

Union State Bank

Everest – Horton

Bank of Atchison – Bank of Gower – Bank of McLouth – Bank of Oskaloosa – Bank of Plattsburg

Member FDIC

FAQ's – Online Banking & Mobile App

How do I apply for an Online Banking Login?

- To enroll, click the Enroll Now link in the Online Banking Login box located on any page of our website. Fill out the Enrollment form, agree to the Terms & Conditions and Submit.

I filled out the Enrollment, when can I start using online banking?

- Someone at Union State Bank or one of our branches will review your Enrollment within 24 hours or the next business day, whichever is longer. Once your enrollment is reviewed, you will be set up and a Temporary Password will be e-mailed to you. You can then log in to online banking.

What is the purpose of the Challenge Questions and Image?

- These are extra security for your online banking login. You will have to pick out your image each time you log in. If you use a private computer to login, you can check the box on the Password page to make the computer a Trusted computer and skip the Challenge Questions on login.

What is USB Protector?

- USB Protector is a download we offer for your PC's. It installs on your computer and protects the form fields (such as user name and password) within an internet browser from any malware that may be on your computer. It is a completely Free and optional download for your protection.

How do I sign up for eStatements?

- You may be prompted at login to sign up. If not, you can go to User Settings – Offers & Agreements and click on the eStatement option. Follow the steps to sign up.

What if I do not see all my accounts online?

- You will need to contact your local branch for account viewing changes.

I have several accounts, how do I tell them apart?

- Click on User Settings and Account Nicknames to give your accounts nicknames. You can also sort them into groups to customize how they will show on the accounts page.

When I click on my account, all I get is a Summary. Where are my transactions?

- There are two links in the Account List for each account. The Account Number link takes you to the Account Summary page and the Balance link takes you to your Transaction History.

My Account History won't go back further than my last statement. Where are my old transactions?

- The Account History only shows you a listing of transactions that came through your account on or after your last statement. For older items, you can view your statement or do an Image Search.

What things can I find in an Image Search?

- All of your check images as well as deposit images for the last three years are available.

I am trying to do a Transaction Search and it is not finding my transaction, why not?

- Transaction Search will only find items that came through on or after your last statement. If it is an image, you can do an Image Search. If not, you will need to look at your statements.

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I would like to use Quicken/QuickBooks for accounting. Does that work with this login?

- Our online banking does allow you to download transactions to Quicken and QuickBooks. You can go to the History Export section online to export transactions. You can also set up a Direct Connection to Quicken/QuickBooks. For instructions, see the Activate Intuit Direct Connect menu option.

I tried to do a transfer, and it says the feature is disabled, why?

- When we run our afternoon update, we are essentially saving all the transaction data from the day. Unfortunately, our system is unable to accept new information, such as new transfers, at that time. This should only last for about 30 minutes each afternoon.

I set up a transfer for today, but it is not showing in my account. What happened?

- One Time Transfers will happen in Real Time if you do not change the date. If you future date a One Time Transfer or do a Scheduled Transfer, then it will happen on the business day you set, but it will not happen until we run our afternoon update. As long as it is in your transfer history, then it will happen the business day you set, or when funds are available, whichever comes first.

Can I make my loan payment online?

- Yes, if you are paying it from your account with us, just go to transfers and set up your payment.

I want to set up eAlerts. How do I do that?

- Go to eAlerts & Messages section. Then click on eAlerts and select Add New Alert. There are several options of eAlerts and you can send them to an E-mail, as a text, or both. Please make sure your phone settings allow e-mail style text alerts to receive the texts.

What is Mobile Web Banking?

- Mobile Web Banking is our website formatted to be viewed on a browser on your phone. It requires special setup and password. We recommend this only for smart phones other than Apple, Android, or Windows.

Where can I download the Mobile App?

- See our Mobile App brochure for QR codes to download the app. Or, search the App Store & Google Play for USB Mobile Banking.

I want to pay a bill in the App, but the Payee isn't listed, how do I add it?

- You can not add a payee in the App. You will have to log in to the full site and add it.

How do I make sure I don't mobile deposit a check twice?

- We ask that before you take the pictures of your check, you sign the back and also write "For Mobile Deposit Only". Then, once the check has been deposited, write "Mobile Deposited on mm/dd/yy" on the front of the check and destroy after 5 days.

My Mobile Deposit says it Failed, now what?

- Give us a call. Sometimes the App will give an error, but we can still process the check. We will advise you as to the next steps.

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FAQ's – Bill Pay

I can't find the Bill Pay section, where is it?

- Bill Pay is located under the Transfers section.

It is asking me for my information, why?

- Our bill pay provider keeps your address, phone number, and e-mail address on file for your payments. They also need for you to pick your Primary Pay From account for Bill Pay purposes.

How do you set up new payees?

- Go to the Payees menu and Add a Payee.

How does bill pay send my payments?

- If our bill pay provider has an electronic relationship with the Payee, they will send the payment electronically. If they do not have an electronic relationship with the Payee, they will mail a check off of your account.

When will the Payee receive my payment?

- The Payee should receive your payment by the Payment Date you scheduled in bill pay. However, all payments that go by check are dependant upon the speed of the Post Office. We recommend you schedule any payment that will be sent by check for at least 3 days prior to the due date to avoid a late fee.

A Payment that normally is electronic is requesting an address to mail a check, why?

- Online Bill Pay has an electronic limit of \$2,500 per day. You have probably exceeded that. You can schedule the payment for a different day or request a limit increase from your local branch.

I want to send money to my account at another bank. How do I set that up?

- You will need to Add a Payee. On the next screen, pick Individual. It will then let you enter your routing and account number with the other bank to send an electronic payment. You can also have it mail a check.

I want to send money electronically to another person. How do I set that up?

- You will need to Add a Payee. On the next screen, change the option from Pay a Bill to Pay a Person. This will let you send an e-mail payment. An e-mail payment lets you send them an electronic payment, without them having to give you their account information. All you enter is the person's name, e-mail address and a Keyword. You will let the person you are paying know the Keyword and they will get an e-mail with a link for them to enter their own account number.

I want to pay bills from more than one account. Can I add another pay from account?

- Yes. Go to the Options menu at top and choose Pay From Accounts.

It is asking if I want to set up an eBill, what is that?

- eBill is a feature that allows your to receive and pay electronic summary versions of paper bills.

Where can I find more help with the new bill pay?

- There is a demo you can watch within the bill pay section. You can also use the Live Chat feature within bill pay or call 800-236-7249 for assistance.

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FAQ's – MoneyDesktop

What is MoneyDesktop?

- MoneyDesktop is a PFM, Personal Financial Management, tool that helps you budget and manage your finances. It allows you to import all of your accounts, across multiple institutions, so you can see your balances and transactions all in one place. It is available for free through online banking.

How do I add my Union State Bank accounts to MoneyDesktop?

- All of your Union State Bank accounts are automatically pulled into MoneyDesktop.

How do I add an account at another financial institution?

- Open the Accounts View and click on [+Add an Account] in the navigation bar. Type the name of your institution to search for it, then select the correct option from the list and enter your login credentials for their online banking. If your institution does not come up, you can also manually add the account and transactions.

Where do I go to categorize my transactions?

- You categorize under Transactions. MoneyDesktop auto-categorizes transactions based on your history, so you now only need to categorize transactions if you want to change the categorization.

How do I create my own category?

- Click on a transaction you wish to change and then click on the category. Under each Category, you can add a new sub-category by clicking the bottom option to [Enter A New Sub-Category]. You can not add a new main category.

My loan payment is showing twice in my budget, how do I fix that?

- There is a Category called Transfer that is to be used for loan payments and transfers. Anything in this category is excluded from your budget. Since both the account you paid from AND the loan transactions are pulled in, your transactions include the payment from your account AND the credit to the loan for your payment. The credit to the loan needs categorized as a Transfer.

How do I get MoneyDesktop on my iPhone or iPad?

- Go to Settings and click on Mobile Devices tab to Generate An Access Code. Then download MoneyMobile from the App store. Enter your Access Code to get started.

How do I print a report of my expenses?

- You can get totals for each Category by going to the Spending section. If you need a listing of all transactions per category, go to Transactions, choose the account you want and enter a date range. Then, click on Category to sort by that column and click on the Export to CSV icon (the down arrow to the box, to the right of the plus [+] sign. This will let you Save your transactions and open them in Excel.

I still have questions, where can I find more information on MoneyDesktop?

- You can click on the Help icon to view Tutorials within each section of MoneyDesktop. Or, go to <http://mdcs.moneydesktop.com/sections/product/faqs/> to find more FAQ's.