



Online Banking

Frequently Asked Questions

How much does Online Banking cost?

Online Banking is FREE to all First Reliance Bank customers.

How do I establish an Online Banking account?

Complete an Online Banking Enrollment Form and either drop it off at any of our locations or mail it to:

First Reliance Bank
ATTN: Online Banking
2170 West Palmetto St.
Florence, SC 29501

What if not all my accounts appear on my account list?

You must be a sole or joint owner on an account to have it added to your profile. If an account falls in this category and is not shown on your listing, you may send a secure message to a First Reliance Bank representative using the "Contact" button on the Online Banking site or simply call a bank representative to have it added.

What happens if I open a new account after I am already signed up for Online Banking?

New accounts do not automatically appear on the system, and you must be sole or joint owner of the account to have it added to your profile. If an account falls in this category and is not shown on your listing, you may send a secure message to a First Reliance Bank representative using the "Contact" button on the Online Banking site or simply call a bank representative to have it added.

How far back can I view my balance information?

Online Banking allows transaction history inquiries for a minimum of 60 days and you can view your previous two statements as well as your current statement.

When will my transfers show in my account?

All transfers to deposit accounts made Monday through Friday before 7:00 p.m. will show in your account immediately. All transfers made on a weekend or bank holiday will be processed on the next business day.



What happens if I forget my PIN?

You may stop in your local branch office of First Reliance Bank, call a First Reliance Bank representative at 1-888-543-5510 during standard business hours or E-mail the bank at support@firstreliance.com to have your PIN reset. Your Online Banking ID will remain the same. For some ideas for stronger passwords, click [here](#).

What should I do if I think someone has my access codes?

Immediately change your current PIN number by clicking "Options" on the toolbar, or by contacting the bank at 1-888-543-5510 during standard business hours or by E-mailing the bank at support@firstreliance.com.

What kind of browser do I need to have?

We recommend that your browser support 128-bit encryption with SSL protocol. This will be a requirement at some point in the future.

What happens if I don't log off of the system?

The Online Banking system has a 10-minute time out feature. If the system has been inactive for over 10 minutes, the user will be required to re-enter their ID and PIN number.

I use Online Banking at home and at work. Do I have to rename my accounts in both places?

No. The account pseudo names or "nicknames" are not stored on your PC, but on our Online Banking system. Therefore, they will remain the same no matter where you are.

I share a checking account with someone else. Do we both need to sign up for Online Banking?

Yes. Each individual will be given a separate User ID and PIN.

Are there limits on the number of transfers I can make?

The Online Banking system does not limit the number of transfers you can make. However, Federal Regulations limit the number of withdrawals and transfers on certain types of savings accounts and money market accounts. If you are unsure about the restrictions on your accounts, please contact us at 1-888-543-5510.



When are emails answered?

We will respond within one business day of receipt either by email or phone. When sending email messages, please keep in mind that email isn't always secure. Therefore, when sending us an email message, do not include any sensitive information like account numbers, balances, or passwords.

Will I still get an account statement?

Yes, we will send monthly or quarterly statements to all of our customers.

Can I still write checks on accounts that I have access to in Online Banking?

Yes!

Do I have to change my PIN number?

We request you change your PIN number every 6 months for security reasons.