

## Frequently Asked Questions

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- **Account to Account Transfers**
  - See the following:
    - [Transferring Funds – Between D.L. Evans Bank Accounts](#)
    - [Transferring Funds – Between a D.L. Evans Bank and another Financial Institution](#)
  
- **Bill Pay**
  - What is Bill Pay?
    - Bill Pay is the ability to add Payees/Billers to your account record and schedule one-time or recurring payments. These payments can be made to automatically generate at a specific time each week or month, depending on your instructions. Some Payees/Billers offer the ability to receive eBills.
  - How do I enroll?
    - To enroll in Bill Pay, you must be at least 18 years of age. Simply log into your Online Banking and click on the Bill Pay tab. You will be asked to agree to the Terms & Conditions, as well as the Privacy Policy.
  - How do I add a Biller?
    - If you are logging on for the first time, you can add a Biller by typing the merchant's name in the search bar. If it is not in the database, you will be given the option to enter the information in under either "Other Company" or "Person."
  - How do I modify or delete a Biller?
    - Click on "Manage My Bills" and select the Biller from the drop down list. From here, you can modify or delete the Biller, as well as set up or modify automatic payments.
  - How do I create a recurring payment?
    - Click on "Manage My Bills" and select the Biller from the drop down list. Select "Set up automatic payments." You will then be able to create a recurring payment.
  - How do I modify or delete a recurring payment?
    - Click on "Manage My Bills" and select the Biller from the drop down list. Select "Change Automatic Payments" to modify the existing payment. If you need to modify the amount or date, select "Change Automatic Payments."
  - How do I place a stop payment on a Bill Pay item?
    - If you need to place a stop payment on a Bill Pay item, please contact us at 1-866-661-5463 so we can assist you.

- How are my payments sent?
  - If the person or company cannot accept electronic payments, a check will be printed and mailed for you; otherwise, the payments will be made electronically.
  
- **Branch Locations and Hours**
  - To locate a branch in your area, click [here](#).
  - You will also be able to determine the business hours and if they are open for Saturday banking in your area.
  
- **Credit Card – Business**
  - What do I need to apply for a Business Credit Card?
    - A completed Credit Card Application, which can be obtained from your local branch.
    - Current recorded document(s) from the Idaho Secretary of State (ie Corporate Certificate, DBA Certificate, etc.)
    - Business Authorization Resolution or Board Meeting Minutes on company letterhead
    - Completed and signed Commercial Guarantee
    - Balance Sheet
    - Profit and Loss Statement
    - Most recent two years of personal and business federal income tax returns
  - How do I add another business cardholder?
    - To add a business cardholder, simply type and sign a letter requesting a card be issued to a specific individual. Include their name, as it should appear on the card, and the dollar limit you wish to assign the individual. Keep in mind that you are only able to assign dollar limits that add up to the total amount you were approved for.
  - How do I remove a cardholder?
    - A signed letter requesting the individual's card be closed will remove the cardholder's access to your credit line.
  - Where can I send my payment?
    - You can send your payments to:
      - D.L. Evans Bank  
PO Box 1188  
Burley, ID 83318
      - Or drop them off at your local branch



- **Credit Card – Personal**

- What do I need to apply for a Credit Card?
  - A completed Credit Card Application, which can be obtained from your local branch or online by clicking [here](#).
  - Income verification (Consult with your Loan Officer to determine the exact documentation required.)
    - Pay Stubs
    - W-2's
    - Taxes
- How do I add another cardholder?
  - To add another cardholder, you need to complete the Authorized User Request Form. This person is called an "Authorized User" and is not liable for any transactions. You *agree to be responsible* for all the transactions the Authorized User makes on your account.
  - To add a joint owner to your current credit card, you and the other individual will need to complete a new Credit Card Application, which can be obtained from your local branch or online by clicking [here](#).
- How do I remove another cardholder?
  - Depending on how you applied for the credit card, a signed letter requesting the individual's card be closed may remove the cardholder's access to your credit line. However, if you applied for the card jointly, the card will need to be closed and you will need to apply for a card under your name only.
- Where can I send my payment?
  - You can send your payments to:
    - D.L. Evans Bank  
PO Box 1188  
Burley, ID 83318
    - Or drop them off at your local branch

- **Cybersecurity Information**

- Where can I find information on Cybersecurity?
  - You can find information on Cybersecurity by visiting our Fraud Education & Prevention page by clicking [here](#) and scrolling to the Cybersecurity Information section. Information contained in this section is as follows:
    - A Bank Customer's Guide to Cybersecurity
      - This information is supplied by the IRS and gives valuable information regarding safety precautions.
    - Computer Security Education
      - This document discusses how to protect your computer from malicious hackers.

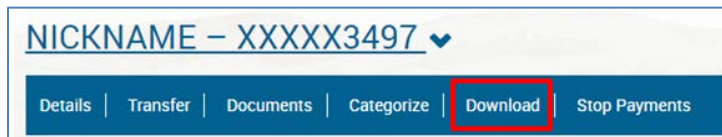


- Firewalls
  - This document defines and discusses the importance of Firewalls to avoid malicious hackers from gaining access to your computer and the information stored on it.
- Malware & Spyware Software
  - This document defines and discusses Malware and Anti-Malware.
- Mobile Device Security
  - This document discusses basic mobile device security.
- Security Updates
  - This document discusses the importance of keeping software updated, especially anti-malware, anti-spyware, and firewalls.
  
- **Debit Cards**
  - What do I need to obtain a Debit Card?
    - Personal Debit Card:
      - You simply need to go to your local branch and request a debit card, as long as you have a checking account.
      - You can even leave the bank with a debit card that same day!
    - Business Debit Card:
      - You simply need to go to your local branch and request a debit card, as long as you have a checking account. All signers on the account will need to sign the request form, authorizing for a debit card to be issued.
      - You can even leave the bank with a debit card that same day!
  - Can I request a debit card be issued to someone who is not a signer on the account?
    - No. Unfortunately, an individual must be a signer on the account in order to be issued a debit card.
  
- **eStatements/eNotices**
  - What are eStatements/eNotices?
    - An eStatement/eNotice is an electronic version of your bank statement or account notice (such as NSF Notice, Billing Notice, etc.) that is sent to you either via email or to your Online Banking log in.
  - Why should I sign up for eStatements/eNotices?
    - You are able to receive eStatements/eNotices sooner than if sent via the U.S. Postal Service. They are safe and secure, and they can be stored electronically for easy retrieval.

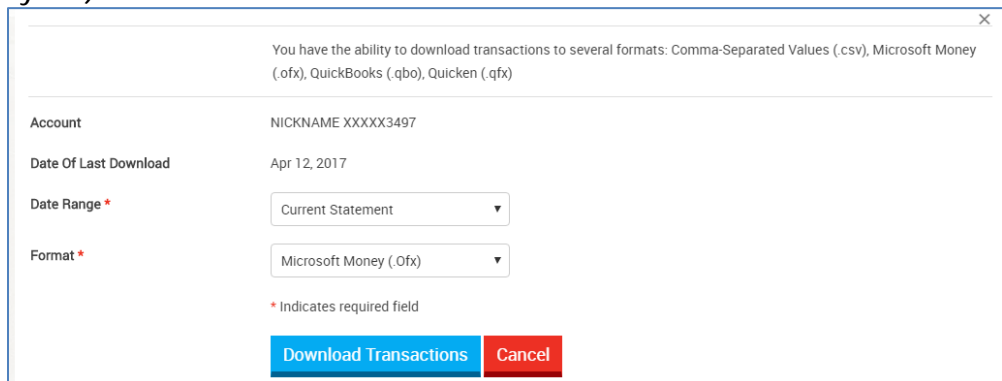


- How do I sign up for eStatements/eNotices?
  - Personal accounts can be enrolled in eStatements/eNotices via your Online Banking log in. Log into your Online Banking and click on Profile, located in the upper right-hand corner. Scroll down to eStatement Enrollment and select the applicable accounts you wish to receive eStatements/eNotices on. Don't forget to validate your email address.
  - Business accounts have two options available: 1) enroll the account(s) through Online Banking, or 2) sign the Business eStatement Enrollment/Maintenance Form requesting your account be enrolled in eStatements/eNotices.
- How do I receive Business eStatements/eNotices?
  - For business accounts that have requested the documents be emailed to you, the eStatement/eNotice will be attached to the email, and require a password to decrypt the document. In this manner, the eStatement/eNotice will be sent to you to download.
  - If you have requested an email notification to be sent when the document is available to view, you simply need to log into your Online Banking. After logging into your Online Banking, click on the account you wish to view eStatements/eNotices on and click on the Documents tab. There is a drop-down menu that allows you to view a Checking Statement (text format), or Checking eStatement (pdf format), etc. Typically, the Checking eStatement will have images of your checks and deposit slips attached to the statement. The PDF eStatements/eNotices can be retrieved for an 18 month rolling period, whereas the text formats can only be retrieved for a 12 month rolling period.
- What is the password to open the Business Account eStatements/eNotices that are emailed to me?
  - The password to open eStatements/eNotices that are sent to you is the first five characters of your email address combined with the last four of the business's tax identification number.
- How do I find my eStatements/eNotices?
  - After logging into your Online Banking, click on the account you wish to view eStatements/eNotices on and click on the Documents tab. There is a drop-down menu that allows you to view a Checking Statement (text format), or Checking eStatement (pdf format), etc. Typically, the Checking eStatement will have images of your checks and deposit slips attached to the statement. The PDF eStatements/eNotices can be retrieved for an 18 month rolling period, whereas the text formats can only be retrieved for a 12 month rolling period.

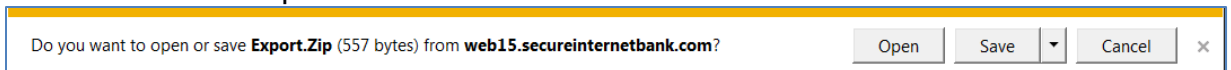
- How do I stop receiving eStatements/eNotices and start receiving paper statements?
  - We just need a signed request, stating such. We have a form available at your local branch that will take care of this for you as well.
- **Exporting Transactions for Money Management Software**
  - How do I export transactions into my money management software?
    - After logging into your Online Banking, select an account from the Home screen or from the drop-down menu on the Account screen and click on Download.



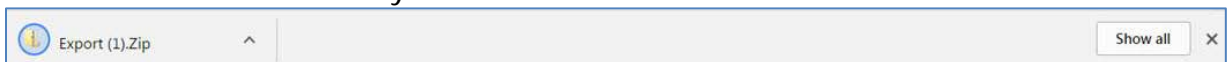
- Select the Date Range and Format for your applicable software. (Please note the maximum date range that can be downloaded through this function is limited to the current and previous statement cycle.)



- Click the Download Transactions.
- Depending on the browser you are using, you may be asked if you want to open or save the file.



- Or the folder may automatically download and appear at the bottom of your screen.



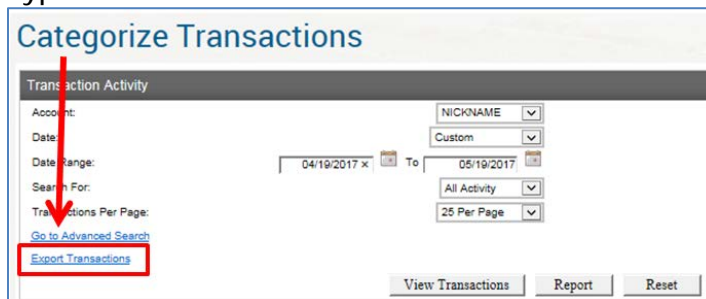
- If you access the folder and open the file, it *may* automatically import the transactions into your financial software, if QuickBooks or Quicken.
  - However, you may need to save the file and manually import the file into your financial software. (Refer to your software guide on how to manually import a file.)

- I have multiple accounts or want to download transactions prior to my previous statement cycle. Is there a way to create files for each account or for dates prior to my previous statement cycle?

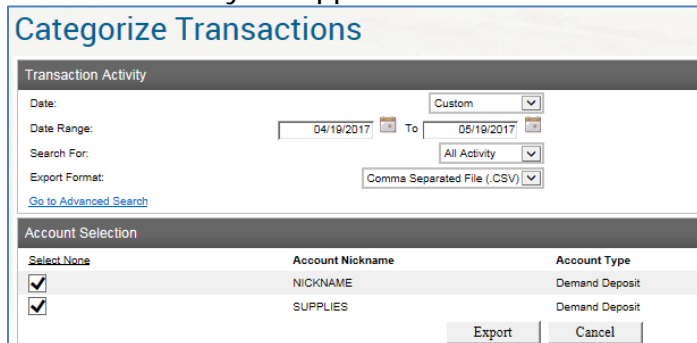
- After logging into your Online Banking, select an account from the Home screen or from the drop-down menu on the Account screen and click on Categorize.



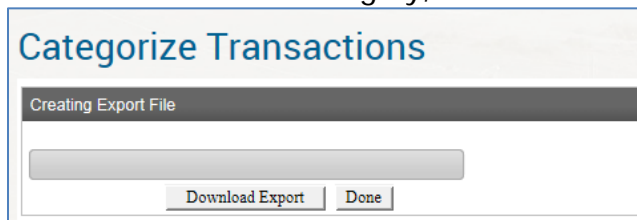
- In the Transaction Activity section, click on the Export Transactions hyperlink.



- Another page will display that allows you to choose the Date Range and Format for your applicable software.



- Mark the boxes of the accounts you wish to download and click the Export button.
- Once the bar has turned grey, click on the Download Export button.



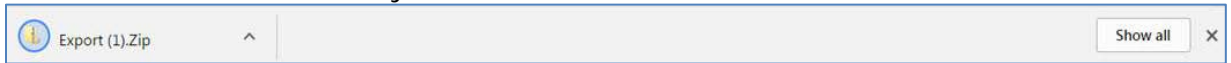
- Depending on the browser you are using, you may be asked if you want to open or save the file.







- Or the folder may automatically download and appear at the bottom of your screen.



- If you access the folder and open the file, it *may* automatically import the transactions into your financial software, if QuickBooks or Quicken.
    - However, you may need to save the file and manually import the file into your financial software. (Refer to your software guide on how to manually import a file.)
- **Fraud Alerts & Common Scams**
  - Where can I find information on frauds and scams?
    - You can find information on frauds and scams by visiting our Fraud Education & Prevention page by clicking [here](#) and locating the Fraud Alerts & Common Scams section. Information contained in this section is as follows:
      - Fraud Resource Guide
        - Directs you to applicable websites to report fraudulent attempts of others to obtain or take over your account information
      - Internet Fraud
        - Discusses types of internet Fraud.
      - Lottery Scams
        - Defines and discusses the Lottery Scams that scammers try to use to take advantage of people to obtain their money.
      - Nigerian 419 Scams
        - Defines and discusses the Nigerian Scam, education on what to look for in fraudulent attempts to obtain funds from individuals.
      - Phishing
        - This document defines and discusses phishing and how attempts are made to obtain pieces of information about you to steal your identity.
- **Loans**
  - How do I apply for a personal or business loan?
    - You can apply online or at your local branch. However, you may be required to supply the applicable loan officer with additional documentation. For more information, click on the applicable hyperlink:
      - [Personal Loans](#)
      - [Business Loans](#)
      - [Real Estate Loans](#)

- What documentation do I need to apply?
  - A completed loan application (completed online or in a branch)
  - Current identification if you are not a current D.L. Evans Bank customer
  - Income verification (Consult with your Loan Officer to determine the exact documentation required.)
    - Pay Stubs
    - W-2's
    - Taxes
- What are your loan rates?
  - Interest rates vary, based on the type of loan, as well as your credit score. Please contact your local branch for more details.
- Where do I send my payments?
  - Payments can be sent to:
    - D.L. Evans Bank  
PO Box 1188  
Burley, ID 83318
    - Or you can drop the payments off at any local branch.
- What if I'm past due?
  - If you are past due, please contact your loan officer to discuss your loan. A phone number for your branch can be located [here](#).
- How do I obtain a payoff?
  - In order to obtain a payoff amount for a loan, you will need to speak with a loan officer at your local branch. A phone number for your branch can be located [here](#).
- **Credit Report Disputes**
  - How do I dispute information on my credit report?
    - You can file a credit reporting dispute online by visiting any of the three credit bureau websites:
      - [www.experian.com](http://www.experian.com)
      - [www.equifax.com](http://www.equifax.com)
      - [www.transunion.com](http://www.transunion.com)
    - If you need dispute information regarding a D.L. Evans Bank account, visit your local branch and complete a *Credit Information Dispute Form*.
- **Mobile Banking**
  - What type of mobile device can I use to access my accounts?
    - You have the ability to use a smart phone or tablet that has the ability to download Apps. You also have the ability to enroll in our WAPP

(Web-based App) that allows you to log into your Online Banking via a browser; the page is more user friendly and fits your screen.

- Can I use my Apple Touch ID to log into my app?
  - If your iPhone offers Touch ID, you can enable this feature to log onto your app. Once you have launched the app, do not enter your password. Click on the “More” icon and then “Touch ID Settings.” Switch the setting to the “On” position. Going forward, the app will automatically prompt you for a fingerprint when logging on.
  - However, if you transfer funds between D.L. Evans Bank accounts, pay bills, use Popmoney or Account-to-Account transfers, you will be required to enter your password. The Mobile Banking App will only request a password once in a single user session.
- What can I do from my mobile device?

When you log in through the App, you have the ability to:

  - View Transactions
  - View Check Images
  - View Account Balances
    - The initial balance you view on the home screen reflects the current available balance of your account.
  - View Loan Payment Due Dates and Minimum Payments
    - When viewing loan account details, the Min. Due (minimum amount due) and Due Date information display in the banner at the top of the transaction history.
  - Transfer Funds between D.L. Evans Bank Accounts
    - You are able to transfer funds between your D.L. Evans Bank accounts through the Transfers tab.
      - Transfer funds from Checking to Checking
      - Transfer funds from Checking to Savings
      - Transfer funds from Savings to Checking
      - Transfer funds from Savings to Savings
      - Make payments from Checking to a Loan account with us
      - Make payments from Savings to a Loan account with us
      - Get information about:
        - The account balance of Checking accounts
        - The account balance of Savings accounts
        - The account balance of Certificate of Deposit accounts
        - The account history of Loan and Line of Credit accounts
    - Bill Pay



- What Bill Pay transactions can I complete?
  - Pay Existing Payees
    - You are able to make payments to Payees that have been created.
      - If any modification is needed before a payment is made, you will need to access your Bill Pay through your Online Banking via a computer and complete the necessary changes.
      - You are unable to add new Payees to your Bill Pay due to functionality limitations. If you need to add a new Payee, simply access your Bill Pay through your Online Banking via a computer and complete the necessary steps. Once this is done, you will be able to access this Payee through your mobile device.
        - Tap on the Payments icon, and Make a Payment.
  - Pay Other People through Popmoney
    - The functionality of Popmoney allows you to pay existing people or add new people through the App, by accessing your Contacts.
      - Tap on the Payments icon, and Pay a Person.
  - Account to Account Transfer
    - At this time, the ability to transfer funds between your D.L. Evans Bank account(s) and your account(s) at other Financial Institutions is not available due to functionality limitations.
- If my mobile device is lost or stolen, what should I do regarding my Mobile App?
  - Your account data is not stored on your phone. Simply log into your Online Banking via a computer, click on Profile in the upper right-hand corner, scroll down to the Mobile Banking Profile, and then click on Manage Device(s). You will then have the ability to delete the applicable device by selecting: "Stop using this device for Mobile Banking."
- Can I search for a specific transaction?
  - Unfortunately, there is not a search function; however, you are able to view transactions for the last 15 days.
- What if I can't get the App to work on my mobile device?
  - If you are downloading the App for the first time on your device, you must be enrolled in Online Banking prior to accessing the App.
  - Verify that the auto-caps function is not active when entering your username and/or password.
  - If you are still encountering problems, uninstall the App, then install the App again. Sometimes this will solve the issue.



- If you are still having issues, please contact us at 1-866-661-5463.
- **Online Banking - Business (Cash Management)**
  - How do I sign up for Business Online Banking?
    - Please contact your nearest branch and they will assist you in scheduling an appointment with one of our Cash Management Officers. A phone number for your branch can be located [here](#).
  - Are there any restrictions or requirements on my password?
    - Your password is case sensitive, must be between 8 – 17 characters in length, and include at least one number, one letter, and one special character, such as @#\$. Avoid using \*!'~^`
  - What can I do with Business Online Banking? (\*Upon Approved Credit)
    - With Business Online Banking, you can do the following:
      - Transfer funds from Checking to Checking
      - Transfer funds from Checking to Savings
      - Make payments from Checking to a Loan account with us
      - Transfer funds from Savings to Checking
      - Transfer funds from Savings to Savings
      - Make payments from Savings to a Loan account with us
      - Get information about:
        - The account balance of Checking accounts
        - The account balance of Savings accounts
        - The account balance of Certificate of Deposit accounts
        - The account history of Loan and Line of Credit accounts
      - View previous Statements, eStatements/eNotices.
      - View images of your checks or deposit slips.
      - Wire Funds\*
      - Process ACH Files\*
      - Issue Stop Payments
      - Access Bill Pay
      - Administrative Rights – add, modify, and delete users; etc.
      - Remote Deposit Capture\*
  - What kind of ACH transactions can I do? (\*Upon Approved Credit)
    - Payroll\*
    - Deposits to Individuals\*
    - Payments from Individuals\*
    - HSA Deposits\*
    - Deposits to Businesses\*
    - Payments from Businesses\*
    - Child Support Payments\*
    - Corporate Trade Exchanges\*
    - Customer Initiated Entries\*



- Can I have users that are not signers on the account(s)?
  - Yes! Through Administrative Rights, you have the ability to add, modify, and delete users; they do not need to be signers on the account(s).
  - You can determine what type of access they have on each account, define the days and times they can access Cash Management, require secondary approval on transfers, etc.
- **Online Banking – Personal**
  - How do I enroll in Online Banking?
    - Simply click [here](#). Once you have read and agreed to the Agreement and Disclosure, you will be walked through the enrollment process.
  - What is my temporary password when enrolling in Online Banking?
    - Your temporary password is the last four of your Tax ID Number (Social Security Number) or Telephone Banking PIN number, if one has been defined.
  - Are there any restrictions or requirements on my username or password?
    - Your username must be at least six characters long, and is case sensitive.
    - Your password is case sensitive, must be between 8 – 17 characters in length, and include at least one number, one letter, and one special character, such as @#\$%. Avoid using \*!'~^
  - What can I do with my Online Banking?
    - You may access your accounts via computer and complete the following:
      - Transfer funds from Checking to Checking
      - Transfer funds from Checking to Savings
      - Make payments from Checking to a Loan account with us
      - Transfer funds from Savings to Checking
      - Transfer funds from Savings to Savings
      - Make payments from Savings to a Loan account with us
      - Get information about:
        - The account balance of Checking accounts
        - The account balance of Savings accounts
        - The account balance of Certificates of Deposit accounts
        - The account history of Loan and Line of Credit accounts
      - Reorder Checks
      - Initiate a Stop Payment
      - Pay Bills Online
      - Retrieve copies of Statements or Checks
      - Update your email address
      - View statements, eStatements, or eNotices



- Do you use multifactor authentication?
  - D.L. Evans Bank multifactor authentication uses a combination of a password and Challenge Question to allow access to your Online Banking. If you have selected not to be challenged on a device, you may not be asked the Challenge Question. However, you may be asked a question to access your account if you are logging in from a different IP address, different browser, different geographic location, different device, or due to a rotating IP address.
  - If your device does not ask you a Challenge Question and you would like it to be required, you may need to clear your cookies and cache.
- Can I obtain a tax form through my Online Banking?
  - Tax Forms are mailed to the address we have on file. If you need to obtain a tax form, please contact your local branch.
- How do I obtain a copy of a check or deposit slip?
  - You have the ability to search for a particular check or deposit slip through your Online Banking. After logging into your Online Banking, click on the account you wish to view documents on. Hover over the Transaction tab and select Transactions Menu. In the bottom right box is the ability to perform an Image Search. The search results will pull any image available since May 2015.
  - If you cannot locate the document through the Image Search, you may want to search through the All Transactions function. The ability to search for documents is available from August 2011 to present.
- **PCI Compliance**
  - What is PCI Compliance?
    - Payment Card Industry (PCI) Data Security Standard (DSS) is a set of requirements to ensure merchants who process, store, or transmit card information are doing so in a safe and secure environment. This is to help reduce card data theft and the resulting fraud. To learn more about PCI Compliance, click here.
  - Who needs to be PCI Compliant?
    - Any merchant that process, stores, or transmits card information is required to be PCI Compliant.
  - How do I become PCI Compliant?
    - A Self-Assessment Questionnaire (SAQ) at the following address: [www.merchantintel.com/mic](http://www.merchantintel.com/mic) should be completed to determine if you are PCI Compliant.

- **Popmoney**

- What is Popmoney?
  - Popmoney allows you to send funds to an individual anywhere in the US. You don't need their bank account information, just an email address or cell phone number!
- How do I transfer money?
  - You log into your Online Banking and click on Advanced Bill Payment Options. Locate the Popmoney tab. You can send money to anyone using their email address, cell phone number, or with their account information.
  - You can even request money from someone, by sending them an email or text message via a Popmoney request.
- What is my Popmoney limit?
  - Everyone has different limits. To determine your limit, simply click the help icon next to the Amounts field.
- Is there a fee for Popmoney?
  - Yes, to determine the fee for the funds you are sending, click on the Fees link from the Send Money section.

- **Routing Number / ABA Number**

- What is the Routing Number or ABA Number for D.L. Evans Bank?
  - 124103582
  - This is the same number for ACH and Wire transactions.

- **SWIFT Code**

- What is D.L. Evans Bank's SWIFT Code?
  - D.L. Evans Bank does not have a SWIFT Code. If someone needs to send a foreign or international wire to you, they can use one of the following as an Intermediary Bank:
    - They will also need to state "Further Credit To D.L. Evans Bank 124103582" when requesting the wire.

Bank Name	Routing/ABA #	Address
Wells Fargo	121000248	877 W Main St, 5 <sup>th</sup> Flr Boise, ID 83702
JPMorgan Chase	123271978	175 Capitol Blvd Boise, ID 83702

- **Tips & Resources**

- Where can I find information on tips and resources?
  - You can find information on tips and resources by visiting our Fraud Education & Prevention page by clicking [here](#) and scrolling down to the Tips & Resources section. Information contained in this section is as follows:





- Fraud Resource Guide
  - Information on who to contact if you receive a phishing email, are the victim of internet or mail fraud, or have had your identity stolen.
- How Not to Get Hooked by a “Phishing” Scam
  - Contains examples of phishing emails and tips to avoid falling victim to the scam.
- How to Teach Your Children about ID Security
  - Tips to help your children keep their identity safe.
- Protect Your Business from Embezzlement
  - Guide on what to do and not do with security access and employees.
- Protecting your Password
  - Tips on strong passwords and steps to protect your password.
- Tax Return Identity Theft
  - Explains what to do if you are a victim of Tax Return Identity Theft.
- Wallet Vault
  - This is a document to keep all the information you carry around with you in your wallet. This way, if your wallet/purse is stolen, you have the information needed to cancel cards, etc.
  
- **Transferring Funds – Between D.L. Evans Bank Accounts**
  - How do I transfer funds between my accounts?
    - After logging into your Online Banking via a computer, click on the Transfer tab below our logo, or the Transfer tab when inquiring into an account. Select the accounts from the applicable drop-down boxes, date of transfer, and amount. You do have the ability to define a Description that will appear on your statements.
  - Can I schedule transfers?
    - Yes, this can be done by clicking on the Transfer tab and marking the Repeat box next to the Date field. You have several Frequencies to choose from, as well as determining the number of times transferred or an end date.
  - How do I cancel a Scheduled Transfer?
    - Click on the Transfer tab below our logo. Scroll down passed the “Create a Transfer” information. Any scheduled transfer that can be deleted will appear in the Scheduled Transfers section, based on account. Simply click on Delete. You will be required to click on Delete Transfer to complete the deletion.



- Can I change a Scheduled Transfer?
  - Yes. Click on the Transfer tab below our logo. Scroll down passed the “Create a Transfer” information. Any scheduled transfer that can be deleted will appear in the Scheduled Transfers section, based on account. Simply click on Edit and modify the necessary information.
- **Transferring Funds – Between a D.L. Evans Bank and another Institution**
  - Do I have to be a signer on the account I’m transferring money to/from?
    - Yes. You need to be a signer on the account at the other financial institution as you will be able to transfer funds back and forth between these accounts.
  - How do I add an account?
    - Log into your Online Banking and then click on the Bill Pay tab. Locate and click on the Transfer Money tab.
    - Click on Add an Account and follow the instructions given.
      - Within two business days, you will have two micro-deposits and one micro-withdrawal into the account you are adding.
      - You will need to obtain the information for the date and amounts of the micro-deposits and then enter them into the applicable fields in the Transfer Money account verification.
  - How long does it take to transfer money?
    - The Transfer Date is the date when the funds are withdrawn from the From Account. Transfers are typically deposited into your To Account on the Transfer Date. However, some transfers may be delayed three to five business days, depending on the amount and the From Account.
  - Do I have limits and what are they?
    - Limits are determined based on an algorithm with over 200 factors, so there is not a set limit. It varies per person, per account, and direction of the transfer, for example, from an account at another institution to your D.L. Evans Bank account.
    - To determine what your limits are, click on the View Limits next to the Amount field.
  - Will I be charged a fee?
    - A transfer fee may apply, which is based on the direction and amount of the transfer.
- **Wires**
  - What information do I need to send a wire?
    - When sending a wire, you will need the receiving bank’s routing (ABA) number and the beneficiary’s account number, name on the account the funds are being wired to, and physical address of the beneficiary.

- Does D.L. Evans Bank send wires in funds other than US money?
  - Yes. D.L. Evans Bank has the ability to send funds in foreign currency. Contact your local branch for details.
- Does D.L. Evans Bank charge an incoming wire fee?
  - Yes, the incoming wire fee is \$15.00
- What is the outgoing wire fee for a wire sent within the US?
  - The outgoing wire fee for domestic wires is \$20.00.
- What is the outgoing wire fee for a wire sent outside of the US?
  - The outgoing wire fee for a foreign wire is \$40.00.
- Do I have to be a D.L. Evans Bank customer to send or receive a wire?
  - Yes, you need to be a D.L. Evans Bank customer in order to send or receive wires.

### Important Information

D.L. Evans Bank will not request personal or sensitive information (full Social Security Number, passwords, full Debit/Credit Card Number, or PINs) when contacting you. However, D.L. Evans Bank or our authorized Fraud Department may contact you regarding suspicious transactions on your account and request information to verify your identity. If you are suspicious of these automated phone calls, you are welcome to call us to ensure the phone call was indeed valid. We can be reached at 208-678-2552 or 1-866-661-5463, during normal banking hours.