

FAQs For Retail Accountholders

Q: Why use online banking?

A: Millions of people worldwide are choosing the convenience, freedom and control of online banking. It's the kind of service you don't know you need until you've tried it. Among the foremost benefits include 24x7x365 access, which allows you to bank at your convenience, not ours. Also, you can bank from anywhere in the world you have Internet access. Finally, you can transfer funds, make loan payments, pay bills and reconcile accounts with the click of a mouse button. It's simply a better, smarter, faster way to manage your money and your time.

Q: How do I know that online banking is secure?

A: Our online services lead the industry with advanced security measures: 1) Secure log-in and user authentication; 2) Industry-standard SSL encryption to protect confidential information in transit, 3) Secure firewalls to prevent compromise from the Internet; and 4) Advanced security configuration of Internet servers to provide local as well as remote protection from break-in attempts.

Q. What will I need to get started?

A: Most Internet-enabled devices such as a computer can interface with Net Express online banking. A home computer which runs on Windows® 3.1 operating system or a newer version (such as Windows 95® or 98®), with a minimum modem baud speed of 14.4 is sufficient. For your web browser, we recommend Netscape Navigator 4.0 or higher, Internet Explorer 4.01 or higher, or AOL 4.0 for PC Banking use, but the site has been built to work with most major browsers.

Q: How do I enroll?

A: In order to enroll, you must first have a checking account with Union Bank. Once your account is established, visit our web site at WWW.UBMICH.COM. On the home page, click on Net Express. Scroll down until you see a link to the enrollment form. Fill out the form and then use your browser's print button to print the form. Sign the form and then mail it to the address on the form. If you are enrolling jointly (example - husband and wife) you both need to sign the form. Joint account holders will be given a password to share as long as they are BOTH owners on the account. If a husband and wife have any individual accounts, they will EACH need to enroll.

Q: How do I access Internet Banking?

A: After we have reviewed and approved your application for Internet Banking, we will send you a userID and a temporary password. To access Net Express, simply go to our web site at WWW.UBMICH.COM and enter your login I.D. and password. The first time you sign on you will be forced to change to a permanent password. You will also have to change your password every 90 days.

Q: What accounts will be available or enabled?

A: You will have access to any Union Bank deposit or loan account which you request online access to. You must be an authorized signer on any account which you request access to. You will need to verify that all appropriate accounts are viewable when you log in to bank online for the first time.

Q: Can I use the online Banking with MS Money® or Quicken®?

A: Yes, your history can be exported to personal software such as MS Money® and Quicken® or even into most spreadsheet software.

Q: How frequently is account information updated?

A: The system is updated multiple times throughout the day on business days.

Q: How long can I view history on my account?

A: Your account history will begin being archived once you enroll to use Net Express. Any account information from dates before you enrolled will not be available for you to view. Once you enroll, your account history will begin to build. You will be able to view 90 days of history, however, previous statement snapshots will be stored indefinitely and you will be able to view those as far back as the time you originally enrolled.

Q: Do I have 24x7 access to my accounts?

A: Yes, our web site is available 24x7 for your convenience. There will be periodic times when the system is down for routine maintenance, but this is usually done late at night. You will receive an e-mail notice of any down time or a message when you try to sign on to the system.

Q: What is the cut-off time each day for transfers or bill payments?

A: All transactions before 3:00 p.m. on a business day will be processed that day. Transactions after 3:00 p.m. will be processed on the next business day. If you make a transfer for example, at 4:00 p.m. on Friday, it will not be processed until Monday morning.

Q: After I sign up for Bill Pay what happens?

A: You can pay any bill to anyone in the U.S. from your computer. After you log on to Net Express, click "Pay Bills" to send payments. Use the menus to choose payee, amount, etc., enter the requested information and click "Submit" to pay bills.

Q: After I make a bill payment, how long does it take to be debited from my account?

A: The money is debited from your account the day you schedule the payment to be sent.

Q: Typically when does the payee receive payment when I utilize Bill Pay?

A: If the biller is on the list of electronic payment recipients, then it will typically take two to three business days to process your payment. Other payments will be sent via a paper check and typically take five to eight business days to process.

Q: Can I see a demonstration before signing up?

A: Yes, open your Web browser, [go to our website](http://www.ubmich.com) at WWW.UBMICH.COM, then select "Net Express" on the Home Page. Click on the "Test Drive" button to enter the demonstration.

Q: How much does it cost to use Net Express?

A: Basic online banking is free. It includes viewing your account balances, transferring funds, ordering checks, changing your address etc. There are one-time fees associated with certain functions such as a stop payment, otherwise, the monthly access to Net Express is no charge to you.

If you would like to pay your bills online in addition to basic banking, the charge is \$5.95 per month. This gives you UNLIMITED bill payments, versus a minimum of only 5 or 10 bills per month.