

# NETTELLER® FREQUENTLY ASKED QUESTIONS

## What can I do through NetTeller?

With NetTeller you have access to your accounts at Champlain National Bank from the comfort of your home, office or anywhere you have access to the Internet. NetTeller allows you to:

- View current account information.
- Transfer funds among your Champlain National Bank accounts.
- View transaction history.
- Make your loan payments.
- Print a statement copy.
- View check images.
- Download your posted transaction information to financial management software such as Microsoft® Money and Intuit® QuickBooks.

## What type of accounts can I look at?

You can view the following accounts with NetTeller:

- Checking, Savings, Money Market, Certificate of Deposit and IRAs.
- Line of Credit, Mortgage, Personal Loans.

## What do I need in order to access NetTeller?

The NetTeller program runs on a secure Web site. You need Internet access and your Internet browser must allow access to secure sites. In order to provide a solid security environment, we require that you use 128-bit encryption with your web browser.

## Can I transfer money between my personal and business accounts?

You will be able to transfer money only among your personal Champlain National Bank accounts.

## Are there any fees?

NetTeller Internet Banking gives you access to your accounts free of charge. However there is a charge for initiating a stop payment.

## Are there any limitations on the number of transactions I can perform?

Although the number of checking account transactions is unlimited, there are some government imposed transaction limitations on Savings and Money Market accounts. Preauthorized, automatic, or telephonic transfers, in the aggregate, are limited to 6 per month. No more than 3 may be by check, draft, debit card, point of sale transactions or similar order, to third parties. A \$5.00 fee will be charged for each item processed in excess of these limitations.

## Is my banking information secure?

We have extremely high standards to guarantee the security of your banking information online. A few of these are listed below:

- Your banking information never travels the Internet without encryption protection.
- Log-in sessions have a time-out limit and after the limit is reached you are required to log-in again.
- Password guessing is deterred and reported.

## What happens if I don't log off the system?

If the system is not used for 10 minutes, the user becomes inactive and will have to log in again.

## What can I do to keep my information secure?

Please make sure no one can see the password as you sign on, and be sure to sign off Web Banking before moving on to other websites. These few tips can help ensure the privacy of your account information:

- Do not write your online password on your Champlain National Bank Debit or ATM card

or leave those numbers where someone sitting at your computer can see them.

- You can change your password as often as you like, in fact you are encouraged to do so regularly. Do not use codes, which would be easy for others to determine such as birthdays, phone numbers, license plate numbers, etc.
- You should never reveal your online password to anyone. A bank employee will never need to know your password, and you should never disclose it to someone claiming to represent the bank or another business entity.
- Notify Champlain National Bank immediately if you notice any unusual account activity.
- Keep all documents that include your account information in a safe place (including ATM receipts, monthly account statements, and especially your online password).

## What if I forget my password?

You can reset your password by using 'Reset Password' function. To enable this function you must enter a 'Personal Question', 'Answer' and 'Email Address' in the NetTeller Options Menu. If you get locked out of NetTeller, click 'Reset Password' tab on the log in screen and enter your current NetTeller ID and email address. Within a few minutes you will receive an email that will guide you through establishing a new password. You can also contact us at (518) 963-4201 Ext. 132 or 206 to reset your password.

## How current is the account information on NetTeller?

The available balance on NetTeller for your checking and savings accounts will change throughout the day based on your NetTeller activity as well as other electronic banking activities.

## If I transfer funds between my accounts using NetTeller, when will the transfer be effective?

Funds transferred between your accounts using NetTeller will be updated in the available balance immediately, but the transaction detail will not be reflected until the next business day. The transfer or payment cut-off time for current day's business is 5:00 p.m., Monday through Friday. Transfers or payments made on a holiday that Champlain National Bank observes will be posted on the next business day.

## Can I transfer money to or from accounts I have with other banks?

You will be able to transfer money only among your Champlain National Bank accounts.

## Questions? Comments?

For all other questions, please contact our Electronic Funds Transfer Operations at (518) 963-4201 Ext. 132 or 206 or one of our convenient branch offices located nearest to you.