Frequently Asked Questions (FAQs) – SNBT Online Account Opening

Q: Is this online application secure?
A: Yes, The Stephenson National Bank & Trust uses multiple layers of encryption for online security. We maintain strict security standards and procedures to prevent unauthorized access to your information, including 128-bit encryption.

Q: How long will it take me to complete the application?
A: This will depend on how prepared you are with the information required to complete the application. On average, it should take about ten minutes. To avoid delays in completing the application, please have the following important information ready on the primary applicant and joint applicant (if applicable):
- Personal information including address, phone number, and Social Security number
- Valid form of identification
- Existing bank account/routing numbers for online funding
- Joint applicant information and identification if applicable (please note that your joint applicant must be available to review the application, agree to the terms and conditions, and to answer security questions to confirm their identity)

Q: How much time do I have before the session times out?
A: The period of inactivity is set at 5 minutes before the session times out. If the session times out, start a new application from the beginning. If you are unable to finish the new application process during your initial session, you can save the application to come back and complete within 30 days. To save the application, you must first pass the Welcome Page, then simply click the Save Incomplete Application link on the righthand toolbar. You will be prompted to create a UserID, Password, and Security Questions which will allow you to return to the application at a later time.

Q: Can I open more than one account at a time?
A: Yes! You can open multiple accounts at the same time. Simply select "Yes" beside each account type you wish to open on the Product Selection page. Each account can be funded separately.

Q: How can I make my opening deposit?
A: You can choose how to make your opening deposit: Transfer funds from another bank account already established in your name; or if you prefer you can choose to mail a check or drop off a deposit at your nearest SNBT location. When making an electronic transfer, known as "ACH" (Automated Clearing House), you simply need your routing number and account number from your existing bank account.

Q: What can I expect after my account is opened online?
A: After your application has been submitted, it will be sent to a Personal Banker at The Stephenson National Bank & Trust. You will receive a confirmation email at the email address you provided during the application process. You will receive a Welcome Packet in the mail containing important documents to complete the process.

Q: How long after I submit my application until I can start using my new account?

A: This depends upon how quickly you return the required documents back to the bank. Your account will remain in a pending state until those documents are received by us. In order to ensure you can begin using your new account, return them as soon as possible. If these documents are not returned within 30 days, your account may be closed.

Q: Why do you need my Social Security Number?

A: We ask for your Social Security number to help verify your identity. Also, if the account is interest bearing we use your Social Security number to report the interest earned on the account to the IRS.

Q: Why am I required to complete certain fields?

A: Some fields are required because it is information needed to complete the application and establish accounts with The Stephenson National Bank & Trust. Required fields are noted with a red asterisk symbol (*) next to each field.

Q: How do I go back to a previous page?

A: Please DO NOT hit the back button on the web browser. To go back to a previous page, click the PREVIOUS button at the bottom of the page.

Q: How do I move to the next page?

A: Most pages will have a Continue button located at the bottom of the page; click this button to go to the next page. In some cases, you may be presented with a disclosure that will prompt you to Accept or Decline. In these circumstances, the Accept button will remain in a gray state and will not become clickable until you have read the disclosure. If you click the Decline button, you will be advised that you cannot continue with the application unless the Accept button is clicked.

Q: What if I accidentally close my browser or click the Quit This Application link?

A: The application cannot be re-accessed and you will have to start a new application from the beginning.

Q: Who do I contact if I need assistance with completing the online application?

A: Please call SNBT Customer Support at 715-735-2356 and we will be happy to help you.