

Frequently Asked Questions

Opening An eAccess Account	4
What bank products can I open online through Investors eAccess?	4
What categories of account ownership can be opened online?	4
Who is eligible to open an online account through Investors eAccess?	4
What do I need to open an online account through Investors eAccess?	4
Once I begin the online application can I save it in the system and finish it later?	4
How secure is the Investors eAccess application site?	4
When is my account created?	4
Can I open more than one account? If so, what's the limit?	4
How do I obtain my account number?	4
What if my application is declined?	5
What if my application comes back as "Under Review"?	5
How long is the confirmation email valid once I have requested it?	5
What if I never receive the email to confirm my email address?	5
When filling out the application, am I able to use the backspace key?	5
Why can't I open my eAccess account at an Investors Bank branch?	5
Where can I find the online application?	5
Funding	6
What is Instant Account Verification?	6
How do I fund my account?	6
What address do I send checks to in order to fund or contribute to my account?	6
How long does it take for my initial deposit to be available in my online account?	6
What is the maximum initial funding limit?	6
How long do I have to fund the account?	6
How do I let you know that I am no longer interested in funding the account and as such, I don't want to receive any more emails?	6
Balance Requirements	7
What is the minimum balance required to open an eAccess Money Market account?	7
What are the minimum and maximum monthly balances that qualify to earn interest on the eAccess Money Market account?	7
What is the minimum balance to keep my eAccess Money Market account open?	7
Is there a monthly fee?	7

Deposits	7
Once my online account is opened will I be able to deposit additional funds?	7
How long does it take for my additional deposits to be available in my online account?	7
How do I make a deposit via check?	7
How do I wire funds to my account?	7
What is the deposit hold time?	8
Withdrawals	8
How can I make withdrawals from my eAccess Money Market account?	8
Is there a limit on the number of withdrawals or transfers from my eAccess Money Market account?	8
Is there a limit on how much I can transfer into or out of my eAccess Money Market account?	8
If I withdraw funds (via ACH) how long will it take for me to receive the money?	8
Interest Rates	8
Is the interest rate on my Investors eAccess Money Market account guaranteed?	8
Is the rate tied to an index? How is the rate determined?	8
How will I know if the rate has changed?	8
How is the interest calculated and credited to my eAccess account?	8
When is interest posted?	9
Online Banking/Mobile App	9
How do I access my online account?	9
How do I enroll in Investors Online Banking and Investors Mobile?	9
I'm an existing customer, how do I add this account to my existing online access?	9
Can I add money to my eAccess Money Market account via a mobile deposit?	9
Statements / 1099	9
How will I receive my monthly statement?	9
When will I receive my 1099 Interest tax forms?	9
When is the statement cycle?	9
Closing Your Account	9
How can I close my eAccess account?	9
General	10
Am I issued a Debit card, ATM card, or checks with my eAccess account?	10
Where is Investors Bank's Privacy notice and how does it apply to me?	10
Are there terms, conditions and other disclosures for the eAccess Money Market Account?	10
What if I need assistance or would like to speak with an Investors Bank representative?	10

Who is Investors Bank?	10
Where can I access Investors Bank's financial statements?	10
What is the Investors Bank mailing address?	10
What is Investors Bank's FDIC Charter Number?	10
Is my money FDIC insured?.....	11
Can I visit an Investors branch to make deposits and/or withdrawals or need other assistance?	11
Can I change or correct my primary or mailing address, phone number, or email address that is associated with my eAccess account?	11
If I cannot find my account number, will your Client Care Center be able to provide it to me?	11
What if my account becomes dormant in your system?	11

Opening An eAccess Account

What bank products can I open online through Investors eAccess?

Currently, we only offer the Investors eAccess Money Market Account. Additional accounts may be added to Investors eAccess in the future.

What categories of account ownership can be opened online?

Only individual and joint accounts can be opened. No Beneficiary, POD or Trustee accounts.

Who is eligible to open an online account through Investors eAccess?

Online accounts can ONLY be opened by individuals who are US citizens or permanent residents of the USA and are at least 18 years of age. Online accounts are not available for Business accounts.

What do I need to open an online account through Investors eAccess?

You can open your account online via your computer, tablet or smartphone. In order to complete the application you will need to provide:

- Your contact information
- A physical U.S. address (PO Boxes are not eligible)
- A valid email address
- Social Security Number
- Government Issued ID (Driver's License, US Passport, Permanent Resident ID, State Issued Non-Drivers ID, or US Military Photo ID).

Once I begin the online application can I save it in the system and finish it later?

Yes, you will have an opportunity to save your application for 14 days and return to it within this time period to complete or cancel the application process. If you do not return before 14 days, the application will be removed from our system.

How secure is the Investors eAccess application site?

Your privacy and security are extremely important to us, so we protect your login credentials using 256-bit level encryption. If you use Instant Account Verification to fund your account, your external bank's log-in information is only used once to verify that you own the account. Investors Bank will never use this information again.

When is my account created?

Your account is immediately created upon approval of a completed application. The account will be opened in our system with a zero balance until you complete the funding process. You will have 35 days to complete the funding process.

Can I open more than one account? If so, what's the limit?

Yes, you can open more than one account. There is no limit.

How do I obtain my account number?

After an account is created in our system, your account number is included in our Welcome Message which will be sent to the email address you provided during the account opening process.

What if my application is declined?

There are two reasons that this could happen. The first is that the system could not verify the information you provided and therefore the application was denied. Please try to complete another application and make sure the information you enter is correct.

A second reason could be due to negative information found on your ChexSystems report. Investors Bank utilizes the services of ChexSystems, which is a consumer reporting agency that provides information to assist with the approval process around the opening of new checking or savings accounts. If your application is declined due to this reason, you will receive a notice directly from ChexSystems.

If you're denied a bank account due to your ChexSystems report, you are entitled to a free copy of this report within 60 days of being denied. You can order your report directly from the [ChexSystems website](#) or you can contact their Customer Service at 1.800.428.9623. Just as you keep track of what the three major credit bureaus have listed on your credit report, your ChexSystems report should also be examined for any errors regularly.

What if my application comes back as "Under Review"?

Under Review means the application was temporarily put on hold until the Investors Bank team can verify the information provided. You will be notified via email if we can or cannot proceed with your application.

How long is the confirmation email valid once I have requested it?

Once the confirmation email is requested it will remain valid for 15 minutes.

What if I never receive the email to confirm my email address?

First, you should check to see if the email was inadvertently sent to your SPAM folder. If the email cannot be located, please check to make sure that your email address was entered correctly. Once you verify that the email address is correct, simply request another confirmation email to be sent.

When filling out the application, am I able to use the backspace key?

Yes, you can use the backspace key while completing your application. PLEASE NOTE: If you click on the back arrow that is located within your browser, your application will be discarded and you will be required to repeat the account opening process again.

Why can't I open my eAccess account at an Investors Bank branch?

The eAccess account is only available online. It is a self-service account with limited features. It does not include check writing abilities, an ATM or Debit card, and you cannot receive paper statements. It is not offered or serviced by our branches.

Where can I find the online application?

Simply [click here](#).

What are the restrictions of my online eAccess account?

This account is an Electronic Transaction Account only and is not meant for everyday spending. As such, it does not come with a debit card, ATM card or checks. You are permitted to make a maximum of six withdrawals for a total of \$250,000 per monthly statement cycle. You will only receive eStatements and this account is not offered or serviced by our branches.

Funding

What is Instant Account Verification?

This service gives us the ability to verify your identity, account number, and balance in real-time through your external bank account. Please reach out to your financial institution to inquire if they can provide Instant Account Verification responses. The response is dependent on the other institution's ability to support this request.

How do I fund my account?

You can transfer money from an external account to your online account via ACH, as long as your external account is a checking or savings account in the United States, and you are the primary account owner. If funding your account via ACH is not possible, you may fund your account by sending a check via mail. **IMPORTANT NOTE:** *Deposits to this account may be made in any form other than a transfer from or check drawn against an existing Investors Bank account.*

What address do I send checks to in order to fund or contribute to my account?

Investors Bank
PO Box 646
Short Hills, NJ 07078

Don't forget to make the check payable to Investors Bank, and include your Investors account number on the memo line.

How long does it take for my initial deposit to be available in my online account?

When making a deposit via an ACH direct deposit or an incoming wire, the funds will be available in your Investors eAccess online account within one business day. If your deposit was made by check, the funds will be available in your account within four business days once the check is received.

What is the maximum initial funding limit?

The maximum initial funding amount is \$2,000,000. There is a maximum of \$250,000 of deposit insurance from the FDIC for each category of account ownership. Please visit FDIC.gov for details, or call the FDIC directly at 1-877-ASK-FDIC (877-275-3342).

How long do I have to fund the account?

You have 99 business days to fund the account once it is opened and created; otherwise the account will be closed and removed from the system. Please note that business days exclude Saturdays, Sundays and Bank Holidays. Funding reminders will be sent to you after the 7th, 14th & 21st day respectively.

How do I let you know that I am no longer interested in funding the account and as such, I don't want to receive any more emails?

Please contact a live Investors Bank representative through our Client Care Center at 855-422-6548 in the U.S.A. or 973-376-5100 when out of the country during the following hours:

7:30 am – 12:00 am ET (Mon – Fri)
8:00 am – 12:00 am ET (Sat – Sun)

Balance Requirements

What is the minimum balance required to open an eAccess Money Market account?

There is no minimum balance to open your account.

What are the minimum and maximum monthly balances that qualify to earn interest on the eAccess Money Market account?

All balances under \$2,000,000 will earn the stated APY. No interest will be earned on balances over \$2,000,000.

What is the minimum balance to keep my eAccess Money Market account open?

If your account balance remains at zero for 99 business days it will be closed and removed from our system. Please note that business days exclude Saturdays, Sundays and Bank Holidays.

Is there a monthly fee?

No, there are no monthly fees.

Deposits

Once my online account is opened will I be able to deposit additional funds?

You can make additional deposits to your online account any time through ACH direct deposits, mailed-in checks, mobile check deposits or incoming wires. After the initial deposit to fund the account, additional deposits originated from the Investors Bank External Account Transfer link through Investors Online Banking are limited to \$250,000 per monthly statement cycle. You can enroll in Investors Online Banking by [clicking here](#). In addition, if you are making a deposit through Investors Mobile there is a \$3,000 daily limit per user and a \$6,000 daily limit per account. Also, to protect against fraud you must endorse the check with the wording, "*For Mobile Deposits Only*" under your signature and include your account number. **IMPORTANT NOTE:** *Deposits to this account may be made in any form other than a transfer from or check drawn against an existing Investors Bank account.*

How long does it take for my additional deposits to be available in my online account?

When making a deposit via an ACH direct deposit or an incoming wire, the funds will be available in your Investors online account within one business day. If your deposit was made by check, the funds will be available in your account within four business days.

How do I make a deposit via check?

You may deposit checks through the mail. Make the check payable to Investors Bank, and include your Investors account number on the memo line. Mail checks to:

Investors Bank
PO Box 646
Short Hills, NJ 07078

How do I wire funds to my account?

Please use our routing number #221272031 and your eAccess Money Market account number for wiring funds. There is no charge for inbound wires.

What is the deposit hold time?

- Incoming ACH and Wires – 1 business day
- Check deposits – 4 business days

Withdrawals

How can I make withdrawals from my eAccess Money Market account?

Withdrawals from this account are only permitted to be made via External Account transfer or ACH electronic debits to another financial institution. Outgoing wire transfers or checks are not permitted. The limit on withdrawals from this account is \$250,000 per monthly statement cycle.

Is there a limit on the number of withdrawals or transfers from my eAccess Money Market account?

A maximum of six withdrawals or transfers per monthly statement are allowed as per Federal regulations.

Is there a limit on how much I can transfer into or out of my eAccess Money Market account?

Your limit is \$250,000 daily, or up to \$250,000 monthly from or into your eAccess Money Market Account.

If I withdraw funds (via ACH) how long will it take for me to receive the money?

It can take up to three business days.

Interest Rates

Is the interest rate on my Investors eAccess Money Market account guaranteed?

Your eAccess Money Market account is an interest-bearing account that pays a variable rate of interest. While the rate may change at any time, Investors Bank strives to ensure the interest earned remains competitive to grow your money faster.

Is the rate tied to an index? How is the rate determined?

Rate changes on the eAccess account are within the bank's discretion and may be made at any time without notice. We do not tie changes to an index. The rate is set based on national rate reviews obtained from Informa Research Services, www.informars.com. Investors assesses the current interest rate environment to determine how much other banks are willing to pay on deposits to ensure the interest rate remains competitive.

How will I know if the rate has changed?

The APYE (Annual Percentage Yield Earned) appears on your eAccess monthly e-Statement. You can also find the current rate by logging into your online banking account.

How is the interest calculated and credited to my eAccess account?

Your account will immediately begin accruing interest once your funds are received by the Bank. Investors Bank utilizes the daily balance method to calculate your interest. This method applies a daily periodic rate to the principal in the account each day. Then the interest earned will be credited to your account on the last business day of each month.

When is interest posted?

Interest is posted at the end of the month.

Online Banking/Mobile App

How do I access my online account?

Manage your account easily online with 24/7 secure access by computer, tablet or smartphone. Once you receive your account number, don't forget to enroll in Investors Online Banking through our website or via our mobile app (downloadable through your app store). Your Investors eAccess account may only be accessed through Online and Mobile Banking, and cannot be transacted upon in a branch.

How do I enroll in Investors Online Banking and Investors Mobile?

Once your account is opened, you will be able to register for online banking, mobile banking or both. You can enroll in Investors Online Banking by [clicking here](#). Our mobile app is downloadable through your app store. When you enroll you will be asked for your Social Security Number, Account Number and Last Name.

I'm an existing customer, how do I add this account to my existing online access?

If your other accounts are listed under the same Social Security Number, your online account will automatically be linked the next business day after it was opened.

Can I add money to my eAccess Money Market account via a mobile deposit?

Yes you can. IMPORTANT NOTE: to protect against fraud you must endorse the check with the wording, "For Mobile Deposits Only" under your signature and include your account number.

Statements / 1099

How will I receive my monthly statement?

Your monthly statement will be available via e-Statement. Paper statements are not available for Investors online accounts.

When will I receive my 1099 Interest tax forms?

1099INT forms are mailed by the 31st of January every year.

When is the statement cycle?

Statement cycles end on the last day of each month.

Closing Your Account

How can I close my eAccess account?

Closing your account must be done online since our branches do not service eAccess accounts. Your account balance must be transferred via ACH and the account must have a zero balance. You will receive your funds within three business days and there are no fees or penalties associated with closing an eAccess account. In addition, your account will be considered closed after the balance in your account has been reduced to zero (\$0.00) for 99 business days. Please note that business days exclude

Saturdays, Sundays and Bank Holidays. If interest has accrued, please contact our Client Care Center at 855-422-6548.

General

Am I issued a Debit card, ATM card, or checks with my eAccess account?

No, this account is an Electronic Transaction Account only and is not meant for everyday spending. As such, it does not come with a Debit card, ATM card, or checks. You are permitted to make a maximum of six withdrawals for a total of \$250,000 per monthly statement cycle. In addition, you will only receive eStatements and this account is not offered or serviced by our branches.

Where is Investors Bank's Privacy notice and how does it apply to me?

Please [click here](#) to view our Privacy Notice.

Are there terms, conditions and other disclosures for the eAccess Money Market Account?

Yes, they can be viewed after you begin the online account opening process, or you can view them here:

- [Truth in Savings](#)
- [Electronic Agreement](#)
- [Terms and Conditions for Your Personal Account](#)
- [Service Charge Schedule](#)

What if I need assistance or would like to speak with an Investors Bank representative?

To speak with a live Investors Bank representative contact our Client Care Center at 855-422-6548 in the U.S.A. or 973-376-5100 when out of the country during the following hours:

7:30 am – 12:00 am ET (Mon – Fri)

8:00 am – 12:00 am ET (Sat – Sun)

How do I change my Security Word?

Contact the Client Care Center at 855-422-6548 during the hours listed above.

Who is Investors Bank?

Investors Bank has been serving its customers for over 90 years. With more than 150 locations throughout New Jersey and New York, you can be confident that Investors has the strength and staying power that you want from a banking partner. Investors Bancorp is publicly traded on NASDAQ as ISBC.

Where can I access Investors Bank's financial statements?

Please [click here](#) to access our Investors Relations information.

What is the Investors Bank mailing address?

Our corporate mailing address is:

Investors Bank
101 JFK Parkway
Short Hills, NJ 07078

What is Investors Bank's FDIC Charter Number?

Investors FDIC Charter Number is 28892

Is my money FDIC insured?

Yes, however there is a maximum of \$250,000 deposit insurance from the FDIC for each category of account ownership. Please visit FDIC.gov for details, or call the FDIC directly at 877-ASK-FDIC. (877-275-3342).

Can I visit an Investors branch to make deposits and/or withdrawals or need other assistance?

It is a self-service account with limited features. It is not offered or serviced by our branches. For any questions, please contact a live Investors Bank representative from our Client Care Center at 855-422-6548 in the U.S.A. or 973-376-5100 when out of the country during the following hours:

7:30 am – 12:00 am ET (Mon – Fri)

8:00 am – 12:00 am ET (Sat – Sun)

Can I change or correct my primary or mailing address, phone number, or email address that is associated with my eAccess account?

Yes, you can do it directly via Investors Online Banking by going to your Profile and selecting “Edit” under Contact Information. You can enroll in Investors Online Banking at: <https://online.myinvestorsbank.com>. You can also contact our Client Care Center and a representative can assist you.

If I cannot find my account number, will your Client Care Center be able to provide it to me?

Once we verify your identity, our Client Care Center representatives will be able to provide you with this information.

What if my account becomes dormant in your system?

You can either make a deposit or you can contact our Client Care Center, and a representative can update your account to remove its dormant status.