



## Online Account Opening Customer FAQs

**Q. Why are you offering this new service to customers?**

A. Online Account Opening is just another way we are providing new and existing customers access to a more convenient banking experience online.

**Q. Can anyone apply through online account opening?**

A. At this time, only residents of the following states can open an account online. You must be at least 18 years old and can be opened on an individual basis or with a co-applicant.

- Connecticut
- Massachusetts
- California
- Delaware
- Florida
- Georgia
- Maine
- Maryland
- New Hampshire
- New Jersey
- New York
- North Carolina
- Pennsylvania
- Rhode Island
- South Carolina
- Texas
- Vermont
- Virginia
- Washington

**Q. What devices can people use to open an account online?**

A. Desktop, laptop, apple or android devices that are smartphones or tablets.

**Q. Do applicants need an email address to apply to open an account online?**

A. Yes, because emails will be sent to you during the online application process.



**Q. Are all the same products offered in the branches also offered if I want to open an account online?**

A. Right now, there are seven (7) products that we offer through Online Account Opening:

Simpl•e Checking	Premier Checking
Benefits Checking	Benefits Savings
Prime Money Market	18 Month CD
Advantage Money Market	

**Q. Can I open a business account online?**

A. Only personal accounts can be opened online.

**Q. What information do I need to apply online?**

A. Please have the following information available before you begin your online application:

For new customers, you will need your Social Security number, driver's license or other government issued photo ID, State ID, Military ID or Passport. If a checking or savings account will be used to fund the new account(s), the bank routing number and account number will be needed. If a debit card or credit card will be used to fund the account have your card readily available so you can provide your card number, name, expiration date and security code information.

For existing United Bank customers, you will need your Social Security number and one (1) of your existing United Bank account numbers (e.g. checking account, savings account, money market account, or CD account number). If a checking or savings account will be used to fund the new account(s), the bank routing number and account number will be needed. If a debit card or credit card will be used to fund the account have your card readily available so you can provide your card number, name, expiration date and security code information.

**Q. Can an applicant open the same type of account online more than once?**

A. Yes. For example, you can apply online for a 18 month CD and then open an additional 18 month CD at another time.

**Q. Can I open more than one account at a time online?**

A. Yes. Depending on the account you choose to apply for online we will review the information you submit in the application and we may determine that you are also eligible for an additional type of account.

**Q. How can I tell if I successfully opened my account online?**

A. You will receive a Congratulations email from United Bank confirming your new account has been opened.

**Q. How do I make an initial deposit for an account that I want to open online?**

A. To make your initial deposit, you can transfer money from your checking or savings account at another bank. If you are already a United Bank customer and you want to use your United Bank checking or savings account to fund the new account, you will need both the routing number and account number. You can also use any of the four major credit card brands (Visa, MasterCard, Discover and AMEX Cards). If a debit or credit card was used to fund your new account initial deposit, the transaction will post to your card two (2) business days later.

***Another option is “micro deposits”.***

To ensure the safety and security of your funds, United Bank will make two “test” micro deposits to your designated funding account. The funding account must be a bank checking or savings account. We’ll then offset those deposits with a single withdrawal. Within two business days of the “test” micro deposits, you will need to verify the amounts made to your designated funding account in order to fund your new United Bank account. Once you have completed this step, we will let you know by email that your new account has been activated.

**PLEASE NOTE:** As soon as you verify the “test” micro deposits, we will immediately process the transaction to fund your new account.

**Q. How do I get my new account agreement, disclosure and signature card documents?**

A. All documentation will be provided electronically both during the account opening process, and after the account opening process you can simply login to the new account opening portal with your user name and password to access your documents.

**Q. I opened an account online but I haven’t received an email so I can access, print, sign and return the signature card. Who can I call?**

A. For approved new accounts, you will receive an email from us within two (2) business days containing instructions on how to securely access, print, sign and return your signature card to us.

**Q. From the secure email I am trying to download the signature card on my iPhone (or iPad) but I'm unable to, why not?**

A. From your personal iPhone or iPad device, you must have Adobe Acrobat software downloaded to your device. Within the secure email place and hold your finger on the "download" link until a new small instructional window opens containing various options to open the PDF. Touch the option for "Open in a New Tab" then tap/touch anywhere on the screen. In the upper right corner of the screen touch "Open in", then touch the "Adobe" icon which will open your prefilled United Bank Online Account Opening Signature Card PDF. Repeat the same steps to open the Instructions PDF for signature card completion and return options.

**Q. What if I start the application but cannot finish right away? Can I go back to the Online Account Opening application later?**

A. Yes. You will set up a username and password which will allow you to save and continue the application whenever it's convenient for you. You can also continue and finish your application on another device.

**Q. How soon after my account is successfully opened online will I have access to the funds that are now in my account?**

A. For accounts funded from a checking or savings account with sufficient funds, if the completed online account application is approved by 6:00 pm EST Monday through Friday, the funds will be available the next business day. If the online account is approved at or after 6:00 pm EST Monday through Friday, the funds will be available two (2) business days later.

**Q. When does interest begin accruing on accounts that I open online?**

A. For CD's your account begins earning interest from the day your account is opened. For interest bearing checking and savings accounts, your account begins earning interest the day your account is funded. Interest accrues on the available balance in your account.

**Q. If I forget my password for the My Application portal, what do I do?**

A. Go to any of the emails received during the online account opening process and click the link to login, then click the button for "Forgot Password".

**Q. How long will it take for my new account(s) to be added to my accounts in Online Banking?**

- A. For checking, savings and money market accounts (excluding CD's), your new account(s) will be added to Online Banking within one (1) business day after your account has been funded. For CD's it will take two (2) business days after the date your account is funded for your CD account(s) to be in your accounts in Online Banking.

**Q. I do not see my new account(s) in my accounts displayed in Online Banking. What do I need to do so I can see my new account(s)?**

- A. Log in to Online Banking. Find the section on the page called "My Accounts". Click on the "gear" icon which will open a new smaller window called "Configure My Accounts". On the right side of the "Configure My Accounts" window you will see the product name(s) for the accounts that you can add to your displayed list of accounts. Simply click the plus sign "+" to add to your displayed list of accounts.

**Q. Who should I contact if I have more questions about United Bank's online account opening service that are not answered in this list of frequently asked questions?**

- A. Feel free to visit your nearest United Bank branch or call our Customer Care Center at 866-959-BANK (2265) Monday through Friday from 8:00 am to 7:00 pm and Saturday and Sunday from 8:00 am to 6:00 pm.