



Welcome to County Bank Online Banking

Frequently Asked Questions

What is On-line Internet Banking?

On-line Internet Banking provides access to your County Bank accounts from the convenience of your personal computer. You can transfer funds, view balances, reconcile accounts, re-order checks, and place stop payments at your convenience. Our optional Bill Payment service lets you pay your bills on-line.

What types of accounts are accessible in Internet Banking?

You can access any of your County Bank accounts, including: Checking, Savings, Certificates of Deposit, Loans, Money Market, and IRA's. Bill Payment services are only accessible from your checking account.

How do I know that On-line banking is secure?

Our online services lead the industry with advanced security measures: 1) Secure log-in and user authentication, 2) Industry-standard SSL encryption to protect confidential information in transit, 3) Secure firewalls to prevent compromise from the Internet, 4) Advanced security configuration of Internet servers to provide local as well as remote protection from break-in attempts.

What do I need to get started with On-Line Internet Banking?

You need a checking account at County Bank and you need access to the Internet from home or work. That's all. Simply go to www.countybankdel.com and apply online. For security reasons, no one at the bank should know your password. Every ninety (90) days you will be prompted to change your password to help reduce the possibility of fraudulent Internet Banking access by someone who may have had access to your password.

Passwords should be six to sixteen characters in length. They can be alphabetic and/or numeric. Use a password that will be hard for others to decipher or guess, but easy for you to remember and use. A combination of letters and numbers has been determined the most difficult to decode. You can help safeguard your information and the system by protecting your Login ID and Password. Memorize them and keep them secure.

I can't remember what I changed my password to. Now what?

Contact our Internet Banking Customer Service and with identifying information you provide for verification purposes, your password will be reset to a temporary password. When you log on, the system will prompt you to change your password.

Which browsers are compatible with On-line Banking?

To use our Internet Banking product, you must have a browser that supports 128-bit encryption.

You can download Netscape 4.7 or higher or Internet Explorer 5.5 or higher.

What types of accounts can I transfer funds to and from?

You can transfer funds between any of your County Bank checking and savings accounts, as long as account ownership allows. You can also transfer money to a loan, resulting in a loan payment.

Are there limits on the number of transfers I can make?

On-line Banking poses no limits on the number of transfers you can make. However, Federal Regulations limit the number of withdrawals and transfers on certain types of savings accounts and money market accounts. If you are unsure about the restrictions on your accounts, check with your local branch or call customer service at 226-9800.

When will my transfer take place?

If you initiate the transfer before 4:00 p.m. EST on a business day, the transfer will take place on that day. Otherwise, it will take place the next business day.

I will need to transfer money to my checking account next week for my house payment, but I will be out of town and will not have access to the Internet, what can I do?

You can enter your transfer anytime before you leave town and post-date the transfer to the actual date you want it to occur.

With Bill Payment, who can I pay?

You can pay anyone. Most regional and national companies will be paid electronically. Otherwise, a paper draft is created and mailed to the recipient. The draft indicates that the payment is on your behalf and to be credited to the account or invoice you indicated when you entered the payee.

How long does it take for the company I am paying to receive the payment?

Electronic payments normally take a maximum of 4 days. Paper drafts can take up to 10 days. Take this into consideration when paying bills to avoid late charges.

What date should I enter as the payment date?

The payment date is the date that the payee is scheduled to receive the payment.

When will the payment amount be deducted from my checking account at the bank?

Unless post-dated, the payment amount is deducted from your checking account the payment due date and the funds will not leave your account until that day.

I have full access to two different checking accounts under my Login ID. Can I make Bill Payments from different accounts?

Yes, you can pay individual bills from different checking accounts that you have full access to under your Login ID.

What is the best way to disconnect from County Bank Online Banking?

To assure a complete disconnection from County Bank Online Banking, click Logoff in the

upper right hand corner. For your protection, County Bank Online Banking will end your session if we have detected no activity for 10 minutes.

Who can I call for help?

You may call Customer Service at (302)226-9800 at our Main Office or contact your nearest branch office. You may also e-mail us using the "E-Mail County Bank" option on the contact us page.