

## How do I get started?

To begin banking online, you must have a NetTeller ID and Password. To receive these, you will need to complete a Central Bank Application. Applications are available through email requests by contacting us at [info@centralbankfl.com](mailto:info@centralbankfl.com) or by phoning 813.929.4477, or by requesting an application at our office. After we receive your completed application and agreement, your NetTeller ID and Password will be emailed to you within 3 to 5 business days.

## User ID and Password

### Can I change my user id?

Yes. You can create an alias to replace the 12-digit NetTeller ID that you were assigned. Your user ID is case-sensitive and must be 8 to 20 characters long. *To create an alias User ID, simply click on 'Options' on the NetTeller navigation bar and fill in the 'Personal ID' fields* characters long. The User ID may include numbers, letters and certain characters.

### Can I change my Password?

Yes. You can change your Password at any time. You may wish to change your Password periodically for your security. *To change your Password, simply click on 'Options' on the NetTeller navigation bar and fill in the '8-20 digit, Alpha Numeric Password' fields.*

### What happens if I forget my Password?

Password Self Reset: *Note: You cannot attempt a reset more than three times in 24 hours for an identical ID or e-mail address.*

When you select Reset Password from the NetTeller login screen, an additional screen will appear and you must complete the NetTeller ID, E-Mail Address, and E-mail Subject fields. The E-mail Subject field is required, and you can enter up to 50 characters. The subject will be used in the e-mail sent to you with a link back to a confirmation screen. You can select 'what's this?' to view an explanation of the E-Mail Subject field.

Once all required information has been entered on the Password Self Reset screen to reset your password, select Submit, the system will confirm the information submitted against the Central Bank NetTeller information and personal question database. If the information is matched and confirmed, you will receive the following message: **Thank you. You will receive an email shortly with instructions on how to reset your PASSWORD.** The **click here** link included in the e-mail message will be valid for two hours from the time the e-mail was originally sent. If the information entered is not matched/not confirmed, you will receive the following message: **Either your <Product Name> ID or email address did not match our records. Please contact Central Bank at 813-929-4477.**

### Reset Confirmation Screen

When you select 'click here' within the reset e-mail you will be taken to a secure browser screen. Enter the information in the required fields on the confirmation screen and select 'Submit', the following message appears, **Management: Your PASSWORD has been reset to your original PASSWORD. Click below to log in.** You can select 'Login' to proceed to Central Bank's NetTeller login page.

### What happens if I enter the wrong ID or Password?

You are allowed 3 attempts to enter your log-in information. If unsuccessful after the 3rd attempt, your online account access will be locked. Contact a Central Bank Customer Service Specialist at 813.929.4477 during our regular business hours, and we will reset your ID and Password.

## Online Banking Features

### Can I download my bank account information into my financial software package?

Yes. Most software packages allow you to download account information from NetTeller. Once enrolled, click on the "Help" function to obtain step-by-step directions for downloading. However, please be aware that each software package is different; if you require additional software support, please contact the software manufacturer.

### Sometime when I look at my current transactions I see duplicate electronic transactions and online account transfers?

You may see the electronic transactions, which include online transfers, twice during our "end-of-day processing." End-of-day processing is required for your transactions to be updated. This process begins each banking evening and lasts for several hours. The duplicate transactions will disappear at the end of the processing day.

### What happens if I don't log off the system?

NetTeller has a 10-minute time-out feature. If you are logged in for 10 consecutive minutes without activity, you will need to log in again to resume banking.

## System Requirements

Securing your privacy when accessing your online banking services is of the utmost importance to us. One security feature for online banking is a **'persistent cookie'** on the computer that you use to access your account information. This will occur upon your successful Login or successful Login & Challenge (a Challenge occurs when you are prompted to answer security questions originally chosen by you). For this additional layer of protection, your browser settings will need to 'allow' persistent cookies. Each browser version handles cookies uniquely. If you have questions, please check with your browser software manufacturer to determine how your computer allows cookies.

Computers are registered using a cookie. A persistent cookie is a small, secure text file that Central Bank saves to your browser. Each time you sign on from your computer, we will recognize the cookie and match it with your NetTeller User ID to verify your identity. This allows our network to distinguish between your computer and another computer pretending to be yours. If you sign on from a computer that is not registered, you will be asked to answer your confirmation questions for additional verification. Each computer that you login from will receive its own unique cookie after you have successfully logged in. If you get a new computer, a new cookie will be added after a successful login.

**Customer Question:** "I am concerned about enabling the persistent cookies. What are the positives and negatives for me as a customer?"

**Our response:** "The biggest positive is that your computer will be more secure when you use NetTeller. If NetTeller sees this cookie on your computer when you log in, it will know that your computer is authorized to access your account. You still need to log in as normal, but now NetTeller will know that your computer is approved to access your account. There are no negatives."

**Customer Question:** "I delete the cookies on my computer every time I log off. What happens then?"

**Our response:** "There is no need to delete the cookies on your computer. Cookies on a computer only let a website track when a user is accessing their website again. Cookies are like a 'bookmark' for a website that you visit. They cannot do anything harmful to your computer. If you delete your cookies every time you log off, NetTeller will have to create a new one every time you visit. All major banks have added this process to their online banking programs."

### When the cookie attempts to write, this will occur:

If the settings are set to 'allow' persistent cookies, the cookie will automatically set.

If the settings are set to 'not allow', the cookie will attempt to write, however it will be unsuccessful and you will be routed back to the login screen with the following error message:

*Notice: To better protect you and your information, it is necessary to write a one-time 'cookie' to this machine at login. Please accept this cookie to continue your online banking session.*

If your browser settings are set to prompt when a persistent cookie is attempting to write, you will see this prompt at each successful login until you accept this cookie.

## Security

### How can you guarantee the security of my banking information?

We have extremely stringent criteria to guarantee the security of your online account information. Our site requires you to have 128-bit encryption, the highest level of security for your protection. If you are unsure about your browser encryption level, please use the "Test Browser" feature on the log-in page to perform a check. More security features are listed below:

- Your banking information never travels the Internet without encryption protection.
- Log-in sessions have a time-out limit and after the limit is reached you are required to log-in again.
- Password guessing is deterred and reported.

Internet security is not a one-time task. Our software vendors are constantly developing and implementing security enhancements to ensure the integrity of our online banking system. Our online banking security systems have built in safety features to verify that you are logged onto the GENUINE Central Bank website, and that it's truly YOU accessing your accounts.

### Online Banking is new to me. How do I know my money is safe?

As a Central online banking customer your money is safe, just like it is at Central Bank. We use several layers of technology to make sure your Internet transactions are secure and tamperproof.

1. **Your Browser:** To provide privacy for the data flowing between your computer and bank server, encryption is used. To tell if a session is encrypted, look at the key or lock icon on your browser. If it becomes solid or appears to be locked, then the session is encrypted. If the key icon appears to be broken or the lock unlocked, then encryption is not in use and the current session is not secure.
2. **Firewalls:** NetTeller is also protected by a system of filtering routers and firewalls, which create a protective shield between the outside Internet and customer data.
3. **Internal Procedures:** To further enforce security, stringent internal procedures control every aspect of bank administration, from training employees to confirming customer transactions to preventing service interruptions.

What You Can Do To Protect Yourself: As much as we can do on our end to keep your transactions and account information secure, we need your help. Your user ID and Password provide one of NetTeller's most important security features. Because you can select and change your Password at any time, you play an important role in preventing unauthorized access to your online accounts:

- For your own protection, YOU SHOULD change your Password at least every 90 days.
- KEEP your login information confidential. Memorize it, and DO NOT write it down. (NOTE: Central Bank representatives will never ask you for your Password.)
- DON'T SELECT a Password that can be easily guessed by anyone else. DO NOT use, for example, your birthday, your spouse's name or your current ATM PIN.
- MAKE SURE no one else is watching as you type in your Password.
- DO NOT leave your computer unattended with the browser running and valid ID and Password entered.
- ALWAYS log off the system by clicking on the exit tab to end your secure session so that others can't access your accounts.
- TELL US at once if you believe your Password has been lost or stolen. Please review your Central Bank Online Agreement and Disclosure Statement for details.

**Other Security Hints:**

- Keep your web browser software up-to-date to take advantage of security enhancements.
- Take precautions to keep your computer free from viruses that might be used to capture Password keystrokes or send information from your hard drive.
- DO NOT use coffee shop Internet hook-ups or rented computers. Computers can capture information from the Internet as part of the browser software's operation, or because someone has loaded a program in it to secretly gather your information.
- If you are away from home and get an unexpected screen asking you for your credit card, Password, or account information, DO NOT disclose.
- If you save financial information externally, remember that a sophisticated user can read it, even after you have "erased" the file. DO NOT share external information that contains confidential information.
- Practice "safe trash" with printouts of your account information. DO NOT throw them away where prying eyes can find them. It is always a good idea to shred printouts of your account information before discarding.

**Why do I have to change my Password when I first log on?**

Security. By changing your password to one that only YOU know, you maximize the level of security to your accounts.

**What do I do if I get an error message?**

If you receive an error message while using NetTeller, please make a note of the message, the error number and time, and contact our customer service specialists. We will make every effort to resolve the issue as soon as possible.

**Is it important to keep Central Bank updated on my email address changes?**

Definitely. Email is an important method of communications, and necessary for sending eStatements and Notices. You may email [info@Centralbankfl.com](mailto:info@Centralbankfl.com) or call 813.929.4477 to update your email address.

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