

Digital Banking FAQs

- **How do I enroll in Digital Banking?**

You can enroll through the site by clicking the “Register” link displayed on the login screen either on the website or mobile app. You will need your SSN, date of birth, and full account number including leading zeros. If you have any issues while registering, please contact us for assistance at [\(800\) 924-4817](tel:8009244817).

- **Why should I not use Internet Explorer when accessing the site?**

In an effort to provide a more secure browsing experience, it is recommended to use a browser other than Internet Explorer as it is no longer supported by Microsoft. Alternative browsers such as Chrome, Microsoft Edge, and Firefox have been tested and work well with the site.

- **How do I enroll in Bill Pay?**

By logging into Digital Banking you can enroll in Bill Pay by selecting the Bill Pay option and accepting the disclosure.

- **How do I enroll in e-statements?**

Select the EDOCS option while logged into Digital Banking. If you are not already subscribed to e-statements, you will see an option to “Subscribe”. Select Subscribe, then review and accept the disclosure.

- **What if I forget my Digital Banking username or password?**

In the event you forget your Digital Banking username or password, select the “Forgot Username” or “Forgot Password” link displayed on the login screen. You can also call any Sterling Bank branch to receive assistance. It is important to note that after five consecutive invalid login attempts your account will be locked for security purposes. You can select the “Forgot Password” link or contact us to reset it.

- **How secure is my Digital account information?**

We have taken every step possible to be sure that our system meets the latest security standards, including using the latest security encryption methods and software.

- **What is the Digital Banking App?**

The Sterling Bank Digital Banking App combines the benefits of Banking with the power of the iPad®, iPhone®, along with Android™ phones and tablets to provide quick access to your account information. The FREE Sterling Bank Digital Banking App allows you to easily transfer money between accounts (including external accounts for a fee), make a

loan payment, check your account balances, pay bills, request stop payments, and even deposit checks (after endorsing) into your account.

- **What is required to use the Digital Banking App?**

1. A Username and Password (obtained during registration)
2. An active Sterling Bank checking, savings, money market, or loan account.

- **Does my mobile device support the Digital Banking App?**

The following devices support the Sterling Bank Digital Banking App:

- Android-Android Version 8.0 and higher for phone and tablet.
- iPad and iPhone – last two major releases for iOS

- **How do I get started using the Digital Banking App?**

Once you have downloaded the app from the App Store® or Google® Play Store to your mobile device, you are ready to begin. Register or use your existing Sterling Bank username and password to login and begin managing your finances.

- **How do I know if the Digital Banking App I am downloading is legitimate?**

Only download mobile apps from reputable sources. When downloading the Sterling Bank Digital Banking App, ensure that “Sterling Bank WI” is listed as the app publisher or developer. If you have any questions or concerns, please contact us.

- **Can I make a deposit using the Digital Banking App?**

Yes. Mobile deposit is a free service available to digital banking customers through the app. Once logged in, select “Deposit Check”, review and accept the disclosure, and enter the information required. Contact one of our branches for additional information on this service.

- **What if the image of the check is rejected?**

Occasionally there are issues with a check that prevent it from being accepted for deposit through the app. Please mail or bring in any rejected checks and we will deposit them for you.

- **What should I do with the original checks I deposit through the app?**

Keep the original check until it has been paid by the payor bank. Then appropriately destroy the check.

- **Is the Digital Banking App safe?**

Yes, the Sterling Bank Digital Banking App is safe and secure. The Digital Banking App travels in encrypted packets of data. 128-bit encryption protects data from being monitored during transmission across the Internet. The session ends when you close your app and times out if you forget. In addition, no identifiable personal information, such as your account number, will be sent or stored to your device.

- **How can I keep my account information secure and private?**

In addition to our security processes, you can take the following steps to further protect your personal and account information:

- Apply password protection to your mobile device; be original and protect your passwords. If your device allows, require biometrics such as a fingerprint or face ID to unlock the device.
- Never leave your mobile device unattended when signed into digital banking.
- Reference Sterling Bank's "Online Transaction Guidance" document under Resources at www.sterlingbank.ws

- **What are Notifications/Alerts?**

Notifications are also referred to as Alerts and are offered via email or text message to digital banking customers who activate them. A separate widget exists called Alerts where you can add/change what alerts you would like to have sent and the delivery method. Select the account, then toggle which alert you would like to turn on. You will then select the frequency and how you want to receive the alert.