



HORICON BANK

The Natural Choice

New Internet Banking FAQ

Will customers have to enroll again?

No, however there will be additional steps that need to be completed upon first login.

1. First, enter your current Internet Banking User ID and Password.
2. Then enter your Social Security Number and Date of Birth. This is part of the authentication process.
3. Next pick the type of authentication; this will be a call or text message with a random number that will be entered in to verify identity. The phone numbers that can be chosen are numbers currently in our system.
4. Finally, select the existing user ID from the dropdown and create a new password. Passwords can be between 8 and 20 characters and must contain one of the following: an upper case letter, a lower case letter, a number and a symbol.

Will my User ID be the same?

Yes, your User ID will be the same as what is used in the current Internet Banking system.

What happened to my security questions?

Security questions are no longer needed with the new technology that associates a device with a user id and the two-factor authentication.

Will my Horicon Bank Mobile App be updated automatically?



No. The current App will not work. We recommend deleting the current "old" app and installing the new app from the App Store or Google Play. Search for the new app on or after January 30th by searching for "Horicon Bank" in your App Store. The app logo will look slightly different, but it will still feature the standard logo (see *new app logo featured here*).

Will my bookmark still work?

No. Please remove old bookmarks and go to www.horiconbank.com. Select the Internet Banking Login and save the new link to your bookmarks. If using the website on a mobile device, please download the app from your App Store.

Will my recurring transfers continue?

Any transfers that were set up in the old system will continue to transfer, however they will not be visible in the new system. To make changes or cancel your transfers, please contact a personal banker or the Customer Support Center at 888.343.3040.

Does the new Internet Banking impact business customers?

The initial conversion will be for personal accounts only. Business customers will continue to use the existing Internet Banking system. On the Horicon Bank website, there will be a separate link for "business users" to click on to access the applicable internet banking system. A new Business Internet Banking will be available later; business customers will be notified closer to the conversion date.

What happens to NEW customers on January 30th, the day of conversion to the new system?

New Horicon Bank customers will access Internet Banking by choosing enroll "New User? Register Here" on the website or app.

What are the conversion plans?

The conversion is scheduled to occur on January 30th, 2018. There will be a brief outage and then customers will have access to the new internet banking system.

Will bill pay information convert?

Yes. All payee and payment history information will be the same.

Will P2P and A2A pay information convert?

No. Customers will need to reenter any payee information and any external accounts. All Internet Banking customers will have access to this service. If the services were not used in the old internet banking system, there will be a terms and conditions agreement that will need to be accepted to use the service.

Will I be able to view e-statements on the app, and how do I see them?

Yes, statements can be reviewed by going to the eStatements option and are available for the past 13 months. If statements are combined, remember to view the primary statement to see all accounts. If eStatements are not currently available, please enroll through the Delivery Preferences button found in internet banking under the eStatements option.

Can I update my personal information?

Yes, you can update your address, phone number, and email address under the My Profile section of Internet Banking.

Can I send money to a friend? Do they have to have an account with Horicon Bank?

Yes, you can send money to a friend, but they do not need an account with Horicon bank. To send money to a friend, all you need to have is their email address or phone number. They will receive a text or email explaining how to retrieve the money. The funds will debit your account and credit to the friend's account in 3 to 5 business days.

Do I still need to notify the bank if I lost my card?

Yes, notify the bank as soon as possible; however, you can now use the Manage Cards feature to disable your card.

Will my current account alerts transfer over?

No, but you will be able to choose from an updated list of alerts that best fit your needs. There will be some alerts that will be automatically set up for you and will not be able to be removed.

What are the new features?

- **PIN/Fingerprint Authentication** on mobile devices when the App has been downloaded.
- **Debit Card On / Off** – disable and enable your Horicon Bank debit card at any time.
- **A2A: Account to Account transfers** – transfer to and from an external account.
- **P2P: Person to Person Transfers** – send money to anyone with an email or text message.
- **C2C: Customer to Customer Transfers** – transfer money between Horicon Bank accounts.
- **Profile Update** – update email address, phone numbers and mailing address.
- **Enhanced transaction capability:**
 - View Check and Deposit images in the App.
 - Attach customer images to a transaction.
- **Same features across platforms** – everything that is available on the desktop is available in the app.
- And many more great updates!