

# FAQs

## General Information

**What is my routing number with The Clay City Banking Company?** Your routing number is 081212273.

**How do I reorder checks?**

- In person
- By phone
- Through our website
- Through our online banking

**I recently moved and need to update my contact information with the bank. What do I need to do?** We need to have your current address, phone number and email address. You can sign a form in person or submit the change through online banking or through the website.

**I recently changed my name. How do I update this?** Come in to any of our branches so that we may make a copy of your driver's license or State ID reflecting your new name. We will also ask that you and anyone on your accounts sign a new signature card for each affected account.

**How do I sign up for direct deposit?** This is something you may set up with the company that is sending the deposit. You will need to provide the company with your routing number, account number, bank name, and possibly a blank voided check. They will inform you of when you will receive your first direct deposit. If you would like assistance in setting up a direct deposit, simply call one of our Customer Service Representatives.

**I would like to get a new account, but my schedule does not allow me to come into a branch during business hours. What should I do?** If you wish to apply for a personal checking or savings account, applying for an account online is a great option. This user-friendly application takes about 10 minutes and will initiate the process of opening your account. To apply online, simply click on the

Open Now button when viewing the type of account you wish to open. Once complete, one of our Customer Service Representatives will contact you shortly at the email provided with instructions as to completing the process.

**I want to safeguard myself from identity theft. What are some best practices to protect my identity?** Your security is of the utmost importance at The Clay City Banking Company. We believe that the best defense against online criminals is for us to keep you as informed as possible.

## **Deposit Accounts**

**What types of accounts does The Clay City Banking Company offer?** The Clay City Banking Company offers a wide variety of accounts to best suite your needs. They range from basic savings and Christmas Club accounts, to interest bearing, or cash back accounts. We have also added the option of a “Roundup” feature, as well as HSA and MMDA checking accounts.

**What is the “Hometown Roundup” feature I can add to my checking account and how does it work?** “Hometown Roundup” is a feature The Clay City Banking Company offers to all of our customers to help you save a little extra based on your daily debit card spending. You may add this feature to any of our Hometown Checking Accounts. Every time you swipe your Debit Card, the system will calculate how many cents it would take to round up to the next dollar amount. At the end of each day, your round up amounts will be tallied and done as a separate withdrawal for that day and swept over into your savings account.

**What are the Requirements to get the rewards for the Hometown Rewards account?** To get the rewards, The Clay City Banking Company asks that you receive E-Statements, instead of the printed and mailed paper statements, and that you use your debit card a minimum of 12 times per statement cycle.

**How is Hometown Rewards with Interest different from Hometown rewards with Cash Back?** Hometown Rewards with Interest calculates the interest you

get back based on the balance you carry in your account monthly. The Hometown Rewards with Cash Back calculates rewards based on the dollar amount of purchases made with your Clay City Banking Company debit card.

**Are there any fees for the various Rewards accounts, even if I DON'T meet the qualifications?** No, there is never a monthly service charge for either the Hometown Rewards with Interest or the Hometown Rewards with Cash Back checking accounts. If you do not meet the requirements for the month with the Hometown Rewards with Interest, you would just get the base interest rate. With the Hometown Rewards with Cash Back, you will not receive any rewards if qualifications are not met.

## **Debit Cards**

**I just received my debit card. What should I do now?** You will also receive a PIN number, mailed separately. Once you have both the card and the PIN number, you may activate your card anywhere you do a transaction using the PIN number. You will receive your PIN in a separate mailing in the next 2-3 business days.

**I would like to change the PIN on my debit card. How can I do that?** If you do not know the current PIN you may call us or visit a branch to reset the PIN. If you know your PIN and just want to change it, you have the option of doing so right at the ATM.

**I either lost my debit card or it was stolen. What do I do?** If you have our Mobile App you can access the "Manage Cards" feature in the main menu to initially shut off your card. Next, contact The Clay City Banking Company as soon as possible to let us know that your card was either lost or stolen so that we can get a replacement card ordered for you. You may call any of our Branch Locations during regular business hours. **To report a lost or stolen debit card after hours, please call 1-844-202-5333.**

**Should I choose credit or debit when I use my debit card?** The Clay City Banking Company recommends that you choose credit for all point-of-sale purchases. It is a more secure transaction.

**Why do I have a \$1.00 transaction on my account?** Some merchants will pre-authorize your debit card to ensure that it is a valid account. It is simply a hold on your account. This hold will remain until the merchant submits the actual amount of the transaction and it posts to your account. Once the actual payment posts, typically within 1 or 2 business days, the pre-authorization in the amount of \$1.00 will come off of your account.

**My debit card was denied for a large purchase, but the funds are available in my account for this amount. What happened?** There are limits placed on all debit cards and ATM cards for your security. These limits are set per business day. If you wish to adjust these limits temporarily or permanently, please contact a Customer Service Representative at any of The Clay City Banking Company branch locations.

**Why am I asked for a security code when using my debit card over the phone or online?** The three-digit code shown on the back of your debit card lets merchants know that you're physically holding the card when you make a purchase online or over the phone. It is an extra level of security that helps prevent fraudulent transactions on your card. This code is sometimes called a Card Security Code (CSC), Card Verification Data (CVD) or a Card Verification Value (CVV), among other terms.

**I am traveling. Should I notify The Clay City Banking Company?** Yes. If you will be using your debit card while you travel far from home, especially if you are traveling internationally, you will need to notify us of which dates and locations you will be traveling. We will then forward that information to the card company.

## **Online Banking**

**How may I sign up for Online Banking?** You may enroll online by going to our homepage and finding the "New User" link. You will be asked a series of multiple choice questions to verify your identity. Next, you will be prompted to set up a username, security phrase, select an Image and greeting, and your password. If for any reason you are unable to complete your enrolment online, you may contact one of our Customer Service Representatives at any of our branch locations for assistance.

**I am locked out of my Online Banking. What do I need to do?** Once you are locked out, contact a Customer Service Representative at any of our branch locations to be reset. We will assist you in gaining access back into your Online Banking.

**When I log in I am asked Security Questions that I have never chosen before. Why?** Unless it has been a long time since your last log in, virtually every time you experience this issue, it is due to the fact that your username was entered incorrectly. Please go back to our homepage and carefully re-enter your username. If you are unsure of your username, please contact a Customer Service Representative for assistance. If it has been a while since you have logged in and used our online banking service, your account may have been deactivated. In this case, contact one of our Customer Service Representatives in order to reactivate your online banking account. If you are using a private, secure device, when prompted to answer security questions, you may check the box that states "Remember this Device". You will not have to answer the security questions every time when logging in. We only recommend "remembering" a computer or device if it is yours and it is private.

**I'm having trouble logging in. What should I do?** Should you have any questions or you would prefer to have assistance with your Online Banking login, please don't hesitate to contact a Customer Service Representative by calling your local branch.

**What is a sub-user and where do I go to add one?** A sub-user is an individual that you choose to setup with login credentials to gain access to some or all of the accounts that you view online. You may choose whether you would like them to be able to view specific accounts, have the ability to transfer between your accounts with The City Banking Company, view eStatements with or without images, view account details or a combination of these. A common example of a user and sub-user is a parent and child. To add a sub-user, as well as edit or delete existing sub-users, simply go to Settings: Sub-Users within your online banking service.

**Is Online Banking secure?** It is The Clay City Banking Company's commitment to keep your accounts safe while adopting the latest security requirements

provided by the government. The authentication procedures used for each login comply with the best industry practices on how to best protect you and your finances, including several levels of extra login security.

**I would like to be able to transfer funds between two of my accounts online. What do I need to do?** You may access the “Move Money” icon from either the main sidebar menu, or icon located at the bottom of the screen.

**I still get a paper statement but would like to receive it online now. What do I need to do?** You may choose to go paperless by either coming in to sign our e-statement authorization form, or you may also have your statements sent right to your online banking; where you may access them there for up to 12 months. To get statements sent directly to The Clay City Banking website, Log in to your online banking, open up the account(s) you would like to have the statements changed, then click on the “Statements” tab. Once you fill out a short application making your request, we will get the noted statements changed to Online Statements.

**What export options do I have for my transaction history?** You have the following options in which to export your transactions: comma separated (Excel), PDF document, Word document and BAI2 file. To export your transactions, click on the account you wish to view, then click on the Transactions sub-tab. You will see an option to export on the right. If you wish to print your transactions in a printer-friendly format, choosing a Word document, PDF document, or Excel document is an excellent way to do so.

**How do I find my Clay City Banking Company website statements?** Once you are logged in to your Online Banking, click on the document option on the left and select which account you wish to inquire. There will be a sub-tab link for Statements above your account activity for that account. Once you tap or click on that tab, it will bring up your list of statements. Click on the preferred statement and it will open a new tab containing your statement.

**I would like to change some settings within my Online Banking, such as my password or my email address. What do I need to do?** Once logged in to your Online Banking, click on the Manage Profile at the top left corner. You will find options within that include changing your password or email address, adjusting your greeting, nicknaming your accounts, adjusting the order of your accounts, and setting up various alerts for your accounts.

**What are E-Mail Alerts and How do they work?** An E-Mail alert is an E-Mail sent to you letting you know that something has changed within your account or online banking. The Clay City Banking Company has three different types of alerts that you may choose from. First, we offer “Custom” alerts. Within the Custom alerts, you may select to have alerts sent to you regarding high/low balances, pending ACH transactions, Deposits, and daily available balances, just to name a few. Second, we offer Security Alerts. Within the Security Alerts, you may have it set to alert you when changes; such as your E-mail address, username or password has been changed. Third we have the Bill Pay alerts that you can have set to alert you when there has been a Payee added or deleted, a recurring payment has been processed, or even a full list of all the payments you have made for the entire month!

**Is the E-mail Alert feature a free service?** Yes. The Clay City Banking Company does not charge for E-Mail Alerts.

**I am not receiving my daily e-mail alerts. What could be happening?** The reason for this could vary. Most likely we may need to update your E-Mail address. Please contact one of our branch locations for assistance in resolving this issue.

## **Bill Pay**

**How do I sign up for Bill Pay?** If you have never used Bill Pay before, you may see many benefits in trying this great service. To sign up, simply log in to your Online Banking and click on Move Money and Enroll in Bill Pay. The system will lead you through setting up your profile. Once you have set up your profile, you will then set up your payees, by adding information found right on your bill from them. Once you

have entered that information you may immediately begin using the bill pay service.

**How do I Pay a bill using the Bill Pay service?** Using Bill Pay on Online Banking is easy! Once you have all of your payees added, you just log in to your Online Banking, click on Move Money and New Transaction, then simply follow the on screen instructions. A confirmation screen will pop up and you're done! Within the Online Banking website you can pay 1 payee or multiple payees at once!

**When will my account be debited for a bill payment I sent?** Bill Payments can be sent in two ways: electronically and by check. Whether your bill is going electronically or by check, your account will be debited within the same amount of time. It is debited when the bill payment is processed and sent to the payee, so you may expect that your account will be debited within 1- 3 business days in the amount of the bill paid.

**How do I add a new funding account through Bill Payment?** Simply go to the Bill Pay Screen, then click on the Add Pay From Account tab. You may then view your existing funding accounts and also add an existing Clay City Banking Checking account you own by choosing Add Account. Your new funding account will only be ready to use once a Clay City Banking employee approves it.

**I made a mistake on a Bill Payment I made. What can I do?** If you make a payment prior to 3:00 PM CST on a business day, you will have the chance to edit or delete it up until 3:00 PM CST on that day. If you realize that a mistake was made after 3:00 PM CST on that day, the payment will already be in processing and will not be able to be edited. In this case, please contact your local branch to discuss if anything can be done at that point.

**I'd like to make a stop payment on a Bill Payment that has processed and was sent as a check. What should I do?** Simply contact our Bill Payment



provider by calling the toll-free number at the top of the Bill Payment page or use the chat feature, or call any of our Branch locations.

**How do I get an image or proof of a bill payment I made in the past?** To get proof of payment for a bill payment, simply contact Bill Payment support or your local Branch.

## **Mobile App**

**How do I get The Clay City Banking Company's Mobile App?** Simply visit the App Store on an iPhone device or Google Play on an Android device to download The Clay City Banking Company App for free. You will then be able to log in to the App using your Online Banking username and password.

**How do I find The Clay City Banking Company's App?** Go to the App Store on an Apple device or the Google Play Store on an Android device and search for The Clay City Banking Company. It is a free App that can be downloaded at your convenience.

**What information is required for me to login to The Clay City Banking Company App?** You will be asked to provide your current Online Banking username and password. If you do not have an Online Banking login, you will need to follow the enrollment process through the App.

**Will I be locked out of the App by entering an invalid username or password?** After three invalid login attempts, your login will be locked. To unlock your login credentials, contact a Customer Service Representative at your local branch for assistance.

**If I forget my password and I call the bank to have my password reset, can I change my password through the App?** Yes.

**What accounts will I see through The Clay City Banking Company's App?** You will see all accounts in which you are an owner.

**What capabilities do I have with my accounts once I have logged into The Clay City Banking Company's App?** You will have the ability to view your current balances, view your recent transactions on your accounts, view images of checks that have cleared, transfer funds between your Clay City Banking accounts, and utilize our great Bill Payment platform. Other features include Mobile Deposit and P2P payments. You may also contact us directly from the App, locate a local branch, view The Clay City Banking Company's Facebook page, and more.

**How do I add a memo or comment to a payment in Bill Pay when using the Mobile App?** Once you initiate a bill payment by choosing the pay from and pay to accounts, the next screen will prompt you to enter in the amount, date to send, and towards the bottom of that screen you will see a comments section. This is where you would add a memo or message to this payment.

**I would like more information about The Clay City Banking Company's Mobile App. How do I learn more?** We are always happy to assist you. Simply contact any of our Branch Locations.

### **Mobile Deposit**

**What is Mobile deposit?** Mobile Deposit is a feature offered by The Clay City Banking Company that allows you the convenience of depositing your checks from anywhere! No need to bring your check into the bank, just snap a picture of it through our Mobile Banking App and deposit it right from your phone, wherever you are!

**How may I get Mobile Deposit?** Download The Clay City Banking Mobile App if you have not already done so. Next, reach out to The Clay City Banking Company's Customer Service Representatives to learn if you are eligible for Mobile Deposit. Eligible accounts include personal checking accounts on which you are an owner and approved for the AOD program. If you have an eligible account, we will then assist you in enrolling for this great service. Then simply

log in to your App, tap on the Deposit option within your App Menu, and submit your first Mobile Deposit.

**How should I endorse the back of my check?** Simply sign the back of your check as you would in a branch. And underneath your signature write “For Mobile Deposit Only”.

**Is there a limit to the number of checks I may submit through Mobile Deposit in one day?** No. There is no limit to the number of checks you may submit through Mobile Deposit in a day as long as the accrued total of the checks is less than \$3,000.00. However, please note that the system requires that you deposit one check at a time. Thus, each check must be deposited separately.

**Is there a dollar limit for checks submitted through Mobile Deposit?** There is a \$3,000.00 limit per check and/or per day for personal accounts. Should you have a check for more than \$3,000.00, please do not submit it through Mobile Deposit. It should be presented in a branch, deposited in an ATM or night drop box, or mailed to the bank. Should you have several checks that accrue to more than \$3,000.00, please submit those that you are able without exceeding your daily limit. You will then be able to deposit the remaining checks on the following business day.

**Is there a fee for Mobile Deposit?** Not at this time. Currently we are offering Mobile Deposit free of charge, However after our Introductory period there will be a .55 (fifty-five cent) fee per transaction. You will be contacted when the introductory period is over.

**What is the cutoff time with Mobile Deposit and when will my funds be available?** The cutoff time for Mobile Deposit is at the close of the business day on each business day. Any deposit that is submitted prior to the cutoff time and is approved will be available the following business day. Any deposit that is submitted after the cutoff time and is approved will be available on the 2nd business day. For example, any deposit submitted and approved on a Monday morning will be available first

thing Tuesday morning. Any deposit submitted on Monday after the end of the business day will, if approved on Tuesday, be available first thing Wednesday morning.

**After I make a Mobile Deposit, what should I do with the check?** Please store your check in a secure location for 60 days. Review your Online Banking, App or statement to assure that the deposit posted and cleared properly. 60 days after your deposit you should then properly destroy your check by shredding it.

**How may I learn the status of a submitted Mobile Deposit?** Within the App on the Deposits tab you will see your Mobile Deposit history. For a deposit that has been just submitted it will be in an "In Process", "Deposit Received", or "Accepted" status. Once your deposit has been reviewed, it will either change to an "Approved" status or a "Rejected" status. If your deposit is rejected for any reason, it will state the reason it was rejected on that screen. You will also receive verification e-mails that will be sent to the e-mail address we have on file with you, notifying you when we have received the deposit, and then if it has been accepted or rejected.

**What types of checks may I not deposit through Mobile Deposit?** The system will not accept a third party check, checks from a foreign country, or previously deposited items. Also, a two party check must have endorsements of both individuals and must be deposited into an account on which both parties are owners.

**May I deposit more than one check at a time?** No. You may only deposit one check per Mobile Deposit submission. Should you have two or more checks, you will need to submit each check as a separate Mobile Deposit. When you have completed the process with your first check, you have confirmed your deposit, and you see it in an "In Process" status, you may then begin to deposit your second check, and so forth.

**How does a Mobile Deposit display to me in Online Banking?** Once your Mobile Deposit posts to your account, it will simply show as a deposit. Should you double-click on the transaction to view the image, it will show you a

summary of the transaction, similar to the e-mail you received that was created for your Mobile Deposit, rather than the image of your check.

**What happens if my check is returned?** Should the check you wrote be returned for insufficient funds or another issue, it will be handled in the same manner as a check you would deposit in a branch.

**A deposit I made through Mobile Deposit was rejected. May I try to submit the same check again?** The system does not allow a check to be submitted into the system twice. Should you need to submit a check to our bank that has previously been submitted through Mobile Deposit, please do so in a branch, through an ATM deposit or night drop, or via mail.

**I'm trying to take an image of a check through Mobile Deposit, but my phone won't allow me to change to landscape view, so it won't let me take the image. What's wrong?** Some phones have a Portrait Orientation Lock. It may be possible that you have previously turned that lock on which will not allow your screen to turn to landscape. Simply find that setting and turn it off to proceed.

**I need further assistance with one of my bank accounts or bank services. Whom do I contact?** Should you need further assistance, please don't hesitate to contact any of our Customer Service Representatives at any of our locations.