



Frequently Asked Questions

Q. When will the change take place?

We will begin the upgrade on Monday, May 20th and the new Online Banking, Bill Pay, Mobile App and Website functionality will be live on Tuesday, May 21st. During this upgrade process—from May 19th to May, 21st—access to Bill Pay will not be available. Although you will not be able to schedule, modify or check the status of any bill payments during this timeframe, rest assured that we have systems in place to help ensure that any payments you have set in advance will be paid on schedule.

Q. What is different about the Online Banking solution?

There are some exciting changes with this upgrade. Online Banking now will feature Mobile Check Deposit. Download our NEW Mobile App and make a deposit* into your checking account from anywhere! *Register for Mobile check deposit (Approval may take 1-2 business days)

Q. Will I be able to view recent transactions, pay bills and set reminders with the new Online Banking and Bill Pay system?

Yes. However, you will notice that the screens and menus are different.

Q. Do I need to re-register for Online Banking?

You do not have to *re-register* for Online Banking. However, there are some steps you will need to take in order to access your accounts online:

Step 1: Log into Online Banking by entering your existing User Name. Verify your User Name and select "continue with security code."

Step 2: One-Time Security Code. Select Phone or Text message to receive your One-Time Security Code. If you selected Text Message: Enter the mobile phone number you have on record with First Trust. Click Send Text message. Note: **If the phone number listed is NOT your number, verify your User Name.** Note: One-Time Security code is per device, per user.

Step 3: Enter the One-Time Security Code. Click on Submit or Phone Call Completed

Step 4: Enter your Temporary Password which consists of: ZIP Code plus the last 4 digits of your social security number (EX: 609151234). Enter a NEW Password following these guidelines:

- 8 Minimum Characters
- 1 Numeric Character
- 1 Special Character (!, @, #, etc.)
- 1 Uppercase Character
- 1 Lowercase Character

Step 5: Review and Accept Terms and Conditions for Online Banking.

Step 6: Update Phone Information: After updating Phone Numbers click on Submit to view Accounts

Q. Can I use my existing User Name to log in to the new Online Banking system?

Yes! Your User Name will be the same. Once inside, you can set up a new User Name.



Q. How do I view my statements?

You will be able to find online statements easily from the navigation bar once you log into Online Banking.

Click on Accounts / Statements to enroll in e-Statements.

Q. Is Bill Pay information converting with Online Banking, or do I have to re-enter all of my information?

All bill pay information, including payee information, will convert and it will not be necessary for you to re-enter your information. However, we suggest that you schedule in advance any payments that will need to be paid from May 17 through May 21st as Bill Pay will not be available during the upgrade process. For peace of mind, you may want to print a list of all your payees, including payment amounts and dates due, so you can easily double-check them in the new system.

Q. Will my automatic transfers that I set up in Online Banking convert over?

Recurring Automatic Transfers that customers set up in online banking will need to be recreated. Those transfers will not convert over in the conversion.

Q. How do I "rename" my accounts?

Click on Self Service / Account Maintenance to update Account Name for your account.

Q. How do I sign up for SMS – Text Banking?

SMS – Text Banking is built into our Mobile App.

Q. How do I sign up for Mobile Check Deposit?

Mobile Check Deposit can be found in our Mobile App. Just click on the Plus Menu Bar and then deposit to start enrollment. Must have an open checking or savings account with First Trust Bank to be eligible. Approval may take 1 – 2 business days.

Time Line at a glance:

Sunday, May 19th at 5:00 pm – Bill Pay will be disabled.

Monday, May 20th at 1:00 pm – Online Banking will be disabled

Monday, May 20th at 4:00 pm – Website will go under construction

Tuesday, May 21st at 2:00 pm – Website, Online Banking and Bill Pay will go "LIVE"

(ALL TIMES ARE APPROXIMATE)

While we are confident that our new First Trust Online Banking system will greatly enhance your overall online banking experience, we apologize for any short-term inconvenience the upgrade may cause you.

We are here to answer any questions, please feel free to contact us at:

- 815-929-4000 - Kankakee
- 815-929-4030 - Bourbonnais
- 815-929-4020 – Kankakee West
- Email us at olb@firsttrustbankil.com

Thank you for the privilege of being your trusted financial partner.