

Frequently Asked Questions

Q: What is Online Banking?

A: Online Banking, (or Internet Banking), is a tool that allows you to use a personal computer with an Internet connection to conduct your banking online.

Q: What are some of the advantages of using QNB&T's Online Banking?

- View check images online
- View your statement online
- Schedule transfers between your deposit accounts
- Make loan payments
- Pay your bills
- Set up reminders through e-mail alerts
- Reorder checks online
- Save time, mileage, stamps, and envelopes
- Experience the efficiency of real-time banking

Q: Is there a demo available for me to try?

A: Yes, we have an [Online Banking Demo](#).

Q: How current is my banking information?

A: You will be experiencing real-time banking. Deposits and withdrawals are seen1 on Online Banking immediately after the transaction has taken place.

Q: What accounts will I be able to access through Online Banking?

A: You can access your checking, savings and loan accounts. Our Online Banking product is intended to give you as much access, security, and versatility as possible.

Q: How much account information can I view at once?

A: The system will automatically show the current month's transactions and information. However, by selecting User Preferences, you can choose to view the current month and the previous month. Or, you can choose to view your account from the current date to same date of the previous month.

Q: Can I view my account details in more than one way?

A: Yes, you can view your accounts by date, check number, payee, amount or balance in ascending or descending order.

Q: What formats can I download my transaction history in?

A: Online Banking supports downloads to Quicken™, QuickBooks, Microsoft Money™ and as a comma-delimited text file.

Q: When can I use Online Banking services?

A: With Online Banking, you have access to your account information 24 hours a day, 7 days a week.

Q: How long can I be inactive before being logged out of the Online Banking product?

A: The inactivity time out default is set for 20 minutes. However, you can define the timeout period in the User Options area for 5, 10, 20, 45 or 60 minutes.

Q: What is required to use the Online Banking service?

A: All you need to use Online Banking is a secure browser that supports 128 bit encryption, such as Microsoft Internet Explorer®, Netscape Navigator® or America Online®. You can use any computer that has Internet access.

Q: How do I enroll in Online Banking?

A: You must first complete the [Enrollment Form](#) online for Online Banking and submit it to us. Once your registration is received, we will process your request. You will need to be issued a temporary Login ID and Password.

Q: Can I create my own password that is easy for me to remember?

A: Yes, after you use your assigned password to log-in for the first time, you will be required to change you password.

Q: What happens if I forget or lose my password?

A: Simply click on the Reset Password link and the system will walk you through the process. After confirming your password reset, login to the system using your new password.