



## Frequently Asked Questions

### Personal Online and Mobile Banking

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#### **What is my PIN (Personal Identification Number) when enrolling for Online Banking?**

Your PIN is the last four numbers of your Social Security Number, unless you use our 24/7 Telephone Banking. If you have PIN set up with our Telephone Banking then use that four digit password.

#### **It doesn't like my password. Why?**

Your password needs to be at least 8 characters, but no longer than 12 characters. It should contain one capital letter, one lower case letter, a number and a symbol (excluding the # sign). Your password CANNOT contain the word password or your username. Make sure to record your password in safe place.

The Bank does not have access to your password. If you experience issues signing on, select Forgot Password and a temporary password will be sent to your email on file with the Bank. You have 24 hours until this password expires. Remember your password is case sensitive.

#### **Are the challenge questions case sensitive?**

No, the challenge questions are not case sensitive. However, your username and password are case sensitive.

#### **I forgot my username; how do I retrieve it?**

Call us at your local Oak View National Bank office at 540-359-7100. They will be able to verify your identity and provide you with your username.

#### **I forgot my password and selected Forgot Password, but have not received an email. What do I do?**

The first step is to check your junk/spam inbox of your email account to make sure the email did not go there. The email will be from [info@oakviewbank.com](mailto:info@oakviewbank.com); be sure to add this to your email address book.

If it is during our normal business hours, call us to verify your email on file. If you have changed your email, please remember to notify us.

You can also change your email once you are signed in to Online Banking. You will select Profile in the upper right corner of the screen, and then select Edit beside the Email field. You will then be able to input your new email address.

**I tried to sign in to Online Banking, but an error messages appears. What do I do?**

If you are having problems logging in to Online Banking, contact us at 540-359-7100. You may be locked out because of too many log-in attempts or you could be locked out of your challenge questions. We will be happy to assist you with logging in to your account.

If you have not signed in to Online Banking in over six months, please call us. Your Online Banking account may have been closed due to lack of use. We can verify this for you and assist you with enrolling again.

**I am unable to find my monthly statements in Online Banking.**

If you are enrolled in eStatements, select the account in Online Banking you would like to view. Then select Documents. You will see the option eStatements selected; if you do not receive eStatements, you will need to enroll by selecting the arrow button and selecting eStatements.

eStatements are stored in Online Banking for 13 months.

Loan accounts do not have access to statements online. Please call us if you need a copy of your loan statement.

**I don't see my child's youth savings account when I signed in to Online Banking. Why?**

At Oak View National Bank, custodial savings accounts will not show up in your Online Banking account. This is because your child is the owner of the account and you are the custodian. Simply call or visit us during normal business hours and we can add the youth account to your Online Banking account.

At anytime you may remove your child's youth savings account from Online Banking by speaking with us.

**I am unable to sign into Online Banking on my mobile phone.**

If you are signing in through Safari or Internet Explorer, ensure you are visiting [www.OakViewBank.com](http://www.OakViewBank.com). The username and password are both case sensitive.

If you are signing in through our Oak View National Bank mobile app, please call us to make sure you are not locked out of your mobile device or challenge questions.

**My mobile phone recently upgraded, now I am unable to sign in to Mobile Banking.**

If this occurs, please delete the mobile app and download it again. If this does not fix the problem, please call us for assistance.

### **Why does my mobile app ask me the challenge questions over and over?**

You could be locked out of your Online Banking account, please contact us for assistance.

Your Online Banking account may not be completely set up. From a computer, log in to Online Banking to verify you have completed set up. If you are unable to sign in to Online Banking, please contact us.

### **I keep getting an error message in Mobile Banking. Why?**

Our system may be experiencing downtime or you may be locked out. Call us and we will be happy to assist you.

### **How do I deposit checks through Mobile Banking?**

Be sure you have downloaded the Oak View National Bank mobile app. Mobile Deposit is available once you have successfully accessed Mobile Banking.

Daily Mobile Deposit limits are \$1,500. Individual check limits are \$1,500. If your deposit will be above this limit, please contact us prior to deposit for approval. You may only deposit checks payable to you into an account which you are the owner (i.e., no third party checks or checks made payable to someone else).

Prior to attempting a Mobile Deposit, remember to endorse your check on the back and select the square box for mobile deposit, if available, or sign your name and write OVNB Mobile Deposit above your signature.

Retain your check until you see it has cleared your account. Once the check(s) has cleared into your account you can shred the check or file it for your records.

### **My Mobile Deposit shows as 'pending' in my account. What does this mean?**

After you submit your deposit to the bank, we will perform an image quality check on the item before it is released into the check processing system. During this review time, your deposit will show as 'Pending'. When the deposit is approved and submitted (normally after 5:00 pm on the banking day of the deposit), the item will then show as 'Approved' and post to your account later that night.

### **How soon will my Mobile Deposit be available?**

Mobile Deposits are processed on the same days that over-the-counter deposits are completed (known as business days). These business days are Monday through Friday, excluding Federal holidays. If you submit a deposit on one of these non-business days, we will complete the review and processing of the item on the next business day. If a Mobile Deposit is made after 4:00 pm on any business day, it will be reviewed and processed the following business day.

**How do I deposit more than one check?**

It's easy! Simply process them as individual deposits; once the first item is listed as pending, click the Deposit Tab to start a new deposit for the next item. You can deposit up to the \$1,500 each business day.