of the following methods. If you are not certain where to file your complaint, you may contact any of the agencies listed below and they will direct you to the appropriate office.

Consumer Financial Protection Bureau (CFPB)  
<http://www.consumerfinance.gov/complaint/>

Federal Deposit Insurance Corporation:  
<http://www2.fdic.gov/starsmail>

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Office of the Comptroller of the Currency (e-mail):  
customer.assistance@occ.treas.gov.

Board of Governors of the Federal Reserve System:  
<http://www.federalreserve.gov/pubs/complaints>

Office of Thrift Supervision (e-mail):  
consumer.complaint@ots.treas.gov

**5) Learn where to go for more assistance from banking regulators.** For more information about online banking in general, write or call the following banking regulators or visit their Web sites:

Consumer Financial Protection Bureau (CFPB)  
P.O. Box 4503  
Iowa City, Iowa 52244  
(855) 411-2372  
<http://www.consumerfinance.gov>

Federal Deposit Insurance Corporation  
550 17th Street, NW, Washington, DC 20429  
(877) 275-3342 or (877) ASK-FDIC  
<http://www.fdic.gov>  
For the hearing impaired (800) 925-4618 or (202) 942-3147 for  
calling from the Washington, D.C. area

Board of Governors of the Federal Reserve System  
20th and Constitution Avenue, NW  
Washington, DC 20551  
(202) 452-3693  
<http://www.federalreserve.gov>

Office of the Comptroller of the Currency  
Customer Assistance Group  
1301 McKinney Street, Suite 3710  
Houston, Texas 77010-3031  
(800) 613-6743  
<http://www.occ.treas.gov>

Office of Thrift Supervision  
1700 G Street, NW  
Washington, DC 20552  
(202) 906-6237  
(800) 842-6929  
<http://www.ots.treas.gov>

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This section is intended to provide the public with basic information about online banking. It is not intended to be a legal interpretation of the regulations and policies of the FDIC, the Federal Reserve System, the Office of the Comptroller of the Currency, or the Office of Thrift Supervision.