

## ESB Online FAQs

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Q. What is ESB Online?

- A. Online Banking allows our clients a secure and convenient access to their accounts using the Internet anytime of the day, any day of the year. Some of the functions available with Online Banking are:
- Access and print information on all accounts including loans.
  - Review and print transactions and statements.
  - Confirm deposits, withdrawals and checks cleared and view their images.
  - Transfer funds between accounts and make loan payments
  - Download transactions to Microsoft Money® and spreadsheet programs.

Q. What do I need to access ESB Online?

- A. You need a computer, modem, Internet access and one of the following Internet browsers:
- Mozilla Firefox 3.0
  - Microsoft Internet Explorer 7.0 or higher
- 128-bit SSL encryption comes packaged on either browser. You can use either a Macintosh or a Windows computer.

Q. What should I do if I do not use one of these browsers?

- A. If you are using an older browser version that is no longer supported for access to Online Banking, you will not be able to login into Online Banking. You can go to the Mozilla or Microsoft home page and download the most recent non-beta browser versions ([www.mozilla.com](http://www.mozilla.com) or [www.microsoft.com](http://www.microsoft.com)). Once you have completed the download and installation of the recommended browser, you can return to the sign in screen and sign in to Online Banking.

Q. Can I use beta test browser software to access ESB Online Banking services?

- A. To ensure maximum security of information and proper operation of our products, beta software is not recommended for use with Online Banking. Since beta software is experimental and undergoes significant changes by the manufacturer, we can only recommend final, released versions of new browsers and operating systems.

Q. What is 128-bit encryption?

A. There are two types of encryption: "High" and "Standard". The difference between these types of encryption is the strength of capability. A "High" (128-bit) encryption is exponentially more powerful than a "Standard" (40 or 56-bit) encryption. "High" or 128-bit encryption means there are several possible keys that could fit into the lock that holds your account information, but only one that works for each time you bank online. ESB Financial uses the highest level of encryption (128-bit) to ensure your online transmissions are secure. As security upgrades are made, you will be informed when you log-in to ESB Online.

Q. Is ESB Online Banking secure?

A. Yes. ESB Financial security features and requirements (which include your ID and Online Password) provide you with peace of mind when you access your account information. In order to help protect your privacy, if you're called away from your computer while you're signed in, we'll sign you off after ten minutes of inactivity. To ensure the security of your account information, ESB Online also uses the 128-bit SSL encryption. [CLICK HERE](#) to go to our Security section for more information.

Q. Do I have to register to use ESB Online?

A. Yes, a one-time application is required to sign up for ESB Online. You can apply now online for ESB Online banking. Once this form is submitted we will mail you a temporary password. Upon your first visit to the ESB Online Banking site you will be asked to select a new user ID and password to be used whenever you access ESB Online.

Q. How much does it cost to use ESB Online?

A. It's free to register and use most services. Any charge for specific services will be clearly disclosed.

Q. What if all my accounts do not appear on my account list?

A. Please contact ESB Financial at 877.342.3459.

Q. How current is my account information?

A. Account transactions and balances are real-time and may change during the day as you carry out transactions. There may be delays from time to time because of processing or system issues, which we cannot control.

Q. When will my funds become available?

A. Transfers you submit on bank-business days before the daily cut-off time (6:00 pm) will be credited to your account on the same business day. Transfers submitted after the cut-off time or on a non bank-business day will be credited on the next bank-business day.

Q. What happens if I open a new account after I am already signed up for ESB Online?

A. New accounts will automatically appear on your ESB Online system if it is opened under the same social security number or tax ID number.

Q. Can I change my User ID and Password?

A. Yes, you can change your User ID and Password as often as you want. Simply click on "services" then "change password" and follow the simple instructions. The Password must be 6 characters long with five alpha characters and one numerical character.

Q. What if I enter the wrong User ID or Password?

A. For security purposes, three consecutive invalid sign-on attempts will "lock you out" of the system for 24 hours. If you are locked-out, you need to contact customer service and we will reset your User ID and Password.

Q. What if I forget my Password?

A. We do not have access to your password once it has been changed. You can reset your password online, or we can reissue you a temporary password, then you can then reset your own preferred password. Just give us a call.

Q. What should I do if I think someone has my access codes?

A. Immediately change your current Password and User ID under the "Services" "Change Info" and "Change Password" option. Contact the bank at (620) 342-3454 during business hours.

Q. Will I continue to receive a paper account statement in the mail?

A. Yes, we will mail a copy of your account statement at the regular intervals, unless you enroll to receive E-Statements.

Q. What should I do if I do not get a response after clicking on a hyperlink or icon?

A. Sometimes, the Internet is unavoidably slow. Once you have clicked on something, please wait. Avoid clicking repeatedly on a particular link.