

# GET TO KNOW YOUR BANK.



## Frequently Asked Questions, *Answered!*

We're glad you're here! To help you get started with confidence, we've answered some of the most common questions new customers ask.

### Where can I find my routing and account numbers?

Our routing number is **075905622**. It's available on our website, on your checks, and in Online Banking. You'll find full account numbers on your checks or under *Show Details* in Online Banking.

### How do I sign up for Online Banking or eStatements?

You can enroll directly from our [website](#) or mobile app by selecting Enroll and following the prompts. Once logged in, you can opt in to eStatements by following this [guide](#).

### What's the difference between *current* and *available* balance?

Your current balance reflects posted transactions. Your available balance includes pending transactions and holds. The **available balance** is the amount you can safely spend.

### Did my Mobile Deposit go through & when will I have access to my funds?

After submitting a mobile deposit, you'll see a confirmation in the app. Deposits made before 4pm are typically reviewed overnight and post on the next business day, though availability may vary based on review and eligibility.

### My debit card is blocked or not working — what should I do?

Most issues are caused by security blocks or daily spending limits. Check for a Horicon Bk FraudAlert text or email, [manage your card](#) on/off, or reach out for help. [Learn More](#) about Debit cards.

### When will I have full Online Banking access?

Full access (external accounts, bill pay, mobile deposit) is available to new customers **15 days** after the account is opened.

### What are ITMs?

Interactive Teller Machines (ITMs) connect you with a real, live Horicon Bank employee by video. These remote tellers can help with deposits, withdrawals, transfers, payments, and general account questions — often with extended hours for your convenience. [Learn More](#)

### Do you offer overdraft protection?

If you're a signer on more than one deposit account, we can link them at no cost. If your checking account doesn't have the available funds, money can automatically transfer from the linked account to help cover the expense. Any transfer that occurs will be tracked on your monthly statement and appear within Online Banking. A banker can help you set this up by completing a simple Overdraft Transfer Agreement.

### Why am I asked so many questions when I call in?

We know it can feel repetitive, but those questions help to ensure we're speaking with the right person and keep your personal and financial information safe. Adding a unique 6-Digit PIN on your profile will help expedite the verification process and provide an additional layer of security.

If you still have questions our team is just a call or message away. We're glad you chose Horicon Bank and are happy to help!



# HORICON BANK

The Natural Choice®

Questions? Contact our helpful Customer Support Center!

We're #AlwaysLIVE, 24 hours a day, seven days a week.

888.343.3040

[www.horiconbank.com](http://www.horiconbank.com)

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