



After-Hours Support Frequently Asked Questions

What is After-Hours Support?

- After-Hours Support is designed to provide an additional layer of support and service after regular bank hours, ensuring that customers can call in and receive help with common issues and questions even when the bank is closed.

When/how can I use After-Hours Support?

- **Operating Hours-After-Hours Support**
 - After-Hours Support is available on weekday evenings from 4:30 PM to 11:00 PM and Saturdays from 11:00 AM to 2:00 PM
 - If you need support outside of the bank's and After-Hours Support's operating hours, you can leave a message, and a bank representative will follow up with you the next business day.
- **Accessing After-Hours Support**
 - To reach After-Hours Support, call your local Marion County Bank branch as you normally would. If you call during After-Hours Support's operating hours, you will be given the option to be routed to After-Hours Support.
 - Pella Branch: 641-628-2191
 - Knoxville Branch: 641-828-8000
 - Melcher-Dallas Branch: 641-947-2181
 - When you select the option to be routed to After-Hours Support, you will hear a message confirming the transfer. The After-Hours Support representative will also identify themselves as part of the After-Hours Support team when they answer your call.

Will After-Hours Support be able to answer my questions?

- The After-Hours Support representatives will have access to your account information and will be able to assist with a variety of inquiries related to your accounts, digital banking and debit cards, following our security and privacy policies (see INFORMATION PRIVACY & SECURITY FAQs below for more information). See below for specific questions After-Hours Support can assist with.

- If your request falls outside the Support team’s capabilities, they will log your inquiry into our Customer Relationship Management (CRM) system. The appropriate department will follow up with you the next business day. You will be informed about the follow-up process during your call.

Is there a fee to use After-Hours Support?

- No, there are no fees for using After-Hours Support. This service is provided to enhance your customer experience and ensure you have access to support outside regular banking hours.

What types of support can After-Hours Support provide?

- After-Hours Support can assist with:
 - Balance inquiries
 - Transaction history questions
 - Password resets
 - Unlocking users
 - Updating phone numbers and email addresses
 - Changing usernames
 - Updating security questions
 - Navigating the banking app or website
 - Disabling access due to fraud
 - Self-enrollment help
 - Resetting PIN attempts
 - Loan payments
 - Online statements
 - Assist with debit card features
 - Mobile deposits
 - Overdraft questions
 - Travel Notice requests
 - OOBA (Out-Of-Band Authentication) reset/help
- After-Hours Support is NOT authorized to perform the following actions:
 - Make changes to accounts, such as adding or removing signers
 - Provide current CD rates
 - Initiate IRA distributions/contributions
 - Handle WSUDs (Written Statements of Unauthorized Debit)
 - Process stop payments
 - Increase debit card limits
 - Open new accounts

Information Privacy & Security

- **How is my personal and account information kept secure when I contact After-Hours Support?**
 - After-Hours Support adheres to stringent security protocols to protect your personal and account information. All representatives are trained in data protection and privacy policies. They use secure systems to access your account details, ensuring that your information remains confidential and protected against unauthorized access.
- **What measures are in place to ensure the privacy of my data when I interact with After-Hours Support?**
 - **Authentication Procedures:** Before accessing your account, the After-Hours Support representatives will verify your identity through a series of security questions.
 - **Secure Systems:** All interactions and transactions are conducted through secure, encrypted systems to prevent data breaches.
 - **Compliance with Regulations:** After-Hours Support complies with all relevant data protection regulations to safeguard your personal information.
 - **Regular Audits and Monitoring:** We regularly audit and monitor our systems and processes to detect and address any potential security vulnerabilities promptly.

Feedback

- **Can I provide feedback about my experience with After-Hours Support?**
 - Yes, customer feedback is very important to us. After your interaction with After-Hours Support, you may receive a follow-up survey via email or a call from our team to gather your feedback. You can also contact your local branch directly to provide any comments or suggestions.
- **What should I do if I experience an issue with the service provided by After-Hours Support?**
 - If you encounter any service issues with After-Hours Support, you can report it to your local branch or email us at info@marioncountybank.com. We will investigate the matter and take appropriate action to resolve any concerns.