

Q. How do I enroll for Online Banking? A. You may access our website at www.guarantystate.com and in the top left corner is a green button "Online Banking". A new page will open and if you are a first time user, select the "Enroll for Online Banking" directly above the Username box. You will be prompted to confirm your identity which must match what we have on file, create your sign-on and review your information. Should you have any problems, don't hesitate to contact us at any of our locations.

Q. Is there a fee for Online Banking? A. No, Online Banking is available free of charge to all Guaranty State Bank & Trust Company customers.

Q. Is Online Banking safe? A. Guaranty State Bank & Trust Company uses state-of-the-art firewalls and security to protect client accounts and identities. We do this by:

- Using Secured Socket Layer (SSL) data encryption.
- Requiring clients to use a browser with 128-bit encryption.
- Never displaying Social Security Numbers over the Internet.
- Automatically disconnecting Online Banking sessions after 10 minutes of inactivity.
- Requiring a unique Online Banking ID and password to be entered before access is granted to account information.
- Utilizing a Password Security System. To keep unauthorized individuals from accessing client accounts by guessing their password, we have instituted a password lockout system. If a password is entered incorrectly three consecutive times, the user is "locked out" of the system.
- "Out-of-band Authentication" which manages what computer you access your online banking from and should the IP address change, you will be required to enter a 5 digit code that will either be sent by phone call or text message.
- Deactivating Online Banking accounts that are inactive for three (3) months.

Q. What can I do to protect my internet security? A. While Online Banking works to protect your banking privacy, you will also play an important role in protecting your accounts. There are a number of steps you can take to ensure that your Online Banking account information is protected including:

- Don't reveal your Online Banking ID or password to anyone else. They are designed to protect your banking information, but it will only work if you keep them to yourself.
- Change your password frequently.
- Don't walk away from your computer if you are in the middle of an Online Banking session.
- Once you have finished your Online Banking session, sign off before visiting other sites by clicking on the "Exit" button.
- If you notice suspicious or unusual activity on your Online Banking accounts, call us at 785-738-3501 or 888-738-8000
- Do not change your names for your Online Banking accounts to your account numbers.

Q. Can I choose my own Online Banking ID and Password? A. Yes, when you first enroll you will be prompted to set your username and password to your liking. The password must be at least 8 characters in length and contain at least 1 Capital letter and at least 1 number.

Q. How do I change my password? A. After you log on to Online Banking, select the "Administration" tab and then "Change Password". You will be asked to enter your current password, type in your new password twice for verification purposes. To save this change, click on "Submit".

Q. What can I do if my Online Banking account is locked or disabled? A. If you are unable to access your Online Banking account and you have received the message that your account has been locked or disabled, please contact GSB&T Customer Service at 785-738-3501 or Toll Free at 888-738-8000.

Q. Can my spouse and I have separate Online Banking IDs? A. Yes, in fact that's how we set you up. Since Online Banking ID's are tied to Social Security Numbers, each signer on the account will have a different Online Banking ID and password that is unique to them.

Q. What should I do if I forget my password? A. If you forget your password, simply call GSB&T Customer Service at 785-738-3501 or Toll Free at 888-738-8000 and we will be happy to reset your password for you. Or, you do have the option to click "Reset Password" under the Password box and the system will allow you to reset your own password via a security code.

Q. How late in the day can I make a transfer between my GSB&T accounts? A. You can transfer funds 24 hours a day. However, if you would like the transfer to post on the same business day, the transfer must be initiated, and a confirmation number received, before 6:00 p.m. on business days Monday-Friday. All transfers made after 6:00 p.m., on weekends, or on holidays will post the next business day.

Q. How do I sign up for E-Statements? A. You may access our website at www.guarantystate.com and enroll if you are a first time user, or simply login with your current credentials. Once logged in, access the *Administration* tab and select *Statement Delivery Preferences*. Select the statements you would like to receive electronically. To view your statement, select the *Accounts* tab, *Account Statement*, and select your account from the drop down list. You will need Adobe Acrobat to view and print your statement. You will be able to view statements of the past 12 months.

Q. I signed up for E-Statements, but I am not able to view my past statements. A. Only statements produced after you signed up for E-Statements are available online.

Q. How far back can I view my statements? A. Statements are available to you for 12 months.

Q. When is Online Banking unavailable? A. Online banking is available 24/7, however, during the hours of 10:00 p.m. thru Midnight our system is updating all accounts so your account detail will only show activity from the last time you viewed it. Your balance will be correct but not the activity. There are also the occasional maintenance issues but is usually done during 2:00 a.m. thru 4:00 a.m.

Q. Can I pay bills or transfer funds using Online Banking? A. Yes, you may transfer funds between your checking and savings accounts with GSB&T. You may also make payments to your loan from your accounts with Online Banking. Additionally, you may use our Bill Pay feature within Online Banking to pay bills to check payees. Bill Pay is available to Secure Checking account holders or by paying a \$2.00 monthly fee should you wish to have this service. For more information on Bill Pay, please contact GSB&T Customer Service at 785-738-3501 or Toll Free at 888-738-8000.

Q. What is real-time account access? A. Real-time account access means that you see what the bank sees. In other words, you have access to the most current and accurate information pertaining to your account(s). If a transaction is pending for the current business day, you may not be able to see information such as the merchant name or the type of transaction. Following business day processing, a more complete description can be viewed.

Q. My account numbers do not appear on Online Banking, how can I differentiate between my accounts? A. Online Banking allows you to assign a name to each of your accounts so you can label them whatever is most convenient for you (i.e., Personal, Farm Acct, Vacation, etc.). To assign names to your accounts, click on the "Administration" tab. Next, click on "Change Account Names" which will give you a drop down list of your accounts as they currently appear. You may rename the account in the box directly below. Once you have finished, click "Submit" at the bottom to save your changes.

Q. Can I access my Online Banking from my mobile phone? A. While the Guaranty State website and Online Banking can both be accessed and viewed from web-enabled mobile phones, the Bank does offer Mobile Banking which was built in a mobile-friendly format. You can access Mobile Banking by using the App for iPhone® or Android™ devices (available in your App store). Mobile Banking gives you access to most of the functions available in Online Banking, and is free for GSB&T customers.

Should you have questions not shown, please feel free to contact us at customerservice@guarantysate.com or call 785-738-3501 or Toll Free 888-738-8000.