

## **What information is needed to use United Bank Online Credit Card Services?**

To use United Bank Online Credit Card Services, click the "Sign In" button located at the top of the page. You will be asked to provide information pertaining to your credit card account such as: expiration date on card, date of birth, zip code and last 4 digits of Social Security number. This information will help us with authentication and will provide you with the correct account information.

## **What security measures does this service use?**

We use advanced encryption techniques, including Secure Socket Layer technology, to protect the information you provide to us over the Internet. You will be able to tell the session is secure when you see a locked padlock displayed at the bottom of the browser window. In addition, before displaying any transaction activity information online, we verify the identity of the cardholder, using the sign-in or enrollment information. For additional security tips see the Privacy and Security page.

## **What is the cost associated with using the online services?**

United Bank Online Credit Card Services is a free service provided to you as a feature of your credit card.

## **What account information can I see online?**

You can view account summary information and your monthly transaction activity for the current billing cycle and 12 previous billing cycles. For your convenience, you can also view your transaction activity since your last statement.

## **Who do I contact if I have an issue with an item within my online transaction activity?**

If you have questions about charges to your account, transactions on your account or any other account information displayed on this website, please call 1.800.242.7600.

## **If I use this service, will I still get a paper statement in the mail?**

Unless you elect to receive your statement online, use of this service will not have any effect on whether or not you get a paper statement in the mail.

## **What if my credit card is lost or stolen?**

If you have a lost or stolen credit card or are missing a credit card, report it immediately to our 24-hour Customer Service number at 1.800.242.7600. This number is also printed on your monthly statements and on the back of your credit card. We will cancel your card and send you a new one.

## **What if there are unauthorized charges on my account?**

You should call us right away at 1.800.242.7600.

## **What if I want to dispute a charge on my statement?**

If you have a problem with the quality of goods or services that you have purchased or you have not received goods or services ordered with your credit card, and you have tried in good faith to correct the problem with the merchant, you can submit a dispute through the "Transaction History" page within the online portal or call us at 1.800.242.7600.

## **How many payments can I make?**

There is no limit to the number of payments that may be made in any given month, except that the total amount of payments made for a credit card are limited to the outstanding balance owed on the account. All other payments above the outstanding balance may not be authorized.

## **What payment options are available with United Bank Online Credit Card Services?**

You can set up a recurring automatic payment or make a one-time payment using United Bank Online Credit Card Services. To avoid incurring finance or other charges from United, you must schedule a payment sufficiently in advance of the payment due date. You must schedule the payment in accordance with the instructions displayed on the "Make Online Payment" screen.

## **Can I cancel automatic payments once I have activated this service?**

You have the ability to turn off recurring automatic payments. Once logged into United Bank Online Credit Card Services, from the "Monthly Auto Pay" screen, select "Turn Auto Pay Off." By turning auto pay off, you have cancelled future recurring payments. In some cases, you may have cancelled the current month's credit card payment and you may be required to make that payment by other means, e.g. by mailing or phoning in the payment in order to avoid finance charges and other fees on your credit card. Please contact Customer Service at 1.800.242.7600 with any questions pertaining to the timing of payment cancellation.

## **Can I submit a one-time payment when I am set up for Auto Pay?**

Yes, you can submit a one-time payment if you are set up for auto pay. If you change the checking or savings account number for the one-time payment, your auto pay will deduct from this checking or savings account going forward. If you want to make a one-time payment today but do not wish to update the banking information currently on file for auto pay, please call customer service today at 1.800.242.7600.

## **Can I cancel a one-time payment using United Bank Online Credit Card Services?**

You can cancel a one-time payment after it has been submitted. Select "View Scheduled Payments" from the menu to access the payment you wish to cancel. Payments can be cancelled prior to 4:00 p.m. EST. If you have questions, you should contact Customer Service at 1.800.242.7600.

## **How do I view payment history on my account?**

To view your payment history, select "Online Payment History" from the "Payment" tab located in United Bank Online Credit Card Services.

## **Where do I send my payments?**

Please send all credit card payments via regular mail to:

United Bank  
PO Box 3364  
Charleston, WV 25333-3364

Please include your credit card account number on your check.

## **How do I unlock my account?**

You may unlock your account by calling a Customer Service at 800.242.7600.

## **How do I reset my password?**

From the sign-in page, select "Forgot Password" which is just below the submit button. The application displays the Online Password Assistance – Step 1 of 3. In the "User Name" field, enter the user name for this account. Click "Next" – Step 2 of 3 screen. In the "Enter Your Answer" field, enter the correct answer(s) to the displayed off-host security verification question(s). Click "Next". The application displays the online Password Assistance – Step 3 of 3. Enter the new password and then enter the new password again in the "Confirm Password" field. Click "Submit". When the new password has been successfully entered and confirmed, the application will return you to the account access page and displays a confirmation message. You can now sign in using your new password.

## **Can I download my statement into Quicken and QuickBooks?**

Yes. Under the Transaction History tab, you can download your transaction details and bring it into your preferred financial software. Simply select the format type and click "Download". You must have an established account with Intuit.

## **Can I link my credit card login to my other United accounts such as checking, savings or loans?**

No. The Credit Card Service is separate from other United Bank accounts.

## **Can I link other United Bank Credit Card accounts together with one log in ID?**

Yes. You must first register all accounts. Linking the accounts is done by clicking the "Add/View Accounts" tab.

## **I am the Administrator for our United Bank Corporate Card Program.**

### **Can I view all company accounts under one User Sign-In?**

Yes. The Administrator will have access to all of the accounts linked to the company. If a new account is added to the company, it will display within the application.