



Frequently Asked Questions

What is the Digital Banking Suite?

Our Digital Banking Suite is the most convenient way to manage your money. No matter what device you use, you get a smooth, personalized banking experience. That means you have complete control of your Oconee State Bank account on your smartphone, tablet, and computer.

Why should I use the Digital Banking Suite?

It lets you manage your Oconee State Bank account from anywhere you want — it's your personal banking portal. Whether you log in to your account online or through the mobile banking app, you have access to the same powerful features all in one place.

Here's a look at what you can do with our Digital Banking Suite:

- **View balances:** Quickly check your account from anywhere.
- **Manage transactions:** Search your recent activity, search or tag your recent activity, even add an image or note to an entry.
- **Transfer funds:** Initiate one-time, future date, or repeating transfers.
- **Make payments:** Make person-to-person or bill payments from any device.
- **Get alerts:** Create alerts and receive push notifications for important transactions.

What is the login process?

To access your accounts online, visit www.oconeestatebank.com. To access your account from a mobile device, open the current Oconee State Bank app where you'll be prompted to download our new app. To login online or through the mobile app, use your current user name and password. At initial login, you'll be prompted to enroll in two-factor authentication.

What is two-factor authentication?

During your first login, you will be asked to secure your account by entering the phone number and email address linked to your account. If you log in from a mobile device, you'll also be asked to choose a 4-digit passcode. We recommend using a mobile number to receive your security code by text, but there is also an option to select a landline and receive a call with the code.

How secure is the Digital Banking Suite?

Our Digital Banking Suite meets all industry standards for utmost security. Your account information is password-protected, encrypted, and the use of two-factor authentication adds additional protection.

Can I still view my transaction history in the new platform?

You should immediately see 120 days of transaction history upon your first login to the new Digital Banking Suite. After the initial login, our system will begin to load transactions for all accounts from the last 18 months.

What happens to alerts?

Alerts need to be recreated in the new Digital Banking Suite.

What happens to third party connections?

Third party connections such as Quicken, QuickBooks, and Plaid may need to be reconnected.

What happens to Bill Pay?

All payees and scheduled payments will transfer to the new Digital Banking Suite.

For assistance, contact our Digital Solutions Center at 706-769-6611 or info@oconeestatebank.com.