



Online Banking Frequently Asked Questions

1. What is Personal Online Banking?

Personal Online Banking is Fremont Bank's online banking. Online banking gives you full access to your Fremont Bank personal accounts from any Internet ready computer from within the United States. With online banking you have access to your accounts through a secure environment, 24 hours a day, 7 days a week. You can check account balances, view transaction history, transfer funds from one Fremont Bank account to another, view and pay loan balances, pay monthly bills, and more.

2. How much does it cost?

Online Banking with Fremont Bank is FREE of charge, it also includes a bill pay service, which is also FREE of monthly charges.

3. What about Security? Is this service secure and confidential?

We are committed to providing you with a safe and secure system. While using Personal Online Banking all communications are encrypted using Secure Sockets Layer (SSL). In order to provide this protected environment we require that you use a browser with 128-bit encryption. Encryption is the scrambling of information transmitted between two points. It cannot be decoded until it has reached its destination, protecting your privacy. Your messages to us are not decrypted until they are inside our firewall. Please read our Fraud Prevention and Security section for further information. 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. Fremont Bank will never ask for your password either by email or by phone. 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. To help safeguard your personal and financial data we will automatically "End" your session whenever a security risk may be present. Here are some actions that can be deemed a security risk: clicking a link twice, pressing the browser's Back, Forward or Refresh button. Each of these actions may cause your session to terminate. To re-establish your session, simply return to the Login Page.

4. How do I sign up for Personal Online Banking?

Very simple: Click [here](#) to Enroll Now or go to our Personal Online Banking page on our website under Personal Online Banking and click the Enroll button. Read and agree the Personal Online Banking Agreement then enter your personal information, including your account number and TouchTone Banking PIN, through our secure application and submit. You will be prompted to select a new Access ID and new password. You can also visit any of our branches to enroll in Personal Online Banking, or call us at (510) 723-5780 and we'll get you set up over the phone.

5. What do I need to use Personal Online Banking?

- An active checking, savings, CD, mortgage or loan account with Fremont Bank.
- Internet access and a computer.
- Internet Browser capable of 128-bit encryption. You will need either Internet Explorer 5.5 (or greater), or Netscape Navigator 6.0 (or greater). Online banking does not support the Firefox rendering engine within Netscape Navigator 8.0. As such, customers using this browser will need to use the Internet Explorer rendering engine within the Netscape 8.0 browser.
- Personal Online Banking is best viewed with a screen resolution of 800 x 600 or higher.

6. What about my Access ID & Password?

- Upon setting up your account for the first time, you will be prompted to select a new Access ID and password to whatever you choose. After that, you can change your password at any time.
- Your Access ID and Password must be 8-17 characters in length, and must include at least 1 number.
- Access ID's and Passwords are case sensitive.

7. What if I forget my password?

No problem, contact us at (510) 723-5780 or toll free at (800) 359-BANK (2265), to issue a new temporary password.

8. Can I pay bills with Personal Online Banking?

Yes. Bill Pay Service allows you to "pay anyone" within the United States. Our bill pay service is free of monthly service charges or per usage fees. The system allows you to set up single or recurring payments. You may not use Bill Pay to pay taxes.

9. How do I add payees?

Within Bill Pay, choose "Add A Bill" tab at the top of the page. To add a Biller you will need your bill to find your payee in our list of merchants. If the payee on the list does not match your biller, you can enter the required information manually. You will need the name of the person or business you are paying, the payee's address, and (if you have one) your account number with the payee. The first time you request a payment to be made to a payee, you must also specify the payee's address and the number of the account from which the payment is to be made.

10. When is the money to pay a bill withdrawn from my account?

The Service reserves the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, an electronic payment, an electronic to check payment, or a laser draft payment. (funds remitted to the Biller are deducted from your Payment Account when the laser draft is presented to Fremont Bank for payment).

11. How current is the information on my accounts?

All information is current and real-time within Personal Online Banking. For example, if you use one of our ATMs to withdraw money, your transaction will show in your Personal Online Banking account immediately.

12. Will all my accounts appear on my account list?

Only your personal accounts in which you are one of the owners will appear. If you have an account that you are an owner that is not listed, you may request that it be added by an e-mail to onlinebanking@fremontbank.com or call us at (510) 723-5780 or toll free at (800) 359-BANK (2265).

13. Can I export my transaction information to Microsoft® Money or Quicken®?

YES. If you are currently a Intuit Quicken® 2003-2005 or Microsoft Money® 2002-2005 user, you can now more easily connect to your Fremont Bank accounts using a direct connection through OFX technology. You can also export your data using the Transaction menu within Personal Online Banking.

14. What is OFX?

Open Financial Exchange (OFX) is an industry standard for electronic transfer of financial data between financial institutions (Fremont Bank) and our clients via the Internet. It delivers banking transactions and other financial information from Fremont Bank directly to you using Intuit Quicken, QuickBooks or Microsoft Money.

15. Can I get my bank statements electronically?

Yes, you can have your monthly checking or combined bank statement delivered electronically through e-Statements within our online banking application. Currently, e-Statements is not available for your Fremont Bank mortgage loan.

16. Can I access Personal Online Banking at locations other than my home or office?

You can access your account information from any PC with Internet access anywhere within the United States.

17. What is the cutoff time for placing a Stop Payment?

If the stop request is placed after 8pm Pacific Time we will receive your request at the opening of the next business day.

18. How much will it cost to place a stop payment using Personal Online Banking?

Your account will be charged \$25.00 for each stop payment request.

19. How long is a stop payment request valid?

A stop payment on a check is valid for only 180 days from the date of request; if the check is presented after the date it may be paid unless the customer renews the stop payment order.

20. What if the information provided on the stop payment is incorrect?

The stop payment request applies only to the check, which conforms exactly to the description in the stop request. The bank will not be responsible for failing to stop payment if the information received by the customer is incorrect.

21. Is a stop payment guaranteed?

This request will not be effective if the Bank has already cashed the check or is already committed to honor or pay the item under applicable laws, regulations or rules governing checks.