Business OnLine Banking Frequently Asked Questions

Which accounts can I manage online?

Business OnLine Banking will allow access to your Business Checking, Small Business Checking, Business Interest Checking, Non-Profit Checking, Public Funds Checking, Business Money Market Investment, Business Value Savings, CDs, Lines of Credit, and/or consumer loan accounts.

Is Business OnLine Banking secure?

Your security is of the utmost importance to us. That's why we utilize the following methods to keep your personal information secure:

- 128-bit encryption
- Timed-out security
- Authenticity phrases and images
- Security questions and answers
- Display of your last log-in date and time
- Computer registration options

What kind of software do I need?

To take full advantage of the features available in Business OnLine Banking, ensure the following browser requirements are met: Microsoft Internet Explorer 7, 8 or 9, Mozilla Firefox 4, Opera 10, Google Chrome or Safari 5. To view images and e-Statements, you will need either Adobe Acrobat 10 or Adobe Reader 10.

Can I export my transaction history to my financial software?

Business OnLine Banking with The Bank of Northern Michigan easily supports data exports to Quicken, Quickbooks and Microsoft Money. You'll even be able to select the statement cycle, or time period of transaction history you would like, and the export format.

Where can I view my account balance?

To view your current, and available balance, as well as pending transfers, click on the underlined account name on the Account Summary screen of your Business OnLine Banking account.

Can I view my monthly account statements online?

You will be able to access your current monthly statement, as well as up to eighteen months worth of historic account statements using Business OnLine Banking.

Will I have access to cleared check images?

You can view, print and magnify front and back images of cleared checks so you'll know who you paid and when. Thirty-six months worth of historic cleared check images will be avilable through the Image Search function on the Menu page.

Can I make fund transfers between accounts in Business OnLine Banking?

You can easily transfer funds between your checking, savings or loan accounts. For the earliest availability of funds, schedule your transfers prior to 6:00 p.m. Note: most accounts do not have limits to the number of transfers you can make. However, according to Federal regulation, Saving and Money Market accounts are limited to no more than six pre-authorized transfers or withdrawals per statement cycle (including up to three by check).

Is OnLine Banking free?

Yes! You'll be able to access all the features of Business OnLine Banking for free. Plus, enroll in Business BillPay for the low cost of $5.75 per month and use both systems for the ultimate money management experience.

FDIC

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