

Online Account Opening Frequently Asked Questions

Q: Why can't I use the Back, Forward, or Refresh navigation buttons within the application?

A: As a security feature, the use of these buttons will force the session to close and you will need to begin a new application. If you made an error while filling out your application, please [Contact Us](#) to make any changes.

Q: What does it mean to enroll in Debit Card Overdraft Services?

A: Regulations require that **consumer** customers give affirmative consent, or opt in, to having their non-sufficient fund transactions approved for ATM and everyday debit card transactions. To use First Bank Financial Centre's (FBFC) overdraft services for one time debit card/ATM transactions, you will need to give us permission to authorize your overdraft transaction and charge a fee for the service. This service does not guarantee we will permit you to overdraw your account without limits. However, without your permission, we will decline any transaction that exceeds your account balance.

Q: Why didn't I get an account number at the end of the application?

A: After your new account application has been submitted, the bank needs time to process the information before your account can be fully established and ready for use. One of our Online Banking Specialists will contact you using your preferred method of communication within one business day to discuss any application questions and provide you with your new account number.

Q: If I am under the age of 18, can I still open a bank account?

A: Yes, however we require that you contact a Personal Banker to complete the application process. Please note, we may request to speak with an adult; therefore please make sure your Parent or Guardian is with you when you call.

Q: How do I open a Health Savings Account (HSA), Individual Retirement Account (IRA) or Certificate of Deposit (CD)?

A: If you wish to open an HSA, IRA or CD, you can stop in at one of our [Branch Locations](#) or call us toll free at **(888) 569-9909**. *We also offer **Safe Deposit Boxes** at several branch locations. Safe Deposit Boxes must be opened in person and after your checking or savings account has been established.

Q: How do I place a check order for my new checking account?

A: After your new checking account is opened, one of our Online Banking Specialists will contact you within one business day to see if you wish to place a check order.

Q: How do I go about setting up direct deposit for my new account?

A: There are two ways to obtain a direct deposit form; either from your employer or from FBFC. One of our Online Banking Specialists will be in touch with you to offer assistance. If using your employer's form, you will need to input 075902421 as FBFC's routing number, along with your new account number and the type of account you selected to open (i.e. checking or savings account). *If you would like to switch any automatic payments you currently have set up, one of our Personal Bankers would be happy to assist you and can be reached toll free at (888) 569-9909.

Q: During the application process, I entered information to fund my new account. When will my account actually be funded?

A: To ensure your account security, we need you to validate a one-time small withdrawal (under \$1.00) called a micro transaction from the funding account you specified. This validation step, as part of the new account opening process, confirms the account is yours and that no one else is trying to transfer funds from your account. To validate the micro transaction, please refer to an email you will receive within one business day of submitting your application. After the validation has been completed, your new account will be funded. How long this process will take depends on how long it takes to validate the micro transaction. Typically it will take approximately two business days for ACH transactions to appear.

Q: How do I add my Power of Attorney (POA) to my account? Do I list them as a joint owner?

A: Your POA should not be listed as a joint owner. To add a POA to your account, please [Contact Us](#), call us toll free at (888) 569-9909 or stop by one of our [Convenient Locations](#). Additional documentation will be required and we may ask for Durable POA paperwork in order to update the account.

Q: I elected to add beneficiaries to my account. Do they all have to be equal?

A: You do have the ability to delegate specific percentages once the account is established. To make changes or revoke your beneficiary designations, please stop into one of our [Convenient Locations](#) or call us toll free at (888) 569-9909.

If you have additional questions please feel free to [Contact Us](#), call us toll free at (888) 569-9909 or stop by one of our [Convenient Locations](#).