

## Online Account Opening Frequently Asked Questions (FAQs)

### Q- How long will it take to complete the Online Account process?

A- This will depend on how prepared you are with the information required to complete the application. On average, it should take about eight minutes. To avoid delays in completing the application, please have the information below readily available.

Important Information	Primary Applicant	Joint Applicant	Beneficiary
Current Address	√	√	√
Home Phone	√	√	√
Social Security Number	√	√	√ *
Date of Birth	√	√	√ *
Driver's License or ID Number	√	√	
Driver's License Issuing State	√	√	
Driver's License Date	√	√	
Place of Employment	√	√	
Work Phone	√	√	

\*Provide either  
SSN or DOB

### Q- Why am I required to complete certain fields?

A- Some fields are required because it is information necessary to complete the account opening process. Required fields are noted with a red asterisk symbol (\*) next to the field.

### Q- I don't have the answer to one of the required questions and I cannot move forward without this information. What should I do?

A- If you are unable to answer a required question or if that question does not pertain to you, enter NA (Not Applicable) in the box. You may also save your application and return to it at a later time.

### Q- How soon will I be able to access my account online?

A- A confirmation that your account has been successfully opened will be emailed to you by our Online Account Team within one business day. At that time, you may access the Online Banking First-time User link to establish access to your account(s) online.

### Q- How do I deposit money to this account?

A- Within the account opening process, you will be asked to fund your account by check or through an automatic deduction otherwise known as ACH.

### Q- How do I get a debit card and when will it arrive?

A- You will automatically receive a debit card 7-10 business days after your account has been funded.

**Q- How do I move to the next page?**

A- Most pages will have a Continue button; click this button to go to the next page. In some cases, you may be presented with a disclosure that will prompt you to accept or decline. If you click the Decline button, you will be advised that you cannot continue with the account opening process. Once you've chosen to accept the terms and conditions of the account by clicking the Accept button, you will be able to continue to the next step.

**Q- How do I go back to a previous page?**

A- Click the Back button on your browser toolbar. The Progress Navigation Menu on the left side of the screen will confirm your current page.

**Q- How do I go back more than one page?**

A- Clicking on the down arrow beside the Back button will allow you to go back several screens more quickly. The Progress Navigation Menu on the left side of the screen will confirm your current page.

**Q- Can I open more than one account at a time?**

A- Yes; however, if there are different owners or joint owners, a separate application is necessary.

**Q- If I have to step away from completing the online application process, how much time do I have before the session times out?**

A- The period of inactivity is set at 10 minutes before the session times out. If the session times out and you need assistance, contact The Bank at 877.867.4218 or start the account process from the beginning. If you know that you will not be back in time, you can click Save and return to it later.

**Q- What if I accidentally close my browser or click the Quit This Application link?**

A- Your information will not be accessible. You may contact The Bank at 877.867.4218 or start the application process from the beginning.

**Q- Who do I contact if I need assistance with completing the online application?**

A- Please call us at 877.867.4218 or visit us online at [www.thebank-sbt.com/contact-us-online-account-team.htm](http://www.thebank-sbt.com/contact-us-online-account-team.htm) .