

## **Frequently Asked Questions (FAQs)**

### How do I know if I am eligible to use Online Banking?

All existing Century Bank customers are eligible to use Online Banking.

### How do I enroll in Online Banking?

Enrollment may be completed online or in any of our branches. Your initial Access ID and your password will be mailed to the address of record on your account.

### Are there any fees to bank Online with Century Bank?

There is no charge to use Online Banking or to make transfers between Century Bank accounts. See our regular schedule of fees and charges to find out how much and when other fees and charges may apply, such as overdraft, check reorder and stop payments, to name a few. All fee schedules are subject to change.

### What accounts may I view using Online Banking?

- Checking Accounts
- Savings Accounts
- Money Market Checking
- Individual Retirement Accounts (IRAs)
- Certificates of Deposit
- Mortgage Loans
- Home Equity Lines of Credit
- Overdraft Lines of Credit

### On what types of accounts may I transact?

All of the above accounts EXCEPT Certificates of Deposit and IRA's. Note: Accounts must be under the same ownership to transfer between them.

### How quickly are Online Banking transactions posted to my account?

If the transaction is initiated prior to 9:00PM EST, it will be posted immediately. If the transaction is initiated after 9:00PM EST Monday through Friday, it will post by 7:30AM EST on the next day. If the transaction is initiated after 6:00PM EST on Saturday through Sunday, it will post by 7:30AM EST on the following Monday.

### Do I need any special hardware or software?

The minimum requirements to use Online Banking are an Internet connection with a 128-bit encryption browser configured to accept cookies. Recommended browsers are Microsoft Internet Explorer 6.0 or higher OR Netscape Navigator 6.1 or higher. However, access can be gained through browsers in AOL and MSN.

### How do I check my browser version and encryption level?

In your browser, you will need to go to your menu option HELP. Select ABOUT from the drop-down list. The next screen to appear will detail both your current browser version and encryption level.

### What if my browser does not have 128-bit encryption?

If your browser does not have this encryption and you have the proper browser version, you can find information on how to upgrade your browser at [www.microsoft.com](http://www.microsoft.com).

### Why do I need 128-bit encryption?

This is the safest level of encryption available on the Internet today. It allows Century Bank to transfer account information on a secured level.

### Is accessing Century Bank's Online Banking private and secure?

Yes. We use a system of firewalls that serve as an immune system to protect our information from unauthorized intruders. The system continuously monitors for any indications of a breach. Additionally, we use and require you to use a browser that supports 128-bit encryption. Also, we use an automatic "timeout" system that will automatically log you off if, after 20 minutes of inactivity, you have not logged yourself off.

### What do I do if I forget my Password?

Click on the "Did you forget your password" link and your password will be e-mailed to you. You can also call Customer Service at 216.351.7000 (888.309.8764 outside Cuyahoga County) Monday through Thursday between 8:30AM and 5:00PM, Friday between 8:30AM and 6:00PM or Saturday between 9:00AM and 1:00PM or call or visit any of our branches Monday through Thursday between 9:00AM and 4:00PM, Friday between 9:00AM and 6:00PM or Saturday between 9:00AM and 1:00PM and a Century Bank representative will reset your Password.

### Why am I unable to login?

Make sure you are entering your Access ID and Password properly. Both are case-sensitive. If you are logging in for the first time, please note that your access ID is your social security number without any dashes.

### Why am I receiving an error message?

- Enterprise Server Unavailable:  
A connection cannot be established with Century Bank at this time. This is usually a temporary situation. However, there are times when the site may be down for scheduled or unscheduled maintenance. Try your connection again or at a later time and if you are repeatedly having difficulties, check with your Internet Service Provider (ISP) or Century Bank because there may be a connectivity problem.
- Insufficient Funds:  
The account does not have sufficient funds to complete the transaction you are attempting. The account's available balance may not allow the entire transaction amount. Change to a smaller amount and try the transaction again. Contact us if you still cannot process the transaction.
- Invalid To Account:  
The account you want to process a transaction to is not a valid account type. The account type may not be available for this request or may require special handling by Century Bank. Contact us for more information.
- Memo Post Unsuccessful:  
The transaction was rejected. Try to process the transaction again. Contact us if you still cannot process the transaction.
- Your Certificate Has Expired:  
Login not accepted. Upgrade your Internet browser and attempt to log in again. Contact us if you are still unable to log in.
- An inactivity limit has been reached, and your online session has expired:  
As a security feature, customers are automatically logged off after 20 minutes of inactivity. Click 'Back' and login again.
- Login Information Is Missing Or Invalid:  
*If you are logging on,* Access ID and/or Password is missing or incorrect. Verify that both were typed correctly; both are case-sensitive. Note: After five unsuccessful login attempts, we will need to perform account maintenance. Contact us if that occurs. *If you are processing a transfer,* you may not be allowed to transfer funds between the two accounts. Contact us to determine whether or not you have transfer capability.