Frequently Asked Questions

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About our Digital Banking upgrade

Why is the digital banking experience changing?

We have upgraded to a new digital banking provider so we can provide a more powerful and personalized experience with innovative new tools and features.

What is different about the new digital banking solution?

This digital banking solution will include several enhancements and new features, including:

- Seamless, personalized banking experience.
- Quicker access to key features, making it easier to find the information and tools you need.
- Financial wellness tools to help you set goals, manage budgets, and more.
- Credit score tracking and credit education.
- A robust mobile app allowing you to remotely deposit checks, easily locate FKCB ATMs and branches, and more.

When will this change take place?

We will begin the upgrade on **Monday, August 28th, 2023.** Starting at **5 am EDT on Monday**, our current online banking will become unavailable. **Wednesday, August 30th, 2023,** you will be notified via email with instructions detailing how to access your account in the new system. Please note that access to Bill Pay will be unavailable starting **Friday, August 25th, 2023, at 7am EDT**. *See also, Will my current Bill Pay information be converted to the new system?*

How can I check my balances or make a transfer between my FKCB accounts during the down time?

You can utilize our Telephone Banking any time at 570-759-2265 or stop by your local branch during normal business hours.

Will my scheduled transfers be affected?

Scheduled account transfers submitted by **Sunday, August 27th 11:59pm EDT** will be completed as scheduled.

Will my current Bill Pay information be converted to the new system?

All Bill Pay information, including payees and payment history, will be converted to the new system. You will not need to re-enter your information. However, we suggest you schedule any payments that will need to be paid between **Friday, August 25th** and **Wednesday, August 30th** in advance. Bill Pay will not be available as we upgrade to the new system.

What do I need to know for this change?

Make sure you know your current online banking username. You will continue to use the same username in our new system. If you're unsure of your username, you can contact our Online Banking Department at 570-752-3671 x8503. You will receive an email with your temporary password and will be required to set a new password for your account after logging in the first time.

Why am I not receiving important email communications?

We may have outdated contact information for you on file. Please contact us at 570-752-3671 Ext. 8503 to confirm or update your contact information. You'll need an active email address and phone number to access the new digital banking platform.

Will the website address change?

Yes. Our address will change slightly, so be sure to update any shortcuts or favorites you may have saved in your browser. The former address of https://secure.fkc.bank will no longer be valid as of **Monday, August 28, 2023**. On **Wednesday, August 30**, **2023**, please update your links to the new address: https://my.fkc.bank. If you're having difficulty reaching the correct address, you can also visit our main website at https://fkc.bank and click the link at the top for Online Banking.

Will I have to update my mobile app?

Yes. Once the upgrade is complete, you will need to download the new app by going to the App Store or Google Play Store and search "First Keystone Community Bank" to download the new app. Once you have the new app installed, you can safely uninstall the old app.

How can I tell the difference between the old and new app?

Our new mobile app will have a different icon showing the First Keystone brand name against a bluish-gray background. Below is a visual of both icons for comparison.

New icon   **Old icon**

### Will I be able to manage my debit card during the down time?

No, the debit card management services on the mobile app will be unavailable. Please plan accordingly.

First Time Login

On **Wednesday, August 30, 2023**, you will receive an email with instructions detailing how to access your account in the new digital banking platform. If you do not receive this email, please check your spam folder first. If you are still unable to locate this email, please reach out to us at 570-752-3671 x8503 for assistance.

Consumer Online Banking Email Sample

You will receive one email with the Subject: Welcome to our New Digital Banking! from noreply@fkc.bank. Please follow the steps in the email to log in successfully for the first time.
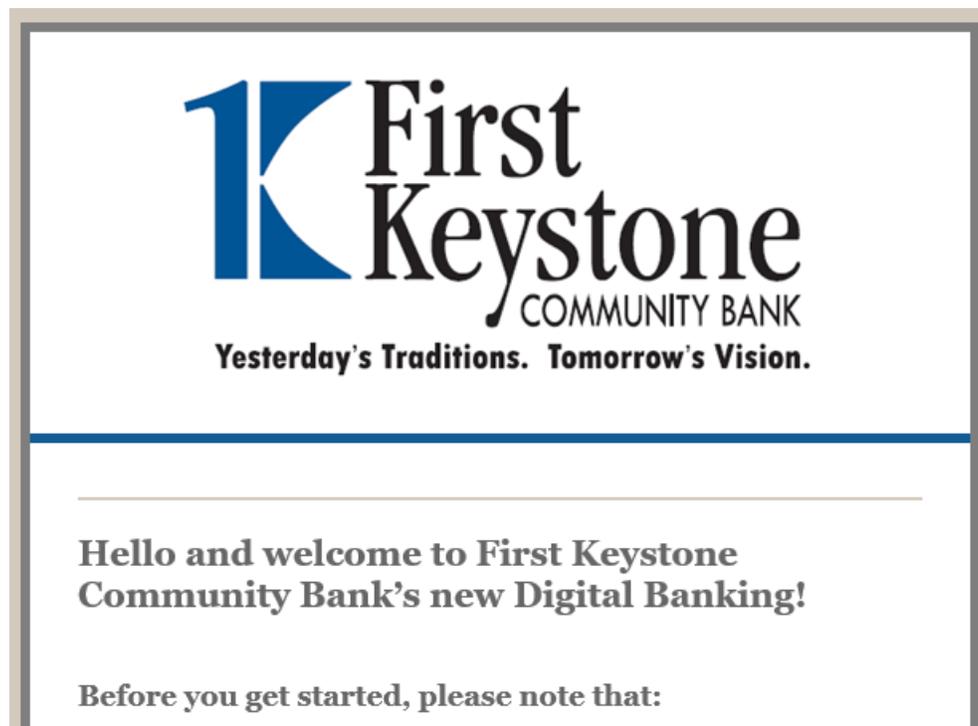
Business Banking Email Samples

You will receive two separate emails with the Subject: You have been granted access to Online Banking from ib@fkc.bank. Please follow the steps in the email to log in successfully for the first time.

First Keystone Community Bank

First Last Name,

You have been granted access to business online banking at First Keystone Community Bank. Your login credentials will be sent via two separate communications.

Your Username is **your online banking username**

Once you have received both credentials, you may click here: https://my.fkc.bank/tob/live/usp-core/app/login/consumer to access and manage First Keystone Community Bank accounts and users for First Keystone Corporation. You will need your phone with the number ending in 2923 to verify your identity.

If you have any questions regarding your access, please contact us at 570-752-3671.

Thank You,
First Keystone Community Bank

First Keystone Community Bank

First Last Name,

You have been granted access to business online banking at First Keystone Community Bank. Your login credentials will be sent via two separate communications.

Your Password is (Displays User Password)

This password will expire in 15 minutes.

Once you have received both credentials, you may click here: https://my.fkc.bank/tob/live/usp-core/app/login/consumer to access and manage First Keystone Community Bank accounts and users for First Keystone Corporation. You will need your phone with the number ending in #### to verify your identity.

If you have any questions regarding your access, please contact us at 570-752-3671.

Thank You,
First Keystone Community Bank

General Information

When is Digital Banking available?

First Keystone's digital banking site is available 24 hours a day, 7 days a week for your convenience at https://my.fkc.bank.

How do I log into my account?

Use these steps to log in successfully:

1. Visit https://my.fkc.bank, or the First Keystone Community Bank app on your mobile device.
2. In the username and password fields, type in your username and password.

3. Click the login button to continue to your account.

Note: If this is your first-time logging into your online banking or mobile app, you will have to verify your device.

- o Select your phone number or email to receive a one-time verification passcode.
- o Enter your one-time verification passcode. You will then have the option to register your computer and browser, allowing you to skip the one-time verification process on that device in the future.

How can I reset my password?

If you forgot your password and need a new one. Try the following steps:

1. Click on the "I can't access my account" option on your main log in screen.

2. Enter the phone number and username associated with your account.
3. Click on the "Send me a new password" button to have temporary password delivered to you via SMS text message or voice call.

4. Return to the main log in page. Enter your username and temporary password.
5. Set up a new password matching the following criteria.

Username requirements:

- Must be at least 6 [six] characters long.
- Must contain one letter.
- Can contain letters, numbers and special characters
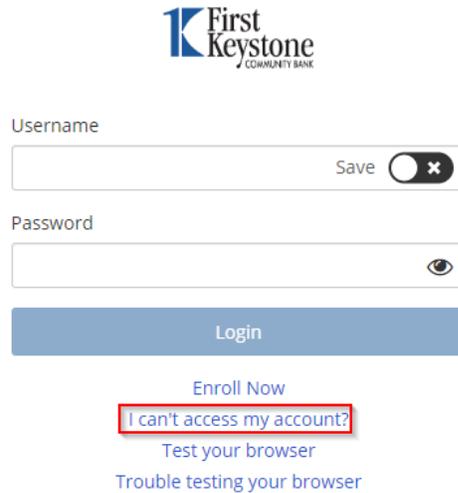- Cannot contain any spaces.

Password requirements:

- Must be between [12 and 32] characters.
- Must contain at least one of each of the following categories:
  - Uppercase Letters
  - Lowercase Letters
  - Numbers
  - Any special characters
- Cannot contain any spaces.
- Cannot contain the username.
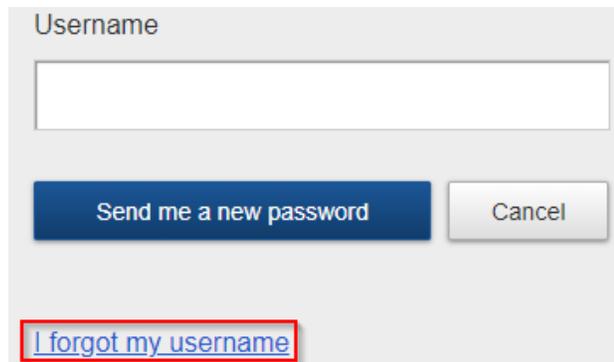- Passwords are case sensitive.

I forgot my username.

No worries. Recovering your username is fast and simple.

1. Click on "I can't access my account" from your main login screen.

2. Click on "I forgot my username."

3. Enter your email address and click "send." This is prompt an email with your username to be sent to you.

How do I add or change my email address?

1. Once you are signed on, go to "My Settings" tab.

2. Click edit.

3. Enter the new email you wish to use and your current password.

Email options

Primary email	[redacted]@gmail.com
	This email address is used to contact you with important information and send notifications about your online banking account.
Current password	Password SHOW

4. Click save.

## Where can I find my account number?

Locating your account number is quick and simple:

1. Log into your online banking account.
2. Click on the **My Accounts** tab.

My Accounts | **Move Money** | **Additional Services**

3. Select the desired account name to open the Account History page.
4. Click on the Account Details dropdown menu. Your account type and account number will be listed. Number and ACH number will both display your account number.

Type
Number
ACH number

Checking
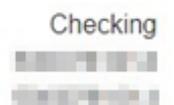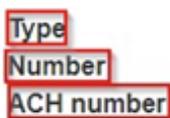
Where can I view my transaction history?

With digital banking, your transaction history is at the click of a button:

1. Log into your digital banking account.
2. Select the account you want to view.

3. Use the dropdown menu to select your desired timeframe.

How can I make a transfer between my existing accounts?

- Select the **Make a Transfer** button under the **Move Money** tab to make a one-time transfer between your own accounts.
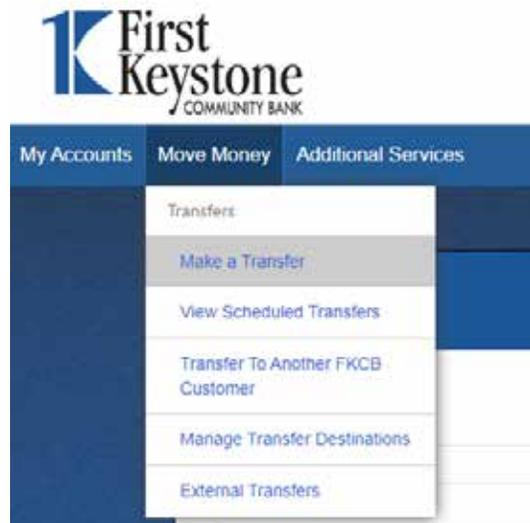
- Select the accounts from where you'd like to move funds from and to, the date you will schedule the transfer, and the desired amount.

- Finally, click the **make transfer** button to complete the transfer.

How can I make a transfer to another FKCB customer?

- Select the **Transfer to Another FKCB Customer** button under the **Move Money** tab.
- Select the **Add a recipient** option.

- Enter the first three letters of the recipients' last name and their account number in the required fields.


- Finally, click the **make transfer** button to complete the transfer.

How do I view my statements?

If you have already enrolled in electronic statements, you will be able to easily access past and current statements by clicking the "Online Statements" option under the Accounts tab.

How do I enroll for Electronic Statements (e-statements)?

- Select the **Online Statements** option under the **Additional Services** tab.
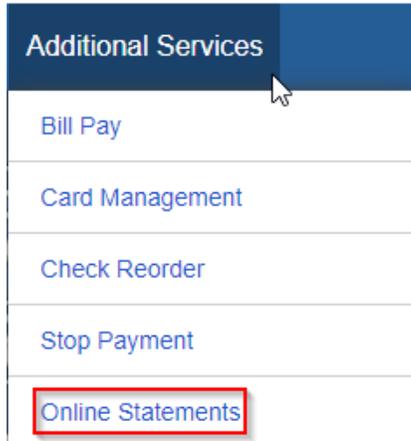
- If applicable, pop-up blockers may need to be disabled for this website.
- Verify your email address.
- Read/Review/Print and Accept the e-Statement Consent and Authorization
- You will now be able to view statements electronically and you will stop receiving paper statements.
- For security purposes, e-Statements are not emailed directly and must be accessed through digital banking.

Where can I sign up for Mobile Remote Deposit Capture?

You can sign up for MRDC by visiting our website, https://www.fkc.bank, selecting the Services menu, and then select Mobile Remote Deposit. The Enroll Now button on that page will get you started with the enrollment process.

Does digital banking work with other accounting software?

Absolutely. Digital banking was designed to be compatible with Quicken and Quickbooks, including their Direct Connect feature. Otherwise, you can access the export capability through the transaction history page. *See also, Where can I view my transaction history?*

Bill Pay

How do I sign up for Bill Pay?

Once you are signed on, select the **Bill Pay** option under the **Additional Services** tab. Click within the agreement content, then the "I Accept" box for the "Terms of Service" and "Continue". The next screen is where you will set up your desired payments.

Which bills are eligible to pay using Bill Pay?

You can send payments to any individual or business in the United States – including large companies and small companies, as well as individuals such as childcare providers or family members.

Bill Pay sends payments electronically whenever possible. If the recipient cannot receive electronic payments, a check will be printed and sent from the Bill Pay system to the payee address you provided during the payee setup process.

Which bills are not eligible to pay with Bill Pay?

You cannot use Bill Pay to pay any company or individual with an address outside the United States or its territories.

Contact Us

For any questions or concerns about our digital banking services, please reach out to us at 570-752-3671 x8503 during operational hours or email us at ib@fkc.bank for assistance. For your privacy and safety, please do not include any confidential information such as account numbers in email communications.