



## **Business Online Banking Frequently Asked Questions**

### **1. What is Business Online Banking?**

Business Online Banking is an Internet based service which gives you access to all your linked Fremont Bank accounts in a secure environment, at your home or office, 24 hours a day, 7 days a week. You can view account balances, withdrawals, deposits, and loan information. In addition, you may also apply for our Cash Management Services.

### **2. What is Cash Management Services?**

Our Cash Management Services allows you to process Payroll, Electronic Payments & Receipts, Wire Transfers, Tax Payments, and Electronic File Transfers. Limits for these individual services will be established based upon business needs and bank approval.

### **3. What does Business Online Banking at Fremont Bank cost?**

There is no monthly access fee for Business Online Banking standard service. Free Standard Access covers all your accounts associated with that business, including multiple checking and savings accounts. Additional monthly fees may apply for our Cash Management services, and other non-standard services such as stop payment requests, and wire transfers.

### **4. What do I need to use Business Online Banking?**

- You must have an active business checking account with Fremont Bank. A business savings, business money market, and/or business loan account may also be added to this service.
- Microsoft Windows (98, ME, 2000, XP) with Microsoft Internet Explorer 6.0 or greater or Mozilla Firefox 1.0 or greater (Netscape is not supported at this time). If you are using a MAC, we recommend Mac OS X (OS 10.0.38 or greater) with Firefox 1.0 or greater. We also recommend that you keep your operating system and browsers up-to-date for security reasons and ease of use.
- Business Online Banking can only be viewed with a screen resolution of 800 x 600 or higher.

### **5. What is a browser and what does it do?**

A browser is computer software, which enables you to visit and view Web sites. In order to maintain a high level of security, you will need to keep your Internet Explorer browser updated to current versions. We cannot support "expired" software versions because it may affect your level of security. Please Note: You can update your Internet Explorer browser at Microsoft Corporation.

### **6. What about Security? Is this service secure and confidential?**

We are committed to providing you with a safe and secure system. We use encryption, the scrambling of information so a third party cannot read it. We encrypt all data transmissions back and forth between your computer and our data center. Your messages to us are not decrypted until they are inside our firewall. Our security system works only if you protect your accounts. You must maintain the secrecy of your password. Do not reveal your password to anyone. Do not leave your computer unattended during a session if you are in an environment where someone can gain access. Sign off when you are finished with the session.

**7. Which accounts would appear on my account list?**

From those accounts on which you are an authorized owner/signer, you will choose which accounts you wish to view. After the initial setup, if you wish to add more authorized accounts to your list, send your request via email to [corporate.services@fremontbank.com](mailto:corporate.services@fremontbank.com) or call us at (510) 723-5831. Please do not include your account number in emails.

**8. Can I access Business Online Banking at locations other than my home or office?**

You can access your account information from a PC with Internet access from within the United States. If you need access to your accounts from outside the United States, please contact us by phone at (510) 723-5831, or by email at [corporate.services@fremontbank.com](mailto:corporate.services@fremontbank.com).

**9. How do I sign up for Business Online Banking?**

It's very simple. Click on "Enroll Now" on the Business Online Banking page. Enter your business information on the Application and submit through our website. One of our Corporate Services Representatives may contact you by telephone for any additional information to process your application.

**10. What if I forget my password?**

That's not a problem. Contact us by sending an email to [corporate.services@fremontbank.com](mailto:corporate.services@fremontbank.com) or by calling (510) 723-5831, to request a temporary password.