

Benefits of Online Banking

Convenience. Life often takes place outside business hours. Need to transfer¹ money into your account before dinner? No problem. At a soccer game and need to make sure the electric bill is paid? Check it instantly. You can also avoid late fees and set up automatic, recurring bill payments². To access these features, call your bank or ask your bank representative to sign you up when you open an account.

Security. Industry standard bank technology protects your money with firewalls, anti-virus protection, encryption, fraud monitoring and automatic logout, among other features. These create a strong defense against hackers who want to access your account. Scammers will also try to get information from you. Phone calls pretending to be the IRS, emails claiming the bank needs your account information, charity scams, sweetheart scams and wire fraud are only a few of the culprits. Don't give information to anyone unless you are absolutely sure they are legitimate.

Flexibility. The more time you save banking, the more time you can spend with your family, kids, friends or partner. Technology offers you the ability to customize your banking experience. If you only use your phone to check balances or make simple transfers, text banking³ is for you. Mobile deposit⁴ is perfect for those folks who need to deposit checks, but can't make it into the bank. Depending on the bank, other services such as person-to-person⁵ payment systems and phone banking are also available.

¹Funds may not be available immediately. ²Some fees and restrictions apply. Ask us for details. ³Message, data rates, and fees may apply. ⁴Message, data rates, and fees may apply. All accounts utilizing service must be enrolled in eStatements to avoid fee. Subject to eligibility and further review. Deposits are subject to verification and may not be available for immediate withdrawal. Deposit limits and other restrictions apply. ⁵Available in the RCB Bank Mobile App. \$1/transaction fee applies (non-refundable) and will be combined with the transaction amount. Transaction amount including fee is deducted from available balance immediately but may not settle on the same business day. Insufficient or Bounce fees may be incurred if adequate funds are not available at settlement. Funds may not be available to the recipient the same business day as transfer. Recipient must claim funds within 10 days. Fee is not refunded if recipient does not claim funds. Message, data rates, and transaction limitations apply. Opinions expressed above are the personal opinions of the author and meant for generic illustration purposes only. Member FDIC.

