eCBT Online Banking– Frequently Asked Questions

What is Online Banking?
Online Banking allows Centinel Bank customers free, secure, and convenient access to their accounts using the Internet anytime, anywhere. Some of the functions available with Online Banking are: Access and print information on all accounts including loans. Review and print transactions and history. Confirm deposits, withdrawals and cleared checks. Transfer funds between accounts and make loan payments. Pay bills automatically.

I'm having trouble accessing eCBT Online Banking. What should I do?
If you're having problems accessing eCBT Online Banking, check to see if you can access other web sites. If you cannot, contact your Internet Service Provider. If you can access other web sites but can't access Online Banking, the system is either off-line or we're experiencing a temporary disruption of service. Please try again later. If the problem persists, please contact us.

Do I have to register to use Online Banking?
Yes, by filling out the online banking agreement or in person at any one of our locations

How secure is Centinel Bank's Online Banking?
State-of-the-art technology is used to keep your information secure. All sensitive and personal information is encrypted, and access requires PINs that only you know. In addition, your social security or tax ID number is never displayed on the Online Banking system. However, if you feel your information has been jeopardized in any way, please contact your local branch immediately.

What do I need to access eCBT Online Banking?
You will need a connection to the Internet and a Web Browser that supports 128-bit SSL encryption. Mozilla FireFox or Microsoft Explorer 7.0 (or higher) both support this type of encryption. TEST YOUR BROWSER HERE.

Can I change my ID?
Yes, you can. To change your 12-digit eCBT Online Banking ID to a name or number that's easier to remember, log on to eCBT Online Banking choose Options and then under personal ID, put in a new ID. (You can still login using the 12-digit login ID at any time.)

What do I do if I forget my eCBT Online Banking PIN?
If you've forgotten your eCBT Online Banking PIN, please contact us.

Why doesn't my eCBT Online Banking PIN work?
There could be several reasons. You may be entering the wrong PIN. You could also be locked out of eCBT Online Banking. You are allowed three login attempts. On the third attempt, if invalid, you are locked out of Online Banking. In addition, if you have not logged in to Online Banking in the past 90 days, you will be locked out of the system. If you get locked out, please contact us.

Why does it sometimes appear that my Debit Card transactions are posting twice?
Merchants use telephone communication to approve transactions from your card. They receive a temporary and a permanent authorization, both of which appear on your account information. You should also see an offsetting credit in the same amount. The amount charged to your card should equal the amount of your purchase. This may occur if the Merchant has a pre-authorization process. Examples are gas stations and hotels that use your card for confirmation purposes.

On a normal business day, how late can I make a funds transfer?
All transfers requested before 6:00 pm MST/MDT will be processed that day. Any transfers after that time will be honored the next business day.

How do I add or delete accounts to my existing eCBT Online Banking relationship?
You may use the secure Contact Us feature in online banking to contact a Customer Service Representative. You must be an authorized signer on the account to make changes.

How much history can I see online?
You will be able to access up to one year of prior transactions, as well as 6 months of previous statements. The statement history file will begin to build from the date that you sign up for Online Banking.

What if I get an error message?
If you get an error message, please make a note of the message, the error number, and the time, and please contact us.

What does the download feature do?
The download option allows you to download your transactions and/or payment schedule (Bill Pay users) into a spreadsheet or word processing program.

What should I do if I think someone has my access codes?
Contact us at 575-758-6700 during regular business hours, Monday through Friday 9:00 am - 5:00 pm MST and ask for a Customer Service Representative. You will need your unique ID code for prompt assistance.

Do I need to have "Cookies" enabled to use eCBT Online Banking?
Yes, your browser must accept "Cookies" to utilize this service.

What happens if I don't log off of the system?
eCBT has a 10 minute time-out feature. If you are logged in for 10 consecutive minutes without using eCBT, you will have to log in again to resume banking.

How current is the information in Online Banking?
You will see transactions update to your account periodically throughout the day. The available balance on your checking and savings accounts will change throughout the day based on your activity. As you use eCBT Online Banking, or transfer funds between accounts, your available balance will be updated to reflect that activity. Any activity through eCBT Online Banking will be reflected immediately. All account activity processed within the bank will periodically be updated every three to four hours. However, all transactions are posted and will be up to date as of our evening system update, subject to events beyond our control.