



Hingham Institution for Savings response to PCBANK24 Customer Satisfaction Survey results

In response to the feedback provided by participants in our recent survey, we have addressed some of your most frequently raised questions and concerns in this document. We invite you to review our responses, and contact us with any other questions or comments. Your feedback is always appreciated.

- *I would like to change my user ID and can't find it.*

You may change your User ID by clicking on the User Options icon in PCBANK24 and selecting **Change User ID**.

- *Why do I have to choose an opening page after entering my name and password?*

Choosing a start page from the sign-on page is simply an option. It is not required to log into your online account. If a start page is not selected, you will automatically be brought into your account summary.

- *I do not like the idea of changing my password every three months*

We understand that changing passwords can be an inconvenience. We have improved our online banking security process by implementing a new **Enhance Login Security** feature. This new feature will bring added security when logging on to your online banking accounts. Therefore we will no longer require you to change your password on a regular basis.

- *Stronger Multi-factor Authentication should be required.*

Beginning in June 2007, we implemented our new **Enhanced Login Security** feature to add an additional level of security to your online banking account. We encourage all of our online banking customers to sign up for this added protection. In September 2007, Hingham Institution for Savings will make enrollment in **Enhanced Login Security** mandatory.

- ***Timed sessions are frustrating***

Timed sessions are another tool we use in promoting Internet security. If you find the current timeout setting on your online account is not long enough, simply click on the "User Options" icon in **PCBANK24** and select the "Change Timeout" option. Timed Sessions can range from 20 to 40 minutes

- ***I would like to see a running balance when viewing my account activity***

Many customers have requested this feature. We've assembled an in-house team to determine how we may be able to implement this feature.

- ***I would like to be able to review transaction descriptions for a longer period of time current and historical***

Current transaction descriptions are only available through the end of the current statement cycle. We are working with our technology department to determine how we may be able to implement this feature.

- ***I would really appreciate the option to print my statements***

On the account history screen, look for the "**Printer Friendly**" button in the top right-hand corner to easily print your account history.

- ***How do I use your Check Image feature?***

To use our **Check Image** feature, simply click on the check number in the check number column of your **PCBANK24** account history. Please keep in mind that there are no check images available for checks that were converted to an electronic transaction by your payee.

- ***What is Statement Check Imaging vs. Online Check Imaging features?***

These are actually two different features offered by Hingham Institution for Savings.

Statement Check Imaging is when paper copies of your checks are imaged and printed onto three-hole punched paper and mailed to you with your statement. For your recordkeeping convenience, a complimentary binder is available for you at any branch location.

The **Online Check Image** feature allows you the ability to review images of your checks within **PCBANK24** by simply clicking on the check number in your history.

- *I would like to see what my electronic checks look like.*

When your payee converts your checks to an electronic check transaction, they do not provide us with the actual or image copy of the check. However, you can request that your vendor or payee process your payment as a physical check in order to receive an image copy from us.

- *I would like to search for a particular check number*

You may search for a particular check using one of two methods. You may search for the check number from the account history (?) screen by pressing the **CTRL** and **F** keys simultaneously (**CTRL F**). Enter the check number in the box provided and click on **"Find Next"**.

You may also sort your history by check number by clicking on **Check #** at the top of the history page. You may change the sort order to ascending or descending by clicking on the corresponding triangle: ▲.

Please be advised that these methods will only search the current history on your screen, which may include only the current month's transactions. To query all of the available history, scroll to the bottom of the history page, and enter a start date 2 months prior through current date in the **View Another Date Range** section and click **"Submit"**.

- *It would be nice to transfer from a Passbook Savings into a Checking Account*

Federal Regulations do not allow transfers from passbook accounts. If you would like to change your passbook to a statement savings account you may visit any one of our Branch locations and speak with a customer service representative. Keep in mind that there are still transaction restrictions.

- *Why can I only download to Money format, why not Excel or other spreadsheets?*

PCBANK24 currently supports downloads to Quicken and Microsoft Money. However, you can copy and paste the history information into Excel if that is your preferred method.

- *I can't switch from one account to another without getting a "system error".*

If you are consistently receiving this message when trying to switch from one another, it may be the result of your browser. The version may not be supported or the settings may need to be adjusted. The **"Difficulties Logging On?"** link from our sign-on page will provide you with information regarding the recommended browser operating systems from **PCBANK24**.

- *I have a Personal Checking Account and a Business Checking Account and would like to review them both together.*

As long as you are the authorized signer on both accounts, your business account can be viewed along with your personal account using PCBANK24. Simply contact our Internet Banking Coordinator to establish this feature.

- *I would like it to be easier to make Hingham Institution for Savings equity payments.*

Most loan payments may be paid when due by simply using the **Transfer** option in **PCBANK24**. Some payments, such as payoffs, late payments or additional payments to principal may require special processing. If your transfer is unsuccessful, the loan may be paid using the **Loan Payments** link under the **Service Center** option.

- *I've signed up for Bill Pay but I haven't used it. Is there training or assistance available for getting started?*

Hingham Institution for Savings offers a variety of tools to assist you in using your Bill Payment and Presentment Account. There is a **Bill Payment Users Guide** and **Bill Payment FAQ** on the **PCBANK24** sign-on page. We are also available for free one-on-one training at anyone of our branch locations or you may call our Online Banking Department for support. Simply contact us at 781.749.2200 to speak to an Online Banking Representative.

The **Hingham Institution for Savings Bill Payment Service** allows you to pay your bills electronically. No stamps are required and best of all, it's easy to do and it's free. First, set up your vendors by entering their name and addresses along with your account number. Then, pay your bills by entering the amount you want to pay. The system does the rest.

- *I would like to send a note to the vendor with my bill payment*

A memo may be added to a payment by going to the "Payee List", clicking on the payee's name. Click on the "**Change options**" link under the payments option menu. This will allow you to type a message in the memo field.

- *Why does Hingham Savings hold back 3 business days before transferring my payment? Can't payments be made faster?*

Hingham Institution for Savings does not hold back any payments. Our service provider processes the payments on the date you've scheduled a payment in your bill pay account. The 3-day rule for electronic payments is a guideline to ensure receipt by the payee as some payees have their own processing timelines. However, this doesn't mean that your payment may not be received prior to the 3rd day if that payee's processing timeline allows. We are also working with our service provider to provide a new "Express Payment" feature.

- ***I would like to change my address on the website***

You may change your address with Hingham Institution for Savings by going to our website at www.hinghamavings.com and clicking on Contact Us. Simply complete the form with the requested information, print and mail to us at 55 Main St., Hingham, MA 02043.

- ***I would like to order my checks via the internet***

You can order new checks online with Deluxe Checking Printing by visiting our website at www.hinghamavings.com and clicking on About US. Click on the Links link on the left had side of the page and scroll down to services. Click on Deluxe to access Deluxe's website to place your order.

- ***Support hours should be extended for Online Banking – Online Banking support***

Online Banking Support is available Monday – Friday 8:15-5:00pm. Recently the Online Line Banking support hours were extended to Saturdays 8:30am - 1:00pm. You may also email us at pcbanc24@hinghamavings.com and we will contact you promptly by the next business day.