

**1. How do I enroll for consumer online banking?**

You can enroll right from our website, <https://syb.com>. Click the Enroll link in the Log In section and follow the steps. You can also enroll at any of our branch office locations

**2. Is there a fee for consumer online banking?**

There is no fee for consumer online banking or Billpay. There is a nominal fee for Mobile Deposit.

**3. What is a Secure Access Code and why do I need one?**

When you login for the first time, you will be prompted to receive a Secure Access Code. A Secure Access Code is a one-time use code that allows you to securely login to our online banking system and is delivered to you via phone call or SMS text. You will also need a Secure Access Code if you delete your security certificate or "cookie" that we've stored on your computer, or if you login from a computer that was not registered for repeated use. Choosing to "register my computer for later use" authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a Secure Access Code on each login.

**4. How do I log in for the first time?**

After enrolling, you will receive an email to let you know when you can log in for the first time. On the SYB.com home page enter your User ID that you created during enrollment and click the Sign In button. On the next screen, select "I am new user" and enter your Login ID again. You will be directed to a page displaying the secure contact information we have on file for your account. Select one Secure Access Code delivery method from the list you can access immediately: phone or SMS (text message), then click Submit. Note-The Secure Access Code is only good for 15 minutes. If it expires, you will need to request a new one. Enter the Secure Access Code, click Submit. Read the Online Banking Agreement, click I Accept. Create a password, click Submit.

**NOTE:** If you choose not to register the computer you will be asked to go through the Secure Access Code process each time you login on this computer. You should NOT register a public computer or a computer that others might use outside of your control.

**5. Why do I have to enter a Secure Access Code every time I login even though I registered my computer?**

If you delete system cookies, whether manually or through an automated process, the activation will be erased and you'll have to use a Secure Access Code each time you login. You can make changes to your cookie settings through your browser.

**6. How can I change my Login ID or Password?**

Under Settings click on "Security Preferences"

**7. What are the Mobile Deposit limits?**

The mobile deposit limits are \$2,000 per day and \$15,000 per month.

**8. What are the External Transfer Limits?**

The external transfer limits are \$2500 per day and \$5000 per month.

**9. How can I stop a Recurring Transfer?**

Under Transactions, click on Activity Center then select Recurring Transactions.  
Find the recurring transfer you would like stopped and click Actions then Cancel series.

**10. How can I pay a person?**

You can set up a payment to an individual through Billpay.  
The link for Billpay can be found under Transactions.