

Frequently asked questions for Bay Bank Internet Banking

1. Why is Bay Bank changing its Internet Banking platform?

We want to provide our customers with an internet banking platform that is easy to navigate and is user friendly. Bill Pay has been integrated onto the home page along with the opportunity to categorize your transactions and create spending reports.

2. Will my old user ID and password work on Bay Bank Online?

Your user ID will be the same as with the current system except that it will be in all lower case. For example, if your user ID is JohnDoe55, it will become johndoe55. Your initial password will be the last four digits of your SSN. You will be prompted to change your password the first time you log in on Monday, July 10th or thereafter. Your new password must be (10-17) characters and must contain at least (1) upper case letter, (1) lower case letter, (1) number, and (1) special character. Once complete, click "Submit." Please take a moment to review the step by step enrollment.

3. If I use Bill Pay in the old system, will I need to retype all my vendors or recurring payments into the new system?

No, your current Bill Pay information will transfer over to Bay Bank Online. If uses the same vendor (CheckFree) as the old platform.

4. Will I have Mobile Banking access?

Yes, but to use Mobile Banking (browser and app), you will be required to enroll in Mobile Banking. You will be prompted during the initial login process. Please follow the prompts to receive the up-to-date browser link and/or application. You will also have to accept Terms and Conditions.

5. Why do I have to answer new security questions and why are they so random?

The purpose of the security questions is to increase security and decrease fraud. For your protection, you will be prompted to answer three random security questions with answers that are less likely to be compromised from social media sites or other online outlets. Bay Bank highly recommends not using the same answer for each question. The answers you create for your security questions will not be case sensitive, but will need to be a minimum of six characters.

6. Our thoughts on Information Security

Bay Bank views information security as a top priority. The multi-factor authentication built into the Internet Banking platform allows you to know that you are logging into Bay Bank Online and not a fraudulent internet banking website set up to look like Bay Bank. The security questions will be prompted if you are logging into Internet Banking from a computer you have not registered as

private. Remember that your password requires a minimum of 10 (1 upper case; 1 lower case; 1 number and 1 special) characters to make it more difficult to crack.

*****Please keep your Bay Bank Online user ID, password, and answers to your security questions in a SECURE location to ensure you remember them but no one else has access to them.**