



**Skowhegan
Savings**

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Online Business Banking FAQ's

Access Online Business Banking by visiting SkowheganSavings.com

How Do I Enroll?

Visit one of our convenient branch locations or call us at 800.303.9511.

What is the cost?

Basic Online Business Banking is free to all business customers. Fees may apply for ACH, Wire and Remote Deposit processing.

Can I have multiple users under one business online banking?

Yes. You can establish online access, to your business accounts, for multiple individuals.

Why would I need multiple user IDs?

This allows you to give individual online access and authorization to multiple individuals, each with different permissions and restrictions. You control which accounts, transactions and times are available for each user.

What is ACH processing?

ACH processing enables you to electronically transmit your employee's payroll funds directly to their bank account (s). Eliminate paper checks and delayed availability. (Application and approval required.)

Can I transfer funds to another institution?

Wire transfers are used to transfer funds to an account held at a different banking institution. Easily and securely submit your request online and we will promptly process the outgoing wire. The wire fee is reduced for initiating online. (Application and approval required.)

What is Remote Deposit?

Remote Deposit enables you to conveniently and securely scan and deposit customer checks electronically from your business. (Application and approval required.)

How long does it take to enroll and begin using one of these services?

Our enrollment process may take a few days to a few weeks depending on what additional information we may need from your business.

How will I know how to use your products once my business is approved?

We provide free on-site training for all employees who will be using our electronic business products.

What if I have questions or problems after the initial training?

Our Electronic Services department is available M-F 8am -5pm and Sat 8:30am-12:30pm for telephone support. If further education is necessary we will travel to your business to provide top-quality customer service.