

Internet Banking

Imagine you've made it home from a rough day at work when you realize that you forgot to drop by the bank to transfer funds. No need to panic, you signed up for Internet Banking and it will take just a few minutes to make that transfer, check your account balances and their history.

What a great stress reducer Internet Banking has turned out to be! You can access your account any time of day or night from any computer with internet access.



Internet Banking Security

There is no need to worry about the security of your account information on Internet Banking. We utilize a multi-factor authentication (MFA) method to verify users before allowing access to account information. The multi-factor authentication requires you to have a verification phrase and security questions in addition to a password.

Bank of Alma

Alma: (608)685-4461

Nelson: (715)673-4351

Pepin: (715)442-2311

Wabasha: (651)565-2627



Bank of Alma

Alma • Nelson • Pepin • Wabasha
Member FDIC

Internet Banking



*Accessing your account
is now just a click
away!*

www.bankofalma.net

Getting Started

The first time you log in to Internet Banking, you will be required to perform four (4) steps. Remember your user name is the preselected name you chose on your enrollment form.

1. Create New Password

The temporary password given to you by your personal banker will have to be changed the first time you log into Internet Banking. New passwords must be a minimum of six characters.

2. Create Verification Phrase

The Verification Phrase is displayed on the same screen as your password. Enter any phrase you like, it can be as simple as a title of a song.

3. Choose Challenge Questions

Challenge Questions are one more step that helps secure your account information. There is a list of questions in five boxes. Select the questions from the drop down box or if you prefer, you can create your own questions. Internet Banking will not let a user obtain account information until the user has answered two (2) randomly selected Challenge Questions correctly.

4. Complete Customer Information

Enter your personal information on the customer screen. It is important that you mark the Electronic Password Reset box which allows the system to reset your password and send a temporary password to the e-mail address you entered. This reset feature allows you to have your password reset and sent to you at any time.

If you choose, you can turn off the MFA feature on any computer that you normally use. When the MFA is turned off on a computer, you will only have to enter your password and verify your phrase. To turn MFA off, mark the "Remember This Machine" box.

After completing the initial sign on steps, you will be able to view the accounts you enrolled and account history, be able to transfer funds between accounts, download account history and view statements. You will also be able to e-mail the bank and receive a reply via Internet Banking.

Secure Messaging

You can receive and send messages to the bank with questions about your account in a secure and trust-worthy manner.

Statements

Once enrolled in Internet Banking, you will automatically receive your bank statements via the Internet. You can either print statements or save them to your computer. You will need the following password if you choose to save your statements: bankofalma

Transfers

Transferring funds from one account to another is easy. Use the drop down boxes to select the account from which to withdraw funds and deposit to, enter the amount, date and transaction description. Our Internet Banking allows you the convenience to schedule transfers either as a one-time event or on a recurring basis. Just think you can schedule a transfer to take place while you are on vacation!

NOTE: Transfers are not allowed from IRAs or CDs. Transfers must be done before 2:00 PM to be posted on the current business day.

Other

The "Other" tab has various Account and Security services such as:

- Account Nicknames
- Statement E-Delivery (see above)
- Personal Information
- Change Password
- Change Verification Phrase
- Activity History
- Remember/Forget This Machine