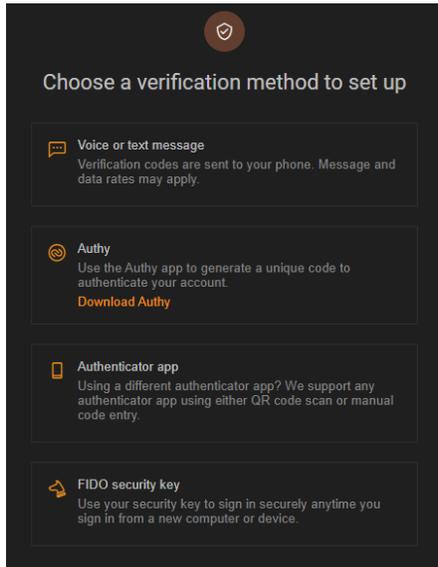


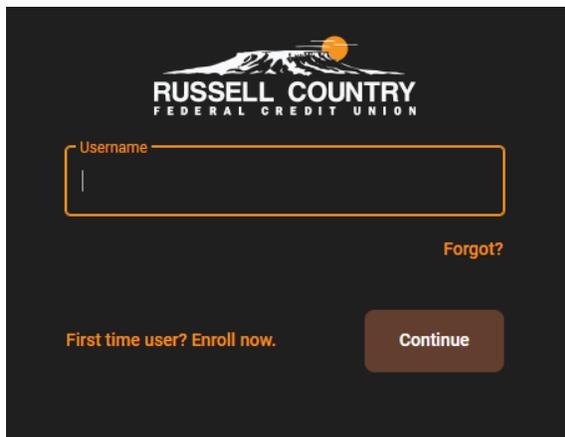
## Member FAQ's for Digital Banking

**How do I log in the first time?** You will use your current User ID and Password to log-in. For security purposes, you will then receive a prompt for 2-factor authentication. Choose from the following verification options - voice, text, or if you use a Two-factor Authentication app for either mobile or online you can choose the Authy app option.

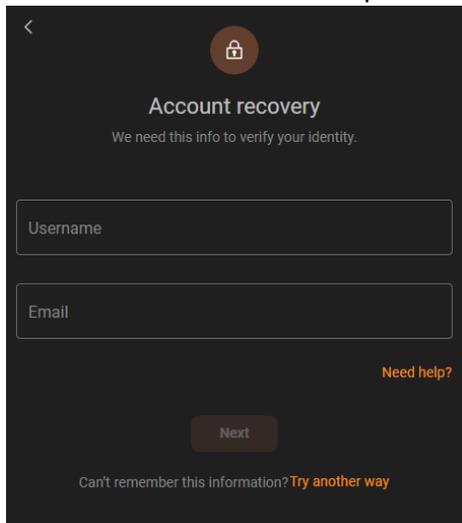


### Desktop or Mobile

**What if I don't know my User ID and/or Password?** If you do not know your User ID and/or Password the first time you log in, click the "Forgot" button. You will be directed to Account Recovery where you can reset your User ID and/or Password.

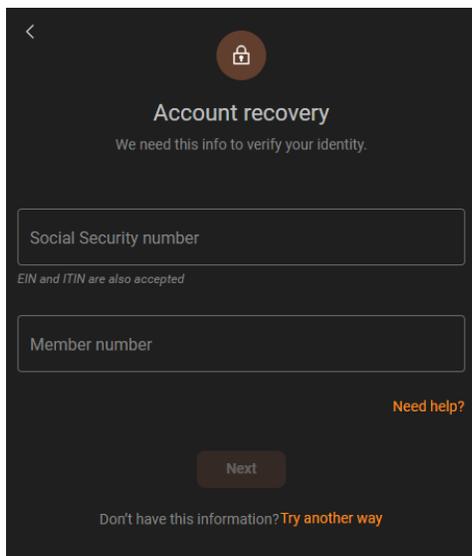


The default method that is presented first is resetting by username and email.



A screenshot of a mobile application's account recovery screen. At the top left is a back arrow. Below it is a lock icon in a circle. The title "Account recovery" is centered, followed by the subtitle "We need this info to verify your identity." There are two input fields: "Username" and "Email". To the right of the "Email" field is a link "Need help?". At the bottom center is a "Next" button. At the very bottom, there is a link "Can't remember this information? Try another way".

You can also recover your account by using your Social Security Number and account number by selecting “Try another way”.

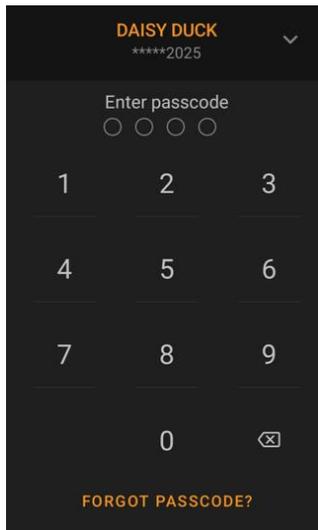


A screenshot of a mobile application's account recovery screen. At the top left is a back arrow. Below it is a lock icon in a circle. The title "Account recovery" is centered, followed by the subtitle "We need this info to verify your identity." There are two input fields: "Social Security number" and "Member number". Below the "Social Security number" field is the text "EIN and ITIN are also accepted". To the right of the "Member number" field is a link "Need help?". At the bottom center is a "Next" button. At the very bottom, there is a link "Don't have this information? Try another way".

If you have not logged into Banno or have not yet enrolled in two-factor authentication, you can proceed with recovery by entering your email address and phone number, and the phone number will be validated in our system.

## Mobile App

**What if I don't know my Passcode?** If you do not remember your Passcode when logging into mobile banking, click the "Forgot Passcode" button. You will then be directed to reset and sign back into your user profile. It will then ask you to create a new passcode for the device.



**I know my User ID and Password, but am unable to log-in. Why not?** It's possible that your contact information may need to be updated in our system. Please contact us at 406.761.2880.

**Why do I keep getting the 2-Factor Authentication every time I log in?** After your first initial log-in, where the 2-Factor Authentication is required, you will need to select the "Trust this Device" option to stop the 2-Factor Authentication. However, if you are logging from a different device, you will receive the 2-Factor Authentication prompt again, and you can follow the same instructions above to stop the prompt if you will be using this device to log-in again.

**Can I transfer to another member?** There is a separate button to transfer to another member from the overview screen (you may need to scroll to see this feature).

**Will I lose my Bill Pay payments and have to reload them?** No, all current Bill Pay payments will be transferred to the new digital banking platform automatically. Bill Pay will not be available the day our new digital banking system goes live, but it will be available the following day on 3/5/2024.

**Why am I seeing my joint account Bill Pay payments in my Bill Pay?** You may see your joint account Bill Pay payments in your Bill Pay history. If you'd like to remove them, you can do so by toggling them off in your Bill Pay settings. Go to "Manage Payments" and select "Hide Payee" to adjust your preferences.

**Will I have to set up my automatic transfers again?** No

**Will my automatic loan payments transfer to the new system?** Yes

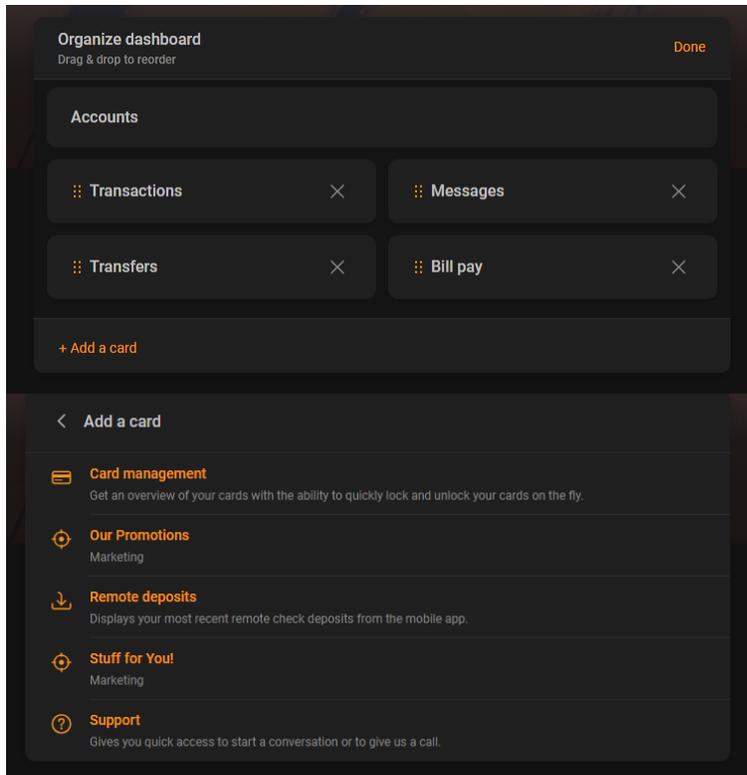
**Will my e-alerts transfer over to the new system?** No, unfortunately, they will not. You will need to re-establish User alerts in Digital Banking. Those can be found in "Accounts" under "Alert preferences".

**Will Intuit Quickbooks still be available?** Yes, it will be available approximately 10 days after March 4th.

**Why can't I open my monthly e-statements and e-notifications?** You may need to disable the download blocker in your phone's security settings. If you are still unable to access your statements and notices after disabling the download blocker, please contact us at 406.761.2880.

**Why can't I see a debit card number in my transaction history?** Your transaction history will only show the debit card transaction. Your statement will reflect which debit card number was used in the transaction.

**How do I get a dashboard tile back when I accidentally delete it?** If a tile is deleted and you would like to add it back in select "Organize dashboard" at the bottom of the Dashboard page or through the ellipsis next to your profile and select **+Add** a card to add a tile back onto the dashboard.



**Why can't I download the new Mobile App on my phone?** The new Mobile App has the following compatibility requirements:

### Supported Mobile Operating Systems

1. iOS
  - Currently supported: Effective on November 18, 2024, our Digital Banking Platform is supported on Banno Mobile version 3.7 or newer on devices running iOS version 17.0 or newer.
2. Android
  - Effective on March 19, 2024, our Digital Banking Platform is supported on Banno Mobile version 3.7 or newer on devices running Android version 8.0 or newer.

**Which browsers are compatible with the new Digital Banking platform?** The new Digital Banking platform has the following compatibility requirements:

### Supported Browsers

1. **Microsoft Edge**
  - Microsoft Edge will be supported at the latest version only. The Banno Digital Platform may deny access to older Microsoft Edge versions 60 days

after a new version is released. The legacy version of Microsoft Edge now has an official end-of-life date from Microsoft.

## **2. Google Chrome**

- Chrome should automatically update and major updates are released approximately every 12 weeks. If Chrome is two versions older than the current stable channel version, the Banno Digital Platform may deny it access.

## **3. Apple Safari**

- Each year, Apple typically makes upgrades to Safari during the fall. Approximately 60 days after a new version is released, the Banno Digital Platform may deny older versions access. However, this change requires that the new Safari version is available on both MacOS and iOS devices.

## **4. Mozilla Firefox**

- FireFox should automatically update. If FireFox is two versions older than the current stable channel version, the Banno Digital Platform may deny it access.