



**FRONTIER
NETTELLER**

Frontier Bank

Answers to Frequently Asked Questions

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(Last Amended 12/02/05)

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If you do not find the question or answer you're looking for, send us your question at ibsupport@frontiernational.com or telephone 1-888-369-0303 and we'll be happy to assist you.

GENERAL PRODUCT QUESTIONS

What is Frontier NetTeller?

Frontier NetTeller lets you use a personal computer and telephone line (modem) to perform many

banking activities via the internet, including viewing your account balances and transferring money.

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What is Frontier NetTeller with Power Pay?

Frontier NetTeller with Power Pay provides access to your current Frontier Bank account from any computer in the world that is connected to the internet. Use this feature to pay almost anyone in the U.S., from your local utility company to your child away at college.

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What is Frontier Cash Management?

Frontier Cash Management provides immediate access to your business account information 24 hours a day, 7 days a week, to assist in managing your cash positions and optimize cash flow. Cash Management Services include: Account Management, Wire Transfers, and Automated Clearing House (ACH) Origination with multi-user setup.

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How much does Frontier NetTeller, Frontier NetTeller with Power Pay, and Frontier Cash Management cost?

Business Accounts:

The cost for Frontier NetTeller is \$10.00 when you use it to access account information, balance your checkbook and conduct transactions such as account transfers, etc.

The monthly maintenance cost for Frontier NetTeller with Power Pay service is \$25.00 per month.

The first twenty (20) Power Pay transactions are FREE. Beginning with the twenty-first (21) transaction, the cost is \$.45 per transaction.

Fees associated with Frontier Cash Management are identified in the Cash Management Services Agreement.

Please reference the current Fee Schedule for other miscellaneous fees.

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What kind of accounts can I apply for Online?

Currently we are not accepting applications for our depository or loan products through Online Banking.

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How Do I Open An Account?

Simply visit any of our banking offices and a Frontier Bank employee will be glad to assist you.

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What is Frontier Bank Funds Availability Policy?

Our general policy is to allow withdrawal of funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, availability of funds to withdraw may be delayed beyond the first business day. Then, the funds will generally be available by the fifth business day after the day of the deposit.

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USING THE NETTELLER SERVICE

How do I sign up for Frontier NetTeller?

If you currently have an account with us, you have two options to sign up. For security reasons, we will identify you prior to providing access.

1. From our Web Site:

- a) Click on “Products and Services”
- b) From the “Products and Services page, click on “Online Banking – Commercial Accounts, then click on “Enrollment Form.” Complete and sign the enrollment form.
- c) Deliver the form to any Frontier Bank branch location or mail to:
Frontier Bank, Attention Online Banking P.O. Box 630, Sylacauga, Alabama 35150
- d) Within approximately five business days of receipt of your enrollment form we will mail you:

- A welcome letter
- Your Access ID

Note: Business Accounts welcome letter and Access ID will be mailed to the Primary Contact Person (designated by the Company on the Business Accounts – Online Banking Enrollment Form. If the Company desires any distribution of the Access ID and PIN to enable more users to access its accounts, this distribution of information is to be provided by the [designated] Primary Contact for Accounts.

- e) The first time you login to Frontier NetTeller, you must “agree” to Frontier Bank Online Banking Agreement and the Web Site Agreement before receiving access.

Note: Your PIN will be the last four (4) digits of your social security number (TIN) for a personal and/or sole proprietor account or an employer identification number (EIN) for a partnership and/or corporate account. . You will be REQUIRED to change your PIN and will have the OPTION to change your Access ID during your initial logon to the Online Banking service.

2. Visit any one of our banking offices to request the service.

If you do NOT currently have an account with us, please visit one of our banking offices and open an account. You can sign up for Frontier NetTeller at the same time and will receive your copy of Frontier Bank Online Banking Agreement, Web Site Agreement, and Security Statement during your initial logon to the Online Banking service.

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How long, after signing up, do I have to wait to use Frontier NetTeller?

Within approximately five business days of receipt of your enrollment information we will mail you an enrollment package including a welcome letter and your Access ID.

Upon receipt of your enrollment package you can logon and begin using the service. Business account enrollment packages will be mailed to the Primary Contact Person as designated by the Company on the Business Accounts – Online Banking Enrollment Form.

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How do I logon to Frontier NetTeller for the first time?

Upon receipt of your enrollment package and Access ID:

- Visit the Frontier Bank Website at www.frontierbank.net
- Select the NetTeller feature.
- Select the login option.
- At the login screen:
 - Enter your Access ID
 - Enter your Frontier NetTeller PIN (the last four (4) digits of your social security number.
- After logging on you will be prompted to change your “temporary” PIN and will have the option to change your Access ID.

- a. Your PIN must be a minimum of 6 characters with a

maximum of 12 characters in length. For added security we suggest that your PIN contain at least one (1) numeral and one (1) letter.

- b. b. For a more secure PIN, we suggest you use a combination of upper and lower case letters, numbers and/or hyphens. Do not make it something that can be easily guessed or figured out (i.e. your nickname, middle name, etc.)

You are now ready to use the service anytime and anywhere you have internet access.

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How do I change my Frontier NetTeller ID and/or PIN?

You are able to change your Frontier NetTeller ID to an Alias and/or change your Frontier NetTeller PIN any time you logon to Frontier NetTeller. Simply click the "Options" button, and then follow the directions.

- Your PIN must be a minimum of 6 characters with a maximum of 12 characters in length. For added security we suggest that your PIN contain at least one (1) numeral and one (1) letter.
- For a more secure PIN, we suggest you use a combination of upper and lower case letters and numbers. Do not make it something that can be easily guessed, like a nickname, middle name, etc.

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What if I have problems with or forget my Access ID or PIN?

E-mail us at ibsupport@frontiernational.com or call Online Banking at 1-888-369-0303 between 8:00 a.m. and 5:00 p.m. CT, Monday through Friday, and we will assist you with a new PIN.

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What accounts can I access using Frontier NetTeller?

You can access any personal and/or business checking account, money market, savings account, certificate of deposit, or loan you have with us provided that you are an authorized signer on the account, specified the account on your enrollment form, and/or the account does not require a multiple signer.

Note: Loan and certificate of deposit access will provide information only. You cannot request transfers from these accounts.

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How do account transfers work?

Transfers between Bank accounts requested before 4:00 p.m. CT on a regular business day may be processed that same day. Transfers between Bank accounts requested after 4:00 p.m. CT (or on a weekend or Bank holiday) may be processed the next business day.

Note: Transfers from loans are not available at this time.

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Can I transfer to and from any account?

Account transfers are allowed to and from personal and/or business checking, NOW, savings, and money market accounts for which you are an authorized signer on the account and do not require more than one signer. You cannot transfer funds from an installment loan or line of credit, or from or into a certificate of deposit or IRA. Funds transfers to loans or lines of credit will be credited as payments.

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Can I use Quicken® or Microsoft Money® with Frontier NetTeller?

Yes, you can export posted transactions from Frontier NetTeller history to your Quicken®, or Microsoft Money®. Click on the drop down arrow on Select Activity and select Download. From the Select Format list box, select the appropriate file type. Then click the "Submit" button to complete the process.

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Can I retrieve images of checks?

Currently, you cannot retrieve check images, but we are reviewing this feature as a future enhancement. We will post a message on Frontier NetTeller when it becomes available.

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How much history is maintained on my accounts?

You'll be able to view the current month and the previous month transaction history beginning with the date you sign up for the Frontier NetTeller Service.

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Is online banking service available for my Business accounts?

Yes. The person opening the account must be authorized by corporate resolution to open accounts on behalf of the business. If the person is authorized, all he or she needs to do is fill out an application. Otherwise, an authorized person would be required to open the Online Banking account. For an incorporated entity a resolution is required, for other business entities, appropriate documentation such as a letter of authorization would be required.

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Can business accounts and personal accounts be combined under the same client online set up?

Not generally. Online setups are done on an individual basis, and businesses are considered to be a separate entity.

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What business accounts can I access using Frontier NetTeller?

You can access your Business checking account, money market, business savings account, business certificate of deposit, or loan you have with us. Note: Loan and certificate of deposit access will provide information only. You cannot request transfers to or from these accounts. If your business is a Sole Proprietorship you may request access to your personal accounts.

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USING THE POWER PAY SERVICE

Is the Power Pay service available for my Business accounts?

Yes. Power Pay is an option you can sign up for when enrolling in Frontier NetTeller. The person opening the account must be authorized by corporate resolution to open accounts on behalf of the business. If the person is authorized all he or she needs to do is fill out an application. Otherwise, an authorized person would be required to open the Online Banking account. For an incorporated entity a resolution is required, for other business entities, appropriate documentation such as a letter of authorization would be required to open the Power Pay account.

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How do I start using Power Pay?

To set up a Bill Payment:

- From the "Bill Payment" display screen, select an account from the drop down menu next to the Select Account field and then click Submit. The fee schedule for your account will be displayed. To continue setting up this account for bill pay, you must choose "Accept." You may select the left-most digit that you want to use for your Bill Pay checks.

Add New Payee:

- Select the Bill Payment Option from the NetTeller Main Menu
- Select the Payees Option and then click on the Add Payee button. The "Bill Payment Customer – Add Payee" screen will display:

Establish the payee by entering the following required information: Payees can be electronic and/or check. Electronic payees receive their payment via ACH originated by Princeton eCom and check payees receive a paper check drawn from the customer's account. Electronic payees are already established in the database.

- To set up an electronic payee, at the Add Payee Screen enter the payee name and state and click submit. A search is then conducted for a matching electronic payee. If one or more matches are found, a list displays, giving the customer an option to select one, or a button to enter a check payee. If no matches are found, the add check payee page is displayed.

Some payees will enable you to select a billing address. This should match the billing address on the statement.

Add New Payee – Multiple Billing Addresses:

- If the billing address is not listed, click on the link to set that payee up as a check payee. Click on the Select link next to the applicable billing address for the payee.
- If the selected payee has multiple billing addresses a screen will display the different addresses. Click on the Select link next to the applicable billing address for the payee.

Add New Payee - - Account entered does not match those available for Payee:

- Enter the account number for the payee. If the account number is incorrect, the following message will appear on the screen; the account number entered does not match those available for this payee. Please refer to your billing statement and correct the account number. If you have entered the account number correctly and still receive this message, please click here to set this payee up as a check payee.

Add New Payee - - New Payee Information Input

- Complete the following fields on the “Bill Payment Customer - - Add Payee” screen to set up New Check Payees without selecting the search Electronic Payee List link:
 - Payee Name
 - Payee Type - This field defaults to “Check.”
 - Payee Alias
 - Address Line 1 - Street Address (Required)
 - Address Line 2 - Remainder of payee’s address (i.e., apt #) (Optional)
 - City
 - State – Payee’s 2 character state (click on the drop down arrow symbol and click the applicable state from the pull down menu). (Required)
 - Enter the payee’s zip code (zip + four) (First Five Digits are Required)
 - Phone Number – (Required) Include area code
- Click on the Submit button to add the new check payee.

Bill Pay – Pay Bills

- Select the Bill Payment option from the NetTeller Main Menu and then select the Add Payment option.
- Set up a One Time Payment.
- From the drop down menu next to the Pay from account field, select the account from which the bill will be paid. The accounts displayed within this pull down menu will include any account designators for the account.

- Choose the payee from the drop down menu next to the Pay to field. The Payee is sorted by alias.
- Enter the dollar amount.
- Type any memo information next to the Memo field (payments made by check will have the “Memo” information on the memo line of the check. This information is not transmitted for electronic payments.)
- Select the “Alert when bill is processed” option if you want an alert to show on the Account Listing Page of NetTeller. You will be alerted when processing has been completed for that payment and is not when the payee receives the payment.
- Select the One-Time option from the pull down menu next to the Frequency field. The frequency of the payment options are:
 - On-demand
 - Monthly
 - Quarterly
 - Semiannually
 - Annually
 - Weekly
 - Biweekly
 - Bimonthly
- Enter the date in which payment is to be initiated next to the Payment Date field. To select and insert a date, click on the calendar icon from the pop-up window.

Note: Payments will be processed twice a day on bank business days: 12:00 p.m. (Noon) CT and at 2 a.m. CT. Payments entered into NetTeller from 2 a.m.-12:00 (Noon) CT will processed at 12:00 (Noon) CT. Payments entered into NetTeller after 12:00 (Noon) CT will be processed at 2:00 a.m. CT on the next bank business day. Payments that are scheduled to occur on a bank non-business day will process on the previous bank business day.

- Enter the payment description, if desired, next to the Payment Description field; This is an optional field and the content entered in this field will NOT be printed on the payment.
- Select the Submit button to initiate the request.

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Which of my Bank accounts can I use to pay my bills?

Power Pay service is offered through your checking account with the Bank, or if you have more than one checking account, you may select which checking account to use.

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Who can I pay?

You can make payments to virtually any business or individual located within the United States.

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Is there anyone I shouldn't pay through Bill Pay?

The Power Pay service may not be used to make payments to settle securities purchases, federal and state tax payments, or court-ordered payments.

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How are my bills paid?

Each day we process all bill payment transactions for that day. Your account is debited for payments you have scheduled and the money is sent to the payee one of two ways:

- Electronically through the ACH system.
- By draft (check) with your name listed as sender, mailed through the U.S. mail to your payee.

The drafts are prepared and mailed by Princeton eCom, our Power Pay service provider, in Princeton, New Jersey.

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When is my account debited for my scheduled bills?

For Automated Clearing House (ACH) transactions, your account is debited before 12:00 p.m. CT on the scheduled Payment Initiation Date. This is the "end-of-day" cut off time for Power Pay transactions. ACH bill payments entered after 12:00 p.m. CT may be processed the following business day. Payments scheduled on a bank holiday or weekend may be processed the next business day.

For bill payments utilizing a negotiable instrument (check), we will debit your account through the normal check processing cycle, which is usually the second business day following the Payment Initiation Date.

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Can I schedule recurring payments?

Yes! Select the Bill Payment Option.

- Select Add Payment.
- From the drop down menu next to the Pay from account field select the account from which the bill will be paid.
- Choose the payee from the drop down menu.
- Enter the dollar amount
- Type any memo Information (payments made by check will have the "Memo Information on the memo line of the check. This information is not transmitted for electronic payments).
- Select the frequency of the payment (weekly, semi-monthly, monthly, etc.) from the drop down menu.
- Enter the start date, which must be within the five year Fed Calendar and not less than the current day.
- Enter the expiration date, which must be less than the year 2052.
- Type a payment description (optional)
- Select the "Alert when bill is processed" option if you want to know when the processing has been completed for that payment. (This does not indicate when the payment has been received).
- If you want to have the payment amount reset to zero after each payment, check the "Variable Payment" box. The amount can then be edited prior to the next payment date.

Caution! If the variable payment has NOT been reset by the next payment date, the payment will NOT be paid.

- Select the "Pay on last business day of the month" option if posting a payment on the last calendar day of the month.

- Select the Submit button to initiate the request.

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Can I view Bill Payment History for payment confirmation?

Yes! Select the Payment History option from the NetTeller Main Menu screen. The “Bill Payment Customer-Payment History” screen will display:

- Payment history can be viewed in the following increments from the pull down menu next to the View Payment History for field:
 - Since Last Statement
 - Last 7 Days
 - Last 15 Days
 - Last 30 Days
 - Search Payment History

Note: The value displayed in the date range displayed within the screen title defaults to the previous month.

- Click on the View link next to a particular payee to view the following information for the payee:
 - Payee
 - Payment status
 - Payment Type
 - Electronic Reference #
 - Amount
 - From Account
 - Memo Line Comments
 - Processed Date
 - Sent Date
 - Confirmed Date
 - Confirmation Number

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How do I cancel a bill payment or recurring payment?

Select the Bill Payment option from the NetTeller Main Menu. The “Bill Payment Customer – Scheduled Payments” screen will display.

- You may delete a scheduled payment by clicking on Delete next a particular payment amount.
- Bill payments are processed twice a day on bank business days: 12:00 (Noon) p.m. CT and at 2:00 a.m. CT. Payments entered into NetTeller from 2 a.m. – 12:00 (Noon) p.m.

CT must be deleted before 12:00 (Noon) CT on the scheduled Payment Date. Payments entered into NetTeller after 12:00 (Noon) CT must be deleted before 2:00 a.m. CT on the scheduled Payment Date.

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Can I change or delete a payee?

- Select the Bill Payment option from the NetTeller Main Menu. The “Bill Payment Customer – Scheduled Payments” screen will display.
- To change a scheduled payment, click the checkbox next to the desired payment to edit and then click on the Quick Edit button. You may edit more than one payment simultaneously by selecting the checkbox next to multiple payments and then clicking on the Quick Edit button.
- The Bill Payment Customer – Quick Edit” screen will display after the checkbox has been selected next to a payment (or payments) and the Quick Edit button is selected: From there, you may edit the following information for each payment selected for quick edit:
 - Memo for the payment
 - Account payment is taken from
 - Amount of payment

Note: To edit additional information for the selected payment beyond the memo, account, and amount, users will need to select the “Edit” link next to the payment(s) as it appears on the “Bill Payment Customer –Scheduled Payments” screen

- Select the Submit button to initiate the changes.

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Can I change a scheduled payment?

Yes! To edit any information in a scheduled payment (one-time or recurring), click the “Paper-and-Pencil” icon next to the payment. The Edit Payment screen appears. Make your changes and click “Submit” to save them.

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Can I place a stop payment on a bill payment that has already been processed?

We cannot place a stop payment on a bill payment that has already been processed.

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What is the cut-off time to change or delete pending payments?

You may cancel or change any scheduled payment through Frontier NetTeller with Power Pay as follows:

Bill payments entered into NetTeller from 2 a.m. – 12 (Noon) p.m. CT must be changed or deleted before 12:00 (Noon) p.m. CT on the scheduled Payment Date. Bill Payments entered into NetTeller after 12:00 (Noon) p.m. CT must be changed or deleted before 2:00 a.m. CT on the scheduled Payment Date.

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What should I do if a payee has not posted my payment or I've received a late notice?

First, you should always allow enough time for the payee to receive and post your payment. Remember to allow at least 48 hours for electronic payments and up to 8 days for check/draft payments. If you receive a late notice, and more than enough time was given for the payment, call the payee directly to ensure your payment and late notice did not cross in the mail. If you believe an error has occurred, you may e-mail us at ibsupport@frontiernational.com with the payee's name, payment date, amount, account number, and telephone number or call Online Banking at 1-888-369-0303 and we can research the payment.

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What happens if I don't have enough money in my account to cover a Bill Payment? Will I be notified?

If a payment is canceled due to insufficient funds, the Bank will send a "Non-sufficient Funds Notification" to your mailing address on file. Your account will also be debited for any applicable overdraft and/or non-sufficient fund fees.

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How can I change my Password and PIN for Bill Payment(s)?

- Select Options from the NetTeller Main Menu.
- Select the Personal option. The "Personal Options" screen will display.
- Complete the following fields:
 - Current Password
 - New Password two times
 - Personal ID
 - Change e-mail address.
- Click the Submit button to initiate change.

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USING THE CASH MANAGEMENT SERVICE

How do I sign up for Frontier Cash Management?

A business checking account is required in order to be eligible for Frontier Cash Management. If you are not currently enrolled in Frontier NetTeller and/or Frontier NetTeller with Power Pay, complete the procedures identified in "How do I sign up for Frontier NetTeller?" Then, proceed with the following to enroll in the cash management service:

You have two ways to sign up for Frontier Cash Management. For security reasons, we will require a completed Business Accounts - Online Banking Enrollment Form and a Cash Management Services Agreement before allowing you access.

1. From our Web Site:

- a) Click on "Products and Services".
- b) From the Products and Services page, click on "Online Banking – Commercial Accounts", then click on "Cash Management Services Agreement." Complete and sign the agreement.
- c) Deliver the form to any Frontier Bank branch location or mail to:
Frontier Bank, Attention Online Banking P.O. Box 630, Sylacauga, Alabama
35150
- d) Within approximately five business days of receipt of your Cash Management Services Agreement we will mail the Primary Contact Person (Administrator) a Cash Management enrollment package and personally contact you to assist with the setup. Or, you may:

2. Visit any one of our banking offices to request the cash management service.

If you do NOT currently have an account with us, please visit one of our banking offices and open an account. You can sign up for Frontier NetTeller, Frontier NetTeller with Power Pay, and/or Frontier Cash Management at the same time. You will receive your copy of Frontier Bank Online Banking Agreement, Web Site Agreement, Cash Management Services Agreement and Security Statement during your initial logon to the Online Banking service.

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How do I get started with Frontier Cash Management?

Getting started with Frontier Cash Management is easy. A business checking account is required in order to be eligible for Frontier Cash Management. Other restrictions may apply. You can be working on our web-based cash management system by following the steps below:

1. Review and complete the information contained in the Cash Management Services Contract.
2. Return the completed signed contract to any Frontier Bank branch location or mail to: Frontier Bank, Attention Online Banking, P. O. Box 630, Sylacauga, AL 35150
3. Within 5 to 7 business days of receipt of your contract we will mail the Primary Contact Person (Administrator) designated by the Company in the Business Accounts – Online Banking Enrollment Form:
 - A Frontier Cash Management welcome letter
 - Your initial Cash Management ID and Password (PIN)
 - Note: If you are not currently enrolled in Frontier NetTeller, you will also receive, in a separate letter, a Frontier NetTeller welcome letter which will include your Frontier NetTeller ID. Your “temporary”PIN will be the last four (4) digits of your social security number (TIN) for a personal and/or sole proprietor account or an employer identification number (EIN) for a partnership and/or corporate account. . You will be REQUIRED to change your PIN and will have the OPTION to change your Access ID during your initial logon to the Online Banking service.

Reminder: The first time you logon to Frontier NetTeller, you must “agree” to Frontier Bank Online Banking Agreement and the Web Site Agreement before receiving access.

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How do I access Frontier Cash Management?

The following instructions will provide you direction to access the Cash Management Service:

Upon receipt of your Frontier Cash Management welcome letter

1. Logon to Frontier Bank website at www.frontierbank.net
2. Follow the steps to access Online Banking
 - Select the NetTeller feature.
 - Select the logon option.
 - At the logon screen:
 - Enter your Access ID
 - Enter your “temporary” Frontier NetTeller PIN (the last four (4) digits of your social security number (TIN) for a Sole Proprietor account or employer identification number (EIN) for a Partnership or Corporate account.
 - Select “Submit”.

Note: After logging on you will be prompted to change your “temporary” PIN and will have the option to change your Access ID.

- a. Your PIN must be a minimum of 6 characters with a maximum of 8 characters in length. For added security we suggest that your PIN contain at least one (1) numeral and one (1) letter.
- b. For a more secure PIN, we suggest you use a combination of upper and lower case letters, numbers and/or hyphens. Do not make it something that can be easily guessed or figured out (i.e. your nickname, middle name, etc.)

Enter your Cash Management ID and Password in the appropriate fields

Select “Submit”

Note: The initial Cash Management ID (case sensitive) and your initial password (PIN) as identified in your Cash Management welcome letter that was mailed to your Primary Contact Person (Administrator) as designated in the Business Accounts – Online Banking Enrollment Form. The Administrator will be required to change the Cash Management Password during the first time log on. User IDs and Passwords are case sensitive. The Administrator will be responsible for establishing other Cash Management users and their applicable authorization levels for your Company on the system.

A listing of the accounts accessible through Online Banking will be displayed. Next to each account is a drop-down menu with the list of activities available for each account. (Some account options may not be available or may require additional fees).

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How do I make changes within my Frontier Cash Management account?

You can make the following changes via the Options Tab.

Choose the Personal Tab to:

Change your Frontier NetTeller Password

Change your Frontier Bank NetTeller ID to a name or number that is easily remembered (You can continue to use the original Frontier NetTeller ID at any time)

Change your E-Mail Address

Change your Cash Management User Password and Wire PIN

Choose the Account Tab to:

Change your Account Pseudo Names

Change the Number of Accounts Displayed

Change the Account Display Order

Choose the Alerts Tab to:

Set up Event, Balance, Item Clearing and Personal Alerts

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How do I add a new cash management user?

Note: Only an Administrator with “full capabilities” will have access to add a new user. Your Administrator is the Primary Contact Person designated by your Company on the Business Accounts – Online Banking Enrollment Form. The Administrator should proceed as follows:

Select the Cash Management Tab

Enter the new User ID (case sensitive) and select Add User

Fill in the User information and select the features that the user will be able to access.

Click “Submit”

Choose the accounts that the new user may access

Click “Submit”

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How do I edit a cash management user?

To add or edit Frontier Cash Management users, complete the fields as identified.

You can limit the user’s access to activities and types of accounts.

You must have Administrative capabilities in order to perform this function.

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How do I view current and prior day information?

Select More Details from the under the balance column on the transaction page. Your account balances will be displayed, as well as any Current Day ACH or Wire Transfer transactions.

Select Transactions from the Account Listing drop-down menu to view the transactions to your account since your last statement. Use the View Transactions Since menu to change the view.

Select Prior Day from the NetTeller Tab to view transaction and balance information from prior day business.

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Can I download prior day information?

Yes. To download prior day information for your Cash Management accounts, choose Download from the Cash Management Tab.

Follow the instructions to save the download file.

The downloaded file will contain prior day balance calculations as well as all ACH, Wire Transfers and Over The Counter items.

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Can I transfer funds between accounts?

Yes. Select Transfers from the Account Listing drop-down menu.

Select the account to which you want to transfer the funds, enter the amount of the transfer and select the frequency (optional). When all options are completed, select “Submit”.

Once the transfer has been submitted, a confirmation page will be displayed. Links to view scheduled transfers are available as well as links to view current transactions for the transfer to/from accounts.

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How do I create a wire transfer?

To create a new Wire Transfer, select Edit/Add from the Wires Tab. Choose the account from which you want to wire the funds and click Add Wire. Fill in the appropriate fields for the new wire transfer. If you do not know the ABA Number of the receiving bank, use the Search for ABA# link to perform a search. Enter a repetitive wire code if this wire will be transmitted more than once. This code is for your records only and will not be transmitted with the wire transfer. When all information has been entered, click "Submit".

Note: Refer to Fee Schedule for applicable charges.

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How do I edit and/or initiate a Wire Transfer?

Once the wire transfer has been entered, it will be displayed in the Wire List. If the Wire Transfer is repetitive and needs to have information changed or updated prior to being initiated, select Edit to make the necessary changes.

To initiate the Wire Transfer, select Transmit from the Wires Tab.

Select Transmit next to the wire you want to initiate.

Verify that all wire information is correct. To transmit, enter your 4-digit wire PIN and select Transmit.

Once initiated (transmitted), the wire status will change to Initiated and the option to send will be removed. The send option will re-display the following business day.

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How do I create a new ACH Batch?

Select the ACH Tab to access the Batch Listing Page.

To create a new ACH batch, enter the new batch number in the additions/corrections field and select "Submit".

Complete or edit the fields in the Batch header information. Some information, such as the Company Name and Batch Number cannot be modified. When all information has been entered, select "Submit".

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How do I create & initiate an ACH batch?

Select the appropriate Transaction Code from the drop-down menu. Complete the remaining fields. If you do not know the Routing Number of the Financial Institution receiving the credit, use the link to perform a search. The Individual Identification Number is optional. Use the Quick Add button to enter another transaction. When all transactions have been entered (credits and debits), select "Submit".

Initiate the batch by selecting Initiate this batch from the ACH Batch drop-down menu. A batch can be initiated from 'Ready' or 'Uploaded' status. Enter the effective date of the batch. This cannot be more than 14 days from the day it is initiated.

Note: Do not delete a batch that is in "Initiated Status". If the batch is deleted before it returns to a "Ready Status", the Bank will not receive the batch and it will not be processed. The batch will return to Ready status the day after the batch is initiated. If you notice an error after the batch has been initiated, contact Online Banking at 1-888-369-0303 to have the batch reset before it is processed.

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How do I upload an ACH batch?

Select Upload from the ACH Tab

Follow the instructions to upload your NACHA format file. While the file is being uploaded, you can perform other activities in NetTeller. Choose Upload Status screen to check the status of the upload. When the upload is complete, the ACH Batch will be the last batch displayed on the batch-listing page. (Only files in NACHA format can be uploaded from other software).

Follow the normal procedures to Work With and Initiate the ACH Batch.

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Can I download an ACH Batch Summary?

Yes. Select Download ACH Summary from the drop-down menu next to the ACH batch.

Follow the instructions for downloading the summary. You must have Adobe Acrobat Reader to

display the file. If you do not have Acrobat Reader, a link is provided to download the product.

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Who do I contact if I need additional assistance using Frontier Cash Management?

Please contact Online Banking at 1-888-369-0303 for additional assistance.

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SECURITY ISSUES

How safe is my account information?

Please refer to our "Security Statement" for the complete details of our security.

Our Part in keeping your account information safe:

We use commercially reasonable security technology to keep your account information safe. With encryption, firewalls, and trusted operating systems incorporated into our overall banking architecture, authentic transactions may take place over the internet with relative safety. No system is completely safe from third parties, however, especially the internet. As such, we cannot guarantee the security of all communications. Please refer to our "Security Statement" for the details of our security.

Your Part in keeping your account information safe:

Your Access ID and PIN are confidential and you should exercise care when using them. Don't make your PIN something that can be easily guessed or figured out.

- Never lend your Access ID or PIN to anyone and never write them on your PC or any computer materials.
- Never accept advice from strangers while you are using it. Beware of fraudulent requests for your PIN by someone posing as a Bank employee. A Bank employee would never ask for this information!
- Never use a "Save PIN" feature if offered by your browser. (This is a feature available in Microsoft Explorer 5.0) This would allow anyone who opens your browser access to your account information without needing a PIN.

Use a browser with 128-bit encryption. (Encryption is a method of scrambling information transmitted between you and the Bank.) Please refer to our "Security Statement" for more recommendations that you can follow to ensure maximum security of your account information.

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Where can I find more detailed information about security?

Please refer to our online "Security Statement" for more detailed information on what we do to keep your banking information safe with Online Banking.

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Can the Bank answer questions about my internet service connection or my computer?

Your best source of information regarding any issues you have with your internet connection is your Internet Service Provider. Their customer service personnel are trained to answer all your internet connection questions. The same holds true for any questions about your computer. Contact the hardware manufacturer or software company for best results.

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Can anyone else see my account information?

No, your online account information is available only to those with an authorized Access ID and PIN. The information is not public. For more information please refer to our Privacy Policy.

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Who is liable, the Bank or me, if a "hacker" breaks into the system and takes all or some of my money?

Your liability may be limited by a federal regulation (known as "Regulation E") against "unauthorized transactions" to your accounts. Please refer to the "New Account Electronic Funds Disclosure" information provided to you when you initiated your new depository account and/or the Section 14 "In case of Errors or Questions about Your Electronic Transfers, located in the Online Banking Agreement for more details. You may obtain another copy of this disclosure from any of our banking offices, by accessing our website, or by calling Online Banking at 1-888-369-

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MISCELLANEOUS INFORMATION (click link below)

Why does Frontier NetTeller load so slow over the internet?

A secure site such as Frontier NetTeller will be slower due to the encryption process. Additionally, the capabilities of your computer, memory space available, modem, software, and Internet Service Provider all affect the speed at which the information travels. Please be patient, the slower speed is for both your and our security and protection. Some tips that can help if memory is the problem: click on your browser's "Help" button to find how to make appropriate changes.

- Reduce the graphics - Graphics require extensive system resources, and can be eliminated to speed up the loading process.
- Clear your memory cache
- Shut down other programs you have running
- Change your wallpaper to a generic pattern or remove your screen saver feature.

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How do I contact the Bank if I have a question or comment about Frontier NetTeller?

If you have any questions, comments, or concerns you can e-mail us at ibsupport@frontiernational.com or telephone Online Banking at 1-888-369-0303 8:00 a.m. to 5:00 P.M. CT, Monday through Friday. Please note that e-mail is not a secure environment like Frontier NetTeller. Please do not include any sensitive information in your email, such as account numbers, PINs, or social security numbers. Your name and a general description of your question will be sufficient to respond to your question.

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What internet browsers can I use with Frontier NetTeller?

You may use Microsoft Internet Explorer® (Versions 5.5 or higher) Netscape Navigator® (Versions 6.1 or higher). These browsers support secure transactions over the internet using Secure Socket Layer (SSL) protocol. If you get an error that has "CGI" in the title when you try to access Frontier NetTeller, your browser may have its "Java" turned off. You can turn the Java on in the Options or Preferences menu of your browser.

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Can I access Frontier NetTeller from outside the United States?

Yes! Just use a secure browser such as Netscape Navigator™ or Microsoft Explorer®.

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Are My Deposits Insured by the FDIC?

Frontier Bank is a FDIC-insured bank. Each depositor is insured up to \$100,000.00. Please visit the FDIC's homepage at www.fdic.gov for more information.

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