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Online Banking Setup and Safety

How do I sign up for Online Banking?

You can apply online by going to: www.yourlifeyourbank.com, choose the **Services and Tools** tab along the top, and then choose the **Digital Banking** option in the drop-down window. You can also call in or stop by any CFSB Banking Center to fill out an application to get enrolled!

Why am I being asked to choose a personal image?

A personal image is also referred to as a personal icon or watermark. This picture will help verify that you are on a legitimate CFSB Online Banking page and is one of the security features CFSB provides to our clients.

Can I change my personal image?

Yes. After logging in, you can go to the **Options** page and change your personal image.

How can I change my username?

Your initial Online Banking ID issued by CFSB will be a twelve (12) digit number. You can change your Online Banking ID by going to the Option tab once you are logged in. Online Banking IDs must be four (4) to twelve (12) characters and must contain letters. Numbers and certain special characters are allowed.

What internet browsers work with Online Banking?

CFSB's Online Banking currently supports the following browsers:

- Google Chrome, current release
- Safari, current release
- Firefox, current and last two versions
- Internet Explorer, current release

How do I make a loan payment through Online Banking?

You can make a transfer to a loan from a checking or savings account if both accounts are viewable on your Online Banking. To make a loan payment from another financial institution for your CFSB loan, click on "Make a Loan Payment" on CFSB's website or click [here](#).

What steps can I take to help ensure my Online Banking account is safe?

CFSB recommends the following practices to help keep your information safe:

- Keep your PC protected with updated Anti-Virus software, Spam Filtering and Anti-Spyware software.
- Do not open emails with attachments or click links with emails from people you don't know.
- Update your operating system on a regular basis.
- Use a personal Firewall.
- Do not share your user ID and password with anyone.
- Avoid accessing your account from a public or shared computer.
- Do not send personal information via email.
- Do not use the same password and user ID's on multiple accounts.

- Change your online passwords often (60 or 90 days).

eStatements

When enrolling in eStatements, why does it ask for a passcode?

This step is your key to knowing if you will be able to read eStatements online. You must have Adobe® Reader® 6.0 or higher installed on your computer to use this service.

How can I view my eStatements?

To view your eStatements, click on the eStatement tab after logging in. The eStatement tab will have an icon that resembles a briefcase on it.

Why can't I see my check images while viewing my eStatements?

You should be able to view your check images when looking at your eStatements. If you cannot view check images and you do not see the CFSB logo on the top corner of each page of the eStatement, you may be viewing the temporary statement option. Please refer to "How can I view my eStatements" on how to retrieve your eStatements.

Why can I only see three (3) eStatements?

eStatements are retained on your Online Banking for eighteen (18) months. If you are only able to view three (3) statements, then you will need to make sure that you are on the eStatement tab. Please refer to "How can I view my eStatements" on how to view all retained eStatements.

Can I view my loan billing notices through Online Banking?

Absolutely! To enroll in electronic loan billing notices, go to the Sign Up/Changes tab under the eStatements tab. Place check the box next to the nickname you have given to your loan and then click on "Save Settings".

Passwords

What are the password requirements?

Passwords need to be between 4 and 25 characters long and must contain both letters and numbers. The system will not recognize passwords that are shorter than 4 characters, nor will it allow passwords with more than 25 characters. Passwords cannot contain symbols, which include: + * - ? / >

How often do I need to change my password?

Your password will not expire; however, CFSB recommends that you change your password every 60 to 90 days for security purposes.

My spouse and I have a shared account; can we use the same Online Banking ID?

CFSB asks that each individual have their own Online Banking ID and password, even if you have joint accounts.

How did I become locked out of my account?

If you try to log into your account and are unsuccessful three consecutive times, you will become locked out.

Who do I call if I am locked out?

You can call (270)527-6444 or 1-877-855-2372 to speak with a bank representative Monday-Friday, 8 AM – 6 PM, or Saturday, 9 AM – 1 PM to have your password reset, or you can stop by any Live! Teller Machine and any of our Live! Tellers can unlock you as well!

If you have previously set up the Password Reset Question and Answer section of your Online Banking, you can reset yourself without calling CFSB. This feature allows you to reset your own password at any time, including afterhours for CFSB. Please note that the Password Reset Answer is case sensitive.

I have received the email with the link to reset my own password, why can't I get it to work?

The link in the email is only valid for one attempt to change your password and expires in two (2) hours. If you have any trouble using the link, please contact CFSB at (270)527-6444 or 1-877-855-2372 during normal business hours.

I am trying to unlock my account and it is telling me that my password has been changed back to my original password. What if I can't remember my original password?

Your original password was the one issued to you from CFSB. If you do not recall your original password, you will need to contact CFSB at (270)527-6444 or 1-877-855-2372 during normal business hours.

I am trying to reset my password through the mobile app but I cannot see the option. Is it available?

Yes, this is available through your Online Banking, and it is recommended to be done through the desktop browser. You can also call into our Client Service Center at (270)527-6444 and they can get your password reset.

Mobile

Does CFSB offer mobile banking?

Yes, CFSB offers mobile banking apps through the Apple App Store and Android Market.

I have downloaded the app and enrolled but I don't see my accounts. What do I need to do?

You will need to log into the full site, go to **Options**, and then **Mobile Settings** to select which accounts you want to view through the app.

Is there a way to change the order that the accounts appear on my mobile banking?

Yes. Log into the full site and go to the **Options** page and then click on **Accounts**. Click on the name of the account you want to move, drag and drop it to rearrange the order of accounts for Online Banking and the mobile app.

Can I use Bill Pay through the mobile app?

Yes, as long as you have already set up the Payee information. To create a new Payee, you will need to log into the full site.

Can I deposit checks through my mobile app?

Yes. CFSB is proud to offer Remote Deposit Anywhere (RDA) to our mobile clients. You can apply for this service through your Mobile App by choosing the Remote Deposit option on the bottom right of your home page, filling out the information on that screen, and then submitting the request. We will respond to your app once you have been successfully enrolled.

Is there a cost for RDA?

No. This service is free to all clients who are enrolled in RDA through their Mobile App.

Are there limits to how many checks I can deposit through RDA?

Yes. You can read the RDA disclosure located [here](#) to learn about qualifications and deposit limits.