

## Croghan Colonial Bank

# — Frequently Asked Questions —

## Croghan Alerts

### Q. What are Croghan Alerts?

- A. They are email and text updates about your accounts (carrier, message and data rates may apply).

### Q. What Croghan Alerts are available?

- A. • Morning Checking Balance Alert  
• Checking Low Balance Alert  
• Checking Deposit Alert  
• Checking Withdrawal Alert  
• Morning Savings Balance Alert  
• Savings Low Balance Alert  
• Savings Deposit Alert  
• Savings Withdrawal Alert  
• Loan Payment Due Alert  
• Loan Payment Past Due Alert

### Q. How do I sign up for Croghan Alerts?

- A. Sign up by selecting the “Croghan Alerts” tab within Online Banking. You’ll select the account number and alert type that you’d like to receive, as well as if you’d like to receive your alerts via email or text (or both).

### Q. How many email addresses or mobile numbers can I have my Croghan Alerts sent to?

- A. Each user can have 1 email address and 1 mobile number set up to receive Croghan Alerts.

### Q. What should I do if my email address or mobile number changes?

- A. Select the “Croghan Alerts” tab within Online Banking. You’ll see the Croghan Alerts that you’ve signed up to receive. Select “Edit” to update your email address or mobile number for each alert.

### Q. When are account alerts delivered?

- A. We may send Croghan Alerts multiple times a day to ensure you receive timely information regarding your accounts. Many Croghan Alerts are triggered when an actual transaction posts to your account; some of your transactions post to your account immediately, while other transactions only post once a day. You can expect to receive Croghan Alerts no later than one business day from the triggering event.

### Q. Why do my Health Savings and Money Market Accounts show as checking accounts?

- A. Since Health Savings and Money Market accounts have check writing abilities they are considered checking accounts on our system.

### Q. Why did I receive two alerts for the same transaction?

- A. You may receive two alerts for the same transaction due to how the transaction posts to your account. One alert is for preauthorization of the transaction, and the second alert is when the transaction actually posts to your account. Should you have questions regarding a double alert, review your account information through Online Banking or Mobile Banking to be sure the transaction posted to your account correctly.

### Q. I paid several bills using Bill Pay, why does my alert text message only show 1 payment?

- A. Text message alerts only give a snapshot of information due to size and spacing. For this purpose when payments are made at the same time, the text message will only reflect 1 payment – even though the entire amount of all payments was actually taken from your account. Email alerts contain much more detail and we suggest you also sign up to receive email alerts for this purpose.

### Q. How do I turn off my Croghan Alerts?

- A. Select the “Croghan Alerts” tab within Online Banking. You’ll see the Croghan Alerts that you’ve signed up to receive. Select “Delete” on the alerts that you wish to turn off.

### Q. I signed up for Croghan Alerts but have never received them, why?

- A. You may have typed an incorrect email address or phone number at the time of sign up. Select the “Croghan Alerts” tab within Online Banking to “Edit” your information.

### Q. I stopped receiving my Croghan Alerts and I’m not sure why?

- A. Updates to Croghan Alerts may occur. Due to the update customers will need to re-sign up for their Croghan Alerts. You will be notified on our website, croghan.com, when updates occur.