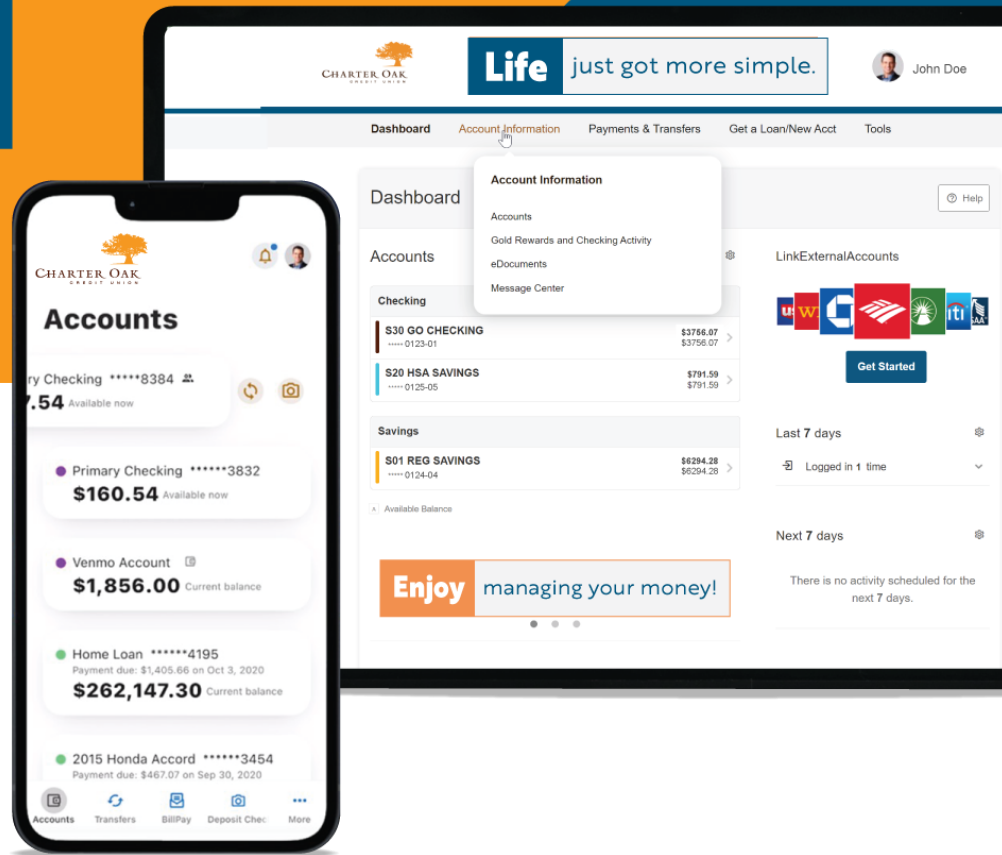


# online banking

Prepare for a new experience.

# FAQ's



## What can I expect from the new update?

- The enhanced user experience will make Charter Oak's digital banking experience easier to navigate.
- A simplified experience will encourage you to explore other tools and features of the desktop and app that you may have not been familiar with before.

## When does the update take place?

The update will take place for both desktop and mobile in the month of August.

## How will I benefit from the new update?

1. Simplified navigation that allows you to quickly find the tools and information you need instead of searching.
2. **Important Desktop Note:** The widgets will no longer appear on the left side of the page on desktop, they will now appear via a navigation bar across the top.
3. An enhanced Accounts experience on the app, which allows you to easily navigate to your desired task by simply sliding the account cards and tapping the quick action buttons.
4. On the mobile app you will have four shortcuts for quick access to: Accounts, Transfer, Deposit Check & Bill Pay.
5. App users can now toggle your view on the Remote Deposit Capture screen to deposit a check or glance at the activity on the app.

## Will I lose access to any current features?

No, you will have access to the same great tools and features that you have today. While the initial starting point and navigation will be modified, the steps and processes to complete a transaction are largely the same.

## Under each main category, there will be the following tools and features:

- **Dashboard:** Overall view of your financial relationship with Charter Oak and a snapshot of login history, scheduled transactions, quick links and linked external accounts
- **Accounts:** Detailed transaction history of all accounts, tax information, ability to search and download transactions while in a specific account
- **Transfers & Pay:** Transfer & Pay, Bill Pay, Stop Payment, Skip-A-Pay, Overdraft Protection
- **Account Info:** Gold Rewards & Checking Activity, eDocuments, Message Center
- **Get a Loan/New Account:** Apply for a loan, or open a new account with Charter Oak
- **Tools:** Sign up for alerts, edit settings, Debit Card management, order checks, find a branch or ATM location, Message Center, calculator & calendar

## How will I update my mobile app?

There is nothing that needs to be done on the desktop. This view will automatically update once the version has been released. In the mobile app however, if you are not set up to receive automatic mobile app updates, you will need to manually update the Charter Oak app.

### How to set auto-updates on Android:

- Opening the Google Play Store on the Android device
- Tap the three horizontal lines in the upper-left corner of the screen
- Tap Settings
- Tap Auto-update apps
- A pop-up window will ask you to select your auto-update preference, then select done

### How to set auto-updates on iOS:

- Opening the Settings app on the iOS device
- Tap on App Store
- Toggle on App Updates to turn on automatic app updates

### Manual updates for Android:

- Open the Google Play Store on the Android device
- Tap the three horizontal lines in the upper-left corner of the screen
- Tap My apps & games
- Update all apps or tap our application to start the update

### Manual update for iOS:

- Opening the App Store on the iOS device

- Tap your user profile icon in the upper right corner
- Scroll down to Available Updates
- Tap Update next to our application to update only the Charter Oak app, or you can tap Update All, which will update all of your applications due for an update

### Will any app features be eliminated with this release?

Moving forward with the new mobile app, the following features will no longer be supported:

- **Android PIN Authentication:** If you do not have biometric capable devices, you will use web authentication to log in to the mobile app instead of Android PIN.
- **Tab Bar Customization in iOS:** you will no longer have the option to customize the tab bar.
- **Widgets Tab in Settings:** the ability for you to set favorite widgets or reorder widgets in the Widgets tab under Settings will no longer be available.
- **Snapshot Account Ordering:** to simplify the Snapshot functionality, you will be presented with all your accounts and corresponding balances without logging in to the mobile app. You will continue to enable or disable Snapshot through the Onboarding process or through the app settings.
- **Wearables & Tablets:** wearables will not be supported, and the experience will not be optimized for tablets in this initial phase. It will be evaluated for optimization and usability for these device types in a follow-up phase.