

BUSINESS



**SHELBY COUNTY
STATE BANK**

Banking For Your Life!

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Upgrade coming to Online Business Banking in February

There's good news coming in the form of an upgrade to 24 Hour Business Banker Online. In February, all of Shelby County State Bank's Online customers will experience an upgrade allowing for:

1. **Enhanced security**
2. **Online password resets**
3. **One login for both personal and business 24 Hour Banker Online accounts**

This upcoming enhancement will require all SCSB customers with online business accounts to **re-register** (not re-enroll) in February.

1) ENHANCED SECURITY

During re-registration process you will be asked to generate a new User ID, an 8-20 letter and number combination with no special characters or spaces.

You will also be asked to provide an email address. This email will be used to verify your identity and will also be used when sending you a temporary password during the re-registration process.

Finally, you will also be asked to select new security questions as well as a personal image. Both of these are security measures to prevent against fraudulent sites which will not have access to any of this type of information.

2) ONLINE PASSWORD RESETS

After the upgrade you will be able to reset your own User ID or Password online without having to call! To reset your User ID or Password you will simply click on the "Forgot your User ID or Password" link on the 24 Hour Banker Online home page. Once you answer the questions provided and your identity is validated,

you will be sent a one-time password to the email you registered.

3) ONE LOGIN FOR PERSONAL & BUSINESS ONLINE ACCOUNTS

A customer with a business and personal online ac-

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Giving Thanks

You are invited to a

Thanksgiving Open House
Friday, November 18
9 am-3 pm at all SCSB locations

Please come to enjoy refreshments and register to win one of seven turkeys!

Upgrade coming . . .

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count will go through re-registration on his/her business account first and then re-register on his/her personal account at a later date. To have the same User Name on both accounts the customer must use the same email address for both the business and personal side.

You will still have to log-in to the personal site of online banking to access your personal accounts and log-in to the business site to access your business accounts, but you may use the same User ID and Password for both as long as you provide the same email address during re-registration.

Soon there will be online banners through 24 Hour Business Banker Online and other messages alerting you to these upcoming security enhancements. If you have questions regarding this upcoming re-registration process please contact your nearest SCSB Office or call 712.755.5112.

FAQs about the 24 Hour Business Banker Online Upgrade



Q: “Can I use the same User ID and Password that I have now?”

A: In most cases, yes. However, the system only allows for one customer to have a particular User ID regardless of whether they are signed up for personal or business online banking. If someone else has already registered that User ID, you will be prompted to select a different one.

Example: If you want to use “Cyclones12” as your User ID, you must be the first one to register that name. User IDs are determined on a first come, first serve basis in the system.

Q: “What is a personal image?”

A: A personal image is an image you will choose and it will display every time that you enter a correct User ID. You can safely enter your password once you see your correct personal security image.

Q: “Why do I have to supply my email address when re-registering?”

A: An email address is used by SCSB to confirm your identity for log-in. After you re-register, an email will go out to you with a one-time password. At your next log-in you must enter that one-time password to complete the re-registration process. Only one email address will be permitted per User Name.

Q: Will each user still be assigned a separate User ID for log in?

A: Yes, each user will need a separate User ID and Password to access the site. As the administrator, you will need to pick a User ID for each user you are setting up.

Boost your Success with a Credit Card exclusively for Business

Bring convenience and control to your business banking with a credit card from Shelby County State Bank.

Having a dedicated small business credit card is the perfect cash alternative for everyday business expenses - use it to pay for supplies, shipping, travel and entertainment with no annual fee.

Did you know that you can view your Shelby County State Bank accounts and your credit card transactions at the same time through 24 Hour Business Banker Online? That's another benefit of owning an SCSB business credit card. Other advantages include:

- Competitive interest rates.
- Online access to view transac-



tions, pay your bill, view up to seven years of statements and more!

- Reporting to help with forecasting and tax preparation.

Take a look at what each SCSB credit card has to offer and decide which one is right for you:

Business Edition® Visa® Card

The Business Edition® Visa® Card was developed with the small business in mind. Much more than a financial tool for your business, this card provides superior services and

benefits making it easier for you to focus on running your business.

Business Edition® Visa® Card with Maximum Rewards®

The Business Edition® Visa® Card with Maximum Rewards® allows you to earn points with every dollar in qualifying purchases.† Redeem points for a statement credit, office equipment, roundtrip airline tickets on any major airline, shopping and dining certificates and trips to exotic destinations.

You can apply for a business credit card at any SCSB location or apply online at www.scsbnet.com/business_solutions/bs_credit_cards.asp. It's fast, easy and secure. Apply for yours today!

Cards are issued by First Bankcard, a division of First National Bank of Omaha.

†See the Rewards Terms and Conditions in the Summary of Credit Terms for details.