



# Money Connection Online™

## *Frequently Asked Questions*

Email us at: [mco@firstiowa.bank](mailto:mco@firstiowa.bank) or Call us at: (319) 242-7151

**Q: I received an error telling me that I entered an invalid Money Connection Online ID or PIN. What am I doing wrong?**

A: You have either entered the ID or PIN incorrectly. Please try to access your account again by carefully entering in both ID and PIN. If this is unsuccessful, review the packet information to verify that you are entering the correct 12-digit ID number. If there is another individual on your Money Connection Online account, try entering the last 4-digits of their Social Security number. If these attempts are unsuccessful, please contact a Personal Banker.

**Q: After trying to log into my account, it says that I am locked out. What do I need to do?**

A: For security purposes, after 3 consecutive unsuccessful log in attempts, your Money Connection Online account will be locked. It is necessary to contact the bank, please call a personal banker. After the lock has been removed, your PIN will be reset to the last 4 digits of your Social Security number.

**Q: What happens if I forget my PIN?**

A: Call the bank. You will be asked to verify your identity by using the Customer Identity Verification Code you selected during the application process. Once this information is verified, we will reset your PIN number to the last 4 digits of your Social Security or Tax ID number. You can then log on and will be prompted to change your PIN.

**Q: What happens if I don't log off the system?**

A: By default, Money Connection Online has a 10 minute time out feature. If the system is not used for 10 minutes, the user will be inactive and will have to log in again.

**Q: How late in the day can I make funds transfers?**

A: The transfer cut off time for current day's business is 5:00 p.m. CST. Any transfer received after the cut off time, holiday or weekend will post the next business day.

**Q: Once a stop payment has been entered, can it be deleted?**

A: No. Contact a Personal Banker to replace or change a stop pay order.

**Q: Can I make a loan payment?**

A: Yes, with the transfer option from your checking or savings account.

**Q: Can I download my transactions into a finance software product?**

A: Yes. Your transactions can be downloaded into Microsoft Money, spreadsheet and word processing products.