

## Frequently Asked Questions

Our FAQ's will help you find answers to many basic Online Banking questions. Choose a category below:

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## Getting Started and Enrollment

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## What is OMB Connect Online Banking?

OMB Connect Online Banking is an internet-based service that provides a convenient, secure way to do your banking. Use OMB Connect to:

- Check the balances in your Old Mission Bank accounts
- See real-time account activity
- Transfer money between your accounts
- Access your Home Equity Line for advances and payments
- Reorder checks
- Request stop payments
- Download your account history to your home computer
- View, print and save eStatements

### **What is OMB Connect Bill Payment?**

OMB Connect Bill Payment is the fast secure way to use the internet and your Old Mission Bank checking account to pay bills and send money to anyone. Use OMB Connect Bill Payment to:

- Make one-time payments
- Schedule recurring payments
- Track pending payments
- Update or cancel payments

### **How much does OMB Connect Online Banking cost?**

Personal Consumer Online Banking is **free** for active users. If you have not accessed the OMB Connect Online Banking for 60 consecutive days, you will be assessed an inactivity fee of \$3.95 per month.

Due to the increased complexity of administering OMB Connect Online Banking for small businesses, there are different pricing structures for business Online Banking.

Small Business Commercial Online Banking is \$6.95 per month for active users. If you have not accessed the OMB Connect Online Banking for 30 consecutive days, you will be assessed an inactivity fee of \$9.95 per month.

### **How much does OMB Connect Online Bill Payment cost?**

OMB Connect Online Bill Payment is also available for both personal and small business customers. Due to the increased complexity of administering OMB Connect Online Banking for small businesses, there are different pricing structures for consumer and business Online Bill Payment.

Personal Consumer Online Bill Payment is **free** if you make 5 or more payments per month. If you make less than 5 payments, the fee is \$3.95 per monthly cycle.

Small Business Commercial Online Bill Payment is included in the cost of the Small Business Commercial Online Banking up to 10 bill payments per monthly cycle. More than 10 bill payments per month is an additional \$0.50 per bill payment.

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### **What do I need to enroll in OMB Connect Online Banking and Bill Payment?**

To enroll in OMB Connect Online Banking and Bill Payment, you will need your:

- Old Mission Bank account number
- Last statement balance (do not use commas)
- Social Security Number (do not use spaces)
- Email address
- Internet access using a recommended browser (Microsoft® Internet Explorer 6.0 and higher, Firefox® 1.0 and higher, AOL® 8.0 and higher, or AOL for Mac or OS X, Camino® 1.0)

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### **Can I enroll in OMB Connect Online Banking if I don't have a checking or savings account?**

Yes. You can enroll with an eligible Old Mission Bank Checking, Savings, Money Market, CD, Home Equity, or Personal Loan.

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### **Can I enroll in OMB Connect with a business account?**

Yes. Some sole proprietor business accounts are eligible to enroll in OMB Connect Online Banking. The enrollment process is manual and must be completed at the bank. Please call customer service at (906) 635-9910 or toll free at 1-888-998-1662 to see if your account is eligible and to request enrollment.

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### **How do I enroll in OMB Connect Online Banking, Bill Payment?**

1. Go to [www.oldmissionbank.com](http://www.oldmissionbank.com)
2. Click OMB Connect Online Banking **Enroll Now** and follow the instructions found there, Click **Continue**
3. Read our Privacy Agreement
4. Click **Continue**
5. Read the OMB Connect Online Banking Disclosure and Agreement and click **I Agree**
6. Enter your enrollment information
7. Create your secure User ID and Password
8. Follow the Authentication Steps
9. Click on the **Make Payments** tab in Online Banking
10. Read the Disclosure and click **I Agree**
11. Select a Checking Account to use to pay bills
12. You will receive an e-mail within 3 business days confirming your Bill Payment service is ready for use

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## OMB Connect Online Banking Features

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### What accounts can I view with OMB Connect Online Banking?

You can view the following Old Mission Bank accounts:

- Checking
- Personal Reserve Account
- Savings
- Money Market
- Certificate of Deposit (CD)
- Individual Retirement Account
- Installment Loans
- Home Equity Line of Credit
- Mortgage Loan

## What can I do with OMB Connect Online Banking?

OMB Connect is a fast, convenient way to balance your accounts, pay bills, and perform a variety of other services and requests from your home or any computer with Internet access. Features include:

- Check the balances in your Old Mission Bank accounts
- See real-time account activity
- Download transaction history to your home PC
- Transfer Money
- View, Print & Save Electronic Statements
- Pay Bills
- Access your Home Equity Line
- Reorder Checks
- Request stop payments
- Apply for a new account

## Can I reorder checks?

Yes. You can reorder checks by clicking on **Order Checks** under the **Customer Service** tab at the top of the OMB Connect Online Banking navigation bar.

## Can I request a stop payment on a check?

Yes. You can request a stop payment on your paper check by clicking on **Stop a Check** under the **Customer Service** tab at the top of the OMB Connect Online Banking navigation bar.

*Note: Standard Fees Apply.*

## Can I open a new deposit account with OMB Connect Online Banking?

You can complete an application for a new account with OMB Connect Online Banking. Your documents will be sent to you in the mail. You will need to complete and return them to Old Mission Bank before your account will be opened.

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## Transfer Funds

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### What accounts can I transfer funds between?

OMB Connect Online Banking can be used to transfer funds **from** your Checking, Savings, Money Market, or Home Equity Line of Credit **to** any other Old Mission Bank account (Some Certificates of Deposit do not allow deposits and/or withdrawals).

*Note: Federal regulations limit preauthorized, electronic, or telephone withdrawals from savings and money market accounts to six per month.*

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### When will the funds I transfer become available?

Your funds will be available immediately for transfers between eligible accounts made by 9:00PM Eastern Standard Time.

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### Can I transfer funds between different banks?

No. At this time you can only transfer funds between eligible accounts at Old Mission Bank.

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## **Does it cost money to transfer funds?**

No. Funds transfer between eligible Old Mission Bank accounts is free with OMB Connect Online Banking and Bill Payment.

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## **My transfers are not working. What's wrong?**

Please contact Old Mission Bank Customer Service to have the transfer feature set up for your accounts.

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## **OMB Connect Bill Payment**

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## **How much does OMB Connect Bill Payment cost?**

OMB Connect Online Bill Payment is available for both personal and small business customers. Due to the increased complexity of administering OMB Connect Online Banking for small businesses, there are different pricing structures for consumer and business Online Bill Payment.

Personal Consumer Online Bill Payment is **free** if you make 5 or more payments per month. If you make less than 5 payments, the fee is \$3.95 per monthly cycle.

Small Business Commercial Online Bill Payment is included in the cost of the Small Business Commercial Online Banking up to 10 bill payments per monthly cycle. More than 10 bill payments per month is an additional \$0.50 per bill payment.

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### **Is OMB Connect Bill Payment secure?**

Yes. Old Mission Bank is committed to providing you with peace of mind when using OMB Connect Online Banking and Bill Payment. Along with your personal secure User ID and Password, we use a full range of Internet Security measures to ensure your accounts and payments are protected. Also, to protect your privacy, we will sign you out of OMB Connect Online Banking automatically after 20 minutes of inactivity.

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### **How do I enroll in OMB Connect Bill Payment?**

You can enroll in OMB Connect Bill Payment when you enroll in OMB Connect Online Banking, or you can choose to enroll at any time by following these steps:

1. Login to OMB Connect Online Banking using your secure User ID and Password
2. Click on the **Make Payment** tab in Online Banking
3. Read the Disclosure and click **I Agree**
4. Select a Checking Account you want to use to pay bills
5. You will receive an e-mail within 3 business days confirming your Bill Payment service is ready for use.

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### **How do I start using OMB Connect Bill Payment?**

Start using OMB Connect Bill Payment by selecting the **Make Payments** tab at the top of the navigation bar. Add a payee by choosing the **Add Payee** option. Make sure you have copies of your bills to assist you with setting up new payees.

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## **Who can I pay with OMB Connect Bill Payment?**

OMB Connect Bill Payment lets you make payments to almost anyone that you would otherwise send a paper check to. This includes recurring payments for your insurance, phone, cable, credit card, rent, mortgage, etc. And you can easily send money to friends and family, or pay one-time bills to payees like your doctor, childcare facility, etc.

*Note: Payments cannot be made in foreign currency or to international payees. For payments to U.S. government agencies, we have limited ability to research any issues that may arise due to the government's strict adherence to the Consumer Privacy Act. OMB Connect Online Banking and Bill Payment will not be responsible for any late fees or penalties that may be incurred by these types of payments.*

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## **Can I use Online Bill Payment from outside of the United States?**

Yes. As long as your bank account is in the United States, Guam, Puerto Rico, or the U.S. Virgin Islands.

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## **How long does it take for a payment to reach the payee?**

That depends on the payee. If the payee accepts electronic payments, it can take up to 3 business days. If the payee accepts paper-based payments, it can take up to 5 business days. You can tell how long a payment will take by reviewing the **View Bill Payment Reports**.

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## **Can I use OMB Connect Bill Payment to make a payment to my Old Mission Bank loans?**

Yes. However, to save time you should use the OMB Connect Online Banking Transfer system.

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## **Why can't I edit my payee's address?**

We work with payees to be sure your payments are made as quickly and efficiently as possible. In some cases, a payee will specify that payments should be sent to a specific address other than

the one on your bill. These updates occur automatically and do not allow you to change the address.

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### **Why does my payee's address change to an address different than the one on my bill?**

In order to process your payments more efficiently, we verify whether or not your payee accepts electronic payments. If the payee accepts electronic payments, it may be necessary to change the address in order to send the payment electronically.

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### **What if I lose track of what I have paid, and pay a bill twice on the same day?**

Duplicate payments are not allowed. If you attempt to enter a second payment for the same amount, to the same payee, on the same date, you will get an error message and the payment will not be accepted.

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### **The Recurring Transfer screen's Frequency field has an option called "Twice a Month." When do these transfers occur?**

These transfers take place every 14 days.

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### **When setting up a Recurring Transfer how does the Frequency field work?**

If your start date is Tuesday, the 5<sup>th</sup> of October and you chose the following Frequency:

- Weekly—the next date would be next Tuesday
- Bi-Weekly—the next date would be every other Tuesday
- Twice a Month—every 14 days
- Monthly—the next date would be the 5<sup>th</sup> of the next month
- Quarterly—the next date would be 3 months after the date selected
- Semi-Annually—the next date would be 6 months after the date selected
- Annually—the next date would be October 5<sup>th</sup> of next year.

## Customer Service

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### How do I get help?

If you need help or have questions about OMB Connect Online Banking or Bill Payment, you may use any of the following resources:

- **E-mail:** For general questions, please send us an e-mail. To protect your privacy, please send any account or transaction-related questions using the secure mail feature available in OMB Connect Online Banking.
- **Phone:** Please contact us 24-hours a day toll free at 1-866-263-0605.
- **In Person:** Your Old Mission Bank Customer Service Representatives are available to help you with all your banking needs—including questions about OMB Connect Online Banking.

### What if I forget my User ID?

Please contact us at 1-906-635-9910 or toll free at 1-888-998-1662 during normal banking hours.

### What if I forget my Password?

Just click **Forgot your Password?** on the Login Screen. You will be redirected through our User/Password Authentication process. You will be prompted to change your password.

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### **What do I need to enroll in OMB Connect Online Banking?**

To enroll in OMB Connect Online Banking, you will need your:

- Old Mission Bank account number
- Last statement balance
- Social Security Number
- Email address
- Internet access using an up-to-date browser

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### **What do I need to enroll in OMB Connect Bill Payment?**

- Old Mission Bank checking account
- OMB Connect Online Banking

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### **How do I enroll in OMB Connect Online Banking?**

1. Go to [www.oldmissionbank.com](http://www.oldmissionbank.com)
2. Click OMB Connect Online Banking **Enroll Now** and follow the instructions found there, Click **Continue**
3. Read our Privacy Agreement
4. Click **Continue**
5. Read the OMB Connect Online Banking Disclosure and Agreement and click **I Agree**
6. Enter your enrollment information
7. Create your secure User ID and Password
8. Follow our User/Password Authentication Steps

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### **Can I enroll if I don't have a checking or savings account?**

Yes. Eligible Old Mission Bank personal accounts include—Checking, Savings, Money Market, Home Equity Loan, or Personal Loan. During self-enrollment, a savings account works just like a checking account. For CDs or Loans, you need to click the link for “CD or Loan only.” This takes you to a screen where you can enter the appropriate information. You will then go into pending enrollment and the financial institution will complete the enrollment.

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### **If I apply for a new account after enrollment in OMB Connect, will that account be viewable automatically?**

No. A new account application made by an existing user must be completed by Old Mission Bank's Customer Service. The documents will be sent to you by mail. After you have signed and returned the documents, your account will be viewable online.

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### **Why isn't my account appearing on the Account Overview page?**

The Account Overview page does not display an account if the relationship to the customer is set up as a non-owner. Please contact us to set up the relationship and add the view feature to your account.

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## **Security and Technical**

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### **Is OMB Connect Online Banking Secure?**

Yes. Old Mission Bank is committed to providing you with peace of mind when using OMB Connect Online Banking and Bill Payment. Along with your customized, secure User ID and Password, we use a full range of internet security measures to ensure your accounts and payments are protected. Additionally, to protect your privacy, we will sign you out of OMB Connect Online Banking automatically after 20 minutes of inactivity.

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### **What security measures are used for OMB Connect Online Banking?**

In addition to your customized User ID and Password, your account and transactions are protected with 128-bit SSL (Secure Socket Layer) technology, data encryption, and a status message at the top of your **Account Overview** page that lets you know when the last registered visit to your account was.

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### **What type of internet browser do I need to access OMB Connect?**

To access OMB Connect Online Banking you need a device with an up-to-date browser and Internet access.

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### **What type of internet browser do I need?**

To use OMB Connect Online Banking your internet browser must support 128-bit encryption, cookies, and pop-up windows.

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## **Downloading to your Home Computer**

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- [\*\*Which Old Mission Bank accounts can I use to download to my home computer?\*\*](#)

## **Can I use Microsoft® Money with OMB Connect Online Banking?**

Yes. Downloading information is easy. Select **Download Activity**, then select the appropriate account from the drop-down list. Select the number of past transaction history days you want to include. Next, select Money or file format (.csv or .qif).

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## **Can I use other financial software with OMB Connect Online Banking?**

Yes. If your software can convert the file format to .csv or .qif, downloading information is easy. Select **Download Activity**, then select the appropriate account from the drop-down list. Select the number of past transaction history days you want to include. Next, select the file format you can use (.csv or .qif).

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## **Which Old Mission Bank accounts can I use to download to my home computer?**

You can download your transaction information for the following Old Mission Bank accounts: Checking, Savings, Money Market, and CD.

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### **What is Ugr/wr Authentication?**

Ugr/wr Authentication is a service to help protect you from fraudulent online activity. It is comprised of newer, more sophisticated approaches to help us ensure that only authorized individuals can access financial information online while giving our customers the satisfaction of knowing that we are taking all of the necessary precautions to keep their information as safe and secure as possible.

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### **Why doesn't my browser's Auto Complete feature pre-fill my password?**

Ugr/wr Authentication uses a multiple page sign on process that does not allow your browser to anticipate your password entry. While the Auto Complete feature may be helpful for some things, it can also seriously compromise your security and privacy. If a password is saved in the browser on a public computer, that information is available to others for use or theft.

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### **I use a service that lets me see the information from all of my online accounts on one website. Will I be able to view my account information on this website?**

Account aggregation lets you see the information from all your online accounts on one website. The firm operating the account aggregation service logs in as you and uses your security information to get your information for you. This service will no longer work with the user ID and password you provided them. The firm would not be recognized as a typical sign on location for you, and they would be taken through the Ugr/wr Authentication process.

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## **What is phishing?**

Phishing is an Internet fraud technique that is used by criminals to trick you into giving them personal information. Phishing occurs when a criminal sends you an e-mail message with a link to what may appear to be our website—but is actually a fake. On this fake website, you will be asked to enter personal information, such as your social security number, account number, or credit card number. Phishing is a fraudulent act aimed at stealing your identity and private account information. Phishers set up a phony website that looks like the site of a trusted company to trick you into disclosing your user ID and password.

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## **How are the Security Questions used?**

Security Questions are used as an additional form of identification when you sign on from a computer that is considered to have an open network path. These extra security measures help us ensure that only authorized individuals access your financial information.

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## **What happens if I do not know the answers to the Security Questions?**

If you cannot answer the questions correctly, you are given the option to restart the process. At this point, we will encourage you to consider the "Forgot your Security Questions" option. If there are multiple requests for questions within a short period of time, the solution will detect this and stop generating a quiz.

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## **I chose the SMS option and entered my mobile phone number; however, I get an error message that tells me they cannot find a match for my mobile number. Why?**

This option will only be successful if the mobile phone number entered is on file with us. If the mobile number is not on file with us, a message will be displayed that says “We are unable to find a match for the mobile phone number you entered. Please try again or contact us at 888-998-1662 to confirm we have your most current contact information.” You will have to choose either the automated voice option, or the security questions to proceed with the login.

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**I chose the SMS option and entered my mobile phone number; however, I still have not received a message with my one-time security code.**

There is a link at the bottom of the page that reads “I didn’t receive a text message.” This will allow you to cancel the text message request and either retry, or choose one of the other step up authentication options.

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**If multiple people use this computer, will each person have to complete the Step-up Authentication process?**

If more than one person is commonly using this computer to access information for accounts they have with us, each person will have to complete the step up authentication process. Once this is completed, the IP address will be recognized as a safe login location for future attempts.

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**Once I complete the Step Up Authentication process, will I ever be asked to complete it again?**

Because our Device Profiling system looks at several factors—including a system cookie and a Flash Object from a prior session—there are some instances where changes made to a combination of factors would trigger a risk score that requires additional authentication. This re-authentication is necessary to prevent a cyber criminal from attempting to mimic your PC and login to your accounts.

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**How can I guarantee the security of my banking information?**

You are the first line of defense for your online account security. We recommend that you:

- Never provide your user ID and password to anyone. Our employees never ask for this information.
- Be careful with your password. Do not write it down or maintain it in a place that is easily accessible.

- Select a password which consists of letters, a series of numbers, or a combination of letters and numbers that cannot be easily guessed by others.
- When you are done using Online Banking, exit the system by clicking the Sign Off link in the top-right corner of the page.

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### **How often can I change my password?**

You can change your password as often as needed but are limited to one change per day. Once you are signed on to OMB Connect Online Banking, go to **Customer Service** to make the change.

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### **How do I access Online Banking if I forget my password?**

Click the **Forgot Your Password?** link on the login page. If this link isn't displayed, please close your browser and begin the login process again. If the **Forgot your Password?** option is still not available to you, please contact customer service for further assistance.

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### **How often can I change my user ID?**

Following your initial enrollment into Online Banking, you can change your user ID as often as needed.

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