

# Online/Mobile Banking Questions and Answers



**Q. When should I stop using Peoples Online/Mobile Banking?**

A. You will see limited functionality with Peoples Online Banking services beginning around 6:00 p.m. on Friday April 24 until conversion to C&F Online Banking is complete on Monday April 27. You will be able to sign on to Peoples Online Banking over the weekend but will not be able to perform any transactions like bill pay or internal transfers.

**Q. When and how do I start using C&F Online/Mobile Banking?**

A. Monday April 27 at 9:00am, please log into C&F Online Banking at [cffc.com](http://cffc.com) using your existing Peoples Online Banking ID in all lower case letters and the last four digits of your Social Security number or TIN as a temporary password. You'll then be prompted to select a new C&F Online Banking password 8-12 characters in length – one of which must be a letter, one a number, and one a special character like “#” or “!”. For personal accounts, you will also see invitations to enroll in services such as Mobile Banking, Zelle, and Alerts.

Important note: if your current Peoples Online ID is less than 6 characters long, you will be asked to change to one 6-12 characters in length.

**Q. Will my Peoples Online Banking customer profile, including personal, business, and bill payee information, transfer to C&F Online Banking?**

A. Yes, all personal and business profile information will automatically transfer over to the C&F systems. Bill payment accounts, payees/billers, internal recurring transfers (such as a weekly transfer from savings to checking), and scheduled payments will also transfer to the C&F systems.

**Q. When can I download the C&F Mobile App?**

A. You can actually download the C&F Mobile Apps (personal and business) *now*, but they won't be functional until after they log in for the first time to C&F Personal or Business Online Banking on April 27 or after.

**Q. What will happen to the my Peoples Mobile Banking app with the conversion to C&F Online/Mobile Banking services?**

A. The current PCB Mobile Banking app will no longer function as of approximately 6pm Friday April 24. You will be prompted to download from your app store and enroll in C&F Mobile Banking when you first login to C&F Online Banking on Monday April 27.

**Q. I hear C&F Bank offers Zelle – when and where can I get that?!?!?**

A. Just as soon as you enroll in C&F Mobile Banking and enroll in electronic bill pay on Monday April 27! Information on how to sign up is also in our *C&F Digital Services Guide* located on [cffc.com](http://cffc.com).

## What about my Peoples Bill Pay services?

**Q. What if I have transfers or bill payments scheduled for Friday 4/24, Saturday 4/25, or Sunday 4/26 after Peoples billPay is disabled and before I can use C&F billPay?**

A. Transfers and bill payments will start to be processed by C&F BillPay on the evening of Friday 4/24. Any payments scheduled on these dates will be processed as normal.

- Q. Will a my bill payment history (a record of all payments and transfers made using the Peoples online banking system over the years) transfer to C&F online banking?**
- A. No, prior transfer and bill payment history from the Peoples online banking system will not transfer to C&F Online Banking. Customers will be encouraged to download and save/print this information from Peoples online banking prior to April 24<sup>th</sup> – but don't worry if you forget to do this, C&F will provide a link on [www.cffc.com](http://www.cffc.com) until June 24<sup>th</sup> 2020 where Peoples customers can access sign on to their old Peoples Online Banking and access bill payment and transfers history.
- Q. What will happen to online accounts of PCB personal and business financial management software users (such as Microsoft Money, Mint, Quicken or QuickBooks users)?**
- A. PDF file links have been placed on the Merger Update page of both [cffc.com](http://cffc.com) and [peoplescommunitybank.biz](http://peoplescommunitybank.biz) that will help you navigate this transition to C&F Bank's online services!
- Q. What will happen to alerts I set up for my accounts with Peoples Online and Mobile Banking?**
- A. You will need to re-enter balance alerts such as low balance or large transaction alerts on C&F Online Banking starting April 27. Our *C&F Digital Services Welcome Guide* is now available at [cffc.com](http://cffc.com) with information on how to sign up for services such as Real Time Alerts, Card Controls, Zelle, and others. We'll also post this guide on the Merger Transition Page on [cffc.com](http://cffc.com).

### What about my bank statements and account history?

- Q. I get my Peoples account statement electronically – will that change?**
- A. No. All Peoples eStatement customers – both personal and business – will continue to receive their statements electronically after online banking systems conversion with no action required.
- Please note:** all Peoples accounts (business and personal) will receive a one-time paper statement for the April 24, 2020 conversion date to C&F Bank, even if fully enrolled in eStatements.
- Q. When will I be able to find my old Peoples bank statements and other documents like checks cleared on the C&F online banking platforms?**
- A. These will appear in the documents tab of C&F online banking but it will take 30-60 days to bring them over from the Peoples system. We'll put a message on [cffc.com](http://cffc.com) when they are here!
- Q. What if I need to see my Peoples account history before these images come over to C&F systems?**
- A. You'll be able to access a link on the [cffc.com](http://cffc.com) home page taking you to a Peoples Online Banking link where you can sign in and retrieve information clearing your account prior to April 25, such as checks, deposits, and statements. This link will be available to you until all of your information is transferred over to C&F Online Banking, likely in June 2020.

### Your new C&F Visa Debit Card with Rewards

You should have received your new C&F Bank Visa Debit Card with Rewards by now! If you haven't, please call us as soon as possible at 804.843.2360. You should activate their new card as soon as they get it, even though it will not function until Friday April 24 – so don't destroy your Peoples Debit Card until you have started using the new C&F card!

### Visa Debit Card Questions and Answers

- Q. What should I do if I didn't receive my new C&F Visa Debit Card?**
- A. If it is after April 22<sup>nd</sup> and you still have not received your C&F Visa Debit Card, please contact C&F Card Services at ext. 44359 to check for a returned card. If the card has not

been returned in the mail, place an order for a new card.

**Q. Will PCB customers be required to establish a new PIN for their C&F Visa Debit Card?**

A. Yes, PIN selection is part of the activation process, BUT PCB customers may select their existing PCB PIN for their new C&F Visa Debit Card PIN.

**Q. Can Peoples customers activate and select their PIN by using a C&F ATM machine?**

A. No – activation can only be completed by calling the toll-free number listed in the mailing or by calling C&F Customer Service at 800.922.3808.

**Q. What telephone number should a PCB customer call for Visa Debit Card customer service after hours?**

A. Customers should call C&F Customer Support at 800.296.6246 and select option #1 for debit card questions or issues after hours.