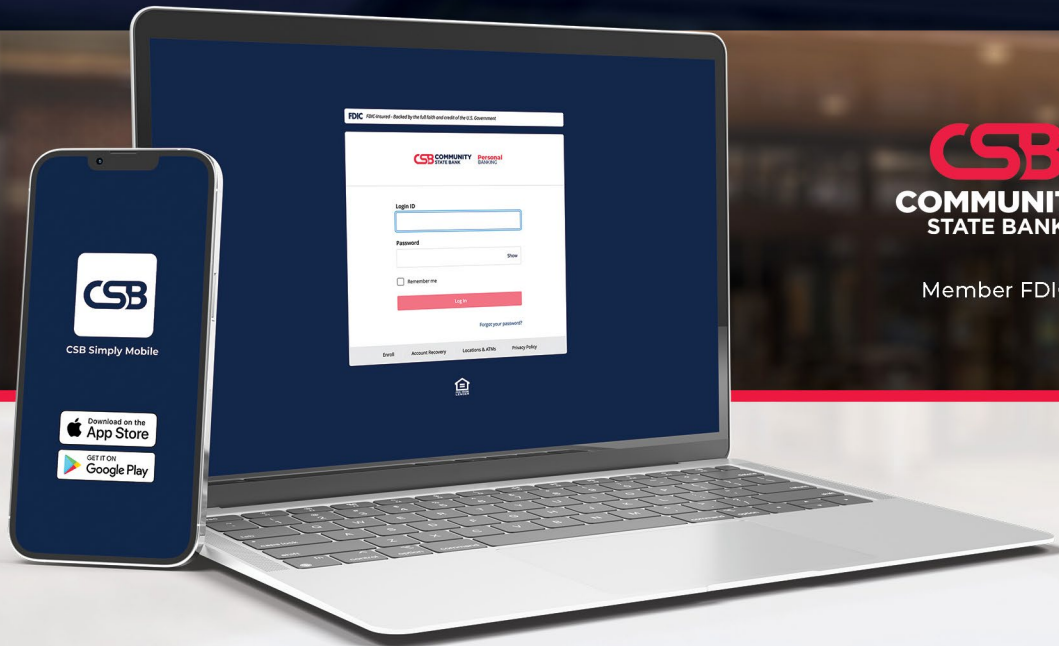


# NEW! Personal Online and Mobile Banking System Upgrade Guide



**CSB**  
**COMMUNITY**  
**STATE BANK**

Member FDIC

How **YOUR** online banking experience will be affected before and after **June 2-9, 2025**

# Table of contents

- 3 What you need to know
- 4 Why is the Online and Mobile Banking system upgrade happening?
- 5 Checklist
- 6 Calendar
- 7 What is NOT changing
- 8 What IS changing

## **SERVICES UNAVAILABLE AND ACTION ITEMS**

- 9 Online account access, new app, Zelle®, bill pay and Transfer Now
- 10 Debit card controls
- 11 Staying safe from scams

# What you need to know

We are upgrading our Personal Online Banking system June 2-9, 2025

- 1. Downtime:** Online and Mobile banking will be unavailable during the upgrade weekend. Additional financial tools may also be impacted. See page 6 for more details.
- 2. Login information:** Your Online Banking username and password will remain the same. Upon first login to the new system, you will be prompted to update your password. Note your credentials as biometric passwords (face ID/Touch ID) will not transfer to the new system.
- 3. App updates on your mobile device:**
  - Android users:** Delete your current app and download the new version from Google Play store.
  - Apple users:** A forced update will occur automatically if your device is set to allow updates. If not, delete your current app and download the new version.
- 4. Desktop access:** The URL for desktop access will change. Visit [bankscsb.com](https://bankscsb.com) and select "Personal Online Banking" from the Login drop-down. Existing bookmarks will no longer work.
- 5. Support:** For assistance, all locations and client care services will operate during normal business hours, including extended client care phone support on Saturday, June 7 until 2pm CST.
- 6. ATM and debit cards:** ATMs and debit cards will function normally throughout the upgrade. See page 10 for Card Control details.

Visit [bankscsb.com/conversion](https://bankscsb.com/conversion) or scan this code with your mobile device for the most up-to-date information



# Why is the Online and Mobile Banking system upgrade happening?



## CONTACT INFO

internetdept  
@bankcsb.com

(515) 331-3100

Learn more about the system upgrade  
at **[bankcsb.com/conversion](https://bankcsb.com/conversion)**

**As part of our commitment to innovation and continuous improvement, we are implementing significant enhancements to our Online and Mobile Banking systems.**

The Online and Mobile Banking system upgrade is scheduled to take place over the weekend of June 6, 2025. In the days leading up to the upgrade weekend, and during the event itself, you may experience Online and Mobile Banking service interruptions. Rest assured the CSB team is working diligently to minimize inconvenience and ensure a seamless transition.






Visit [bankcsb.com/conversion](https://bankcsb.com/conversion) for the latest information

# Checklist

## Preparing for the upgrade

**IMPORTANT!** To ensure you're able to successfully access our new system, please verify Community State Bank has your most current contact information and security words on file by calling the CSB Client Care team at (515) 331-3100 or stopping by any branch.

- ☒ Mark the dates on page 6 on your calendar and set a notification on your smart device.
- ☒ During the system upgrade, account balances will be available via ATMs but not through Online or Mobile Banking. We recommend checking your balances **before Friday, June 6 at 3:00pm** and tracking your spending.
- ☒ If you need any help, call CSB's Client Care team at (515) 331-3100.

JUNE 2025					
Bill Pay and Zelle®	Unavailable beginning at 8:00am CST	Unavailable			Available at 12:00pm CST
Online/Mobile Banking		Available until 3:00pm CST	Unavailable		Available at 8:00am CST
Card Control		Available until 3:00pm CST	Unavailable		Available at 12:00pm CST on desktop only Mobile app TBD
Transfer Now		Available until 3:00pm CST	Permanently Unavailable Transfer Now is being discontinued. See pages 8-9 for details.		
Branches and Lobbies	Available Normal business hours				
ATMs & Debit/ Credit Cards	Available				

# WHAT IS NOT CHANGING?

Some of our most used tools and services to which clients will see no changes.

**Routing and account numbers**

**Account nicknames**

**Credit Sense**

**Debit and credit card numbers**

**Online and Mobile banking login credentials** - During first-time login, clients will be prompted to change passwords and will be sent a one-time security code to the contact information we have on file.

**Checks** - Continue using your current checks

**Direct Deposit and automatic payments**

**E-statements** history and access

**Zelle®**

**Future dated and existing internal Funds Transfers will carry over.** Transactions scheduled over the upgrade weekend will not process until Monday, June 9 at 8:00am.

# WHAT IS CHANGING?

## New features and changes coming to your Online and Mobile Banking experience.

**Alerts and Notifications** will need to be reestablished on the new system

**Quicken** users will need to deactivate and reactivate credentials in Quicken accounts after first-time log-in. Direct Connect users will need to use Webconnect and import missing transactions after reconnecting.

**External Transfers** will not carry over to the new system. Starting Monday, June 9, you will need to reestablish your external accounts under: *Move Money/External Transfers*.

**Transfer Now** - This service will be **permanently discontinued** as of 3 p.m. Friday, June 6. Transfers should be scheduled using the “Move Money/External Transfers” feature of the new online banking system beginning June 9.

**Desktop Access** URL will change. Visit bankcsb.com and select “Personal Online Banking” from the Login drop-down. Existing bookmarks will no longer work.

**Mobile App on Your Device** - Android users need to delete your current app and download the new app from Google Play. Apple devices will update automatically if your device is set to allow updates.

**“For Mobile Deposit Only at CSB”** is the required endorsement for mobile check deposit.

**Card Control** will have a new look and is part of your new Mobile Bank app. Your standalone app can be deleted. See page 10 for details.

**Money Manager** - New look and feel. Users will need to reestablish account information. We recommend pulling a transaction history report prior to the conversion weekend.

**Bill Pay** now processes payments based on the process date, not the due date. ACH payments are withdrawn on the process date, while checks are deducted when deposited by the payee. See page 9 for details.



# SERVICES AND SYSTEMS THAT WILL BE UNAVAILABLE DURING THE UPGRADE

## Online and Mobile Banking

will be **unavailable** starting at **3:00pm, Friday, June 6** through **8:00am, Monday, June 9**.

## Bill Pay and Zelle®

Payments previously scheduled to process through **11:59pm, Friday, June 6**, will process as normal.

Payments previously scheduled to process between **12:00am, Saturday, June 7 and 11:59pm, Sunday, June 8** will process on **Monday, June 9**.

New payment requests will be **unavailable** between **8:00am, Monday, June 2 until 8:00am, Monday, June 9**.

## Transfer Now

will be **permanently discontinued** as of **3:00pm, Friday, June 6**. Transfers should be scheduled using the “Move Money/External Transfers” feature of the new online banking system **beginning June 9**.

## Account Alerts and Notifications

will not function during the upgrade period.

## ACTION ITEM

**BE SURE TO SCHEDULE ANY NEW ONLINE BILL PAYMENTS BEFORE 8:00AM, MONDAY, JUNE 2, 2025**

Visit [banksb.com/conversion](https://banksb.com/conversion) or scan this code with your mobile device for the most up-to-date information



# Card Control Is Now Integrated!

We're excited to announce a major enhancement to your online and mobile banking! The powerful Card Control features you love—like setting spending limits, managing where your card is used, and turning your debit card on or off—are now built directly into our upgraded online banking app.

## What's Changing?

One App for Everything: Access Card Control features within the new banking app—no separate app needed.

**Action Item:** Delete the standalone Card Control app after the upgrade.

### IMPORTANT CARD CONTROL NOTICE!

**During the upgrade weekend, June 6-9, Card Control will be unavailable, and updates to settings like spending limits or location preferences cannot be made, so please adjust your settings in advance.**

# STAYING SAFE FROM SCAMS

Protect yourself and your money from the bad guys

**At CSB, your security is our top priority.** We'd like to take the opportunity to provide a few tips and examples of how scammers may try to trick you. Slow down, don't panic, consider the situation, and contact CSB directly to confirm - and stay safe from fraud!

- We will never call you unexpectedly to ask for Personal Information, Secure Access Codes, Account Details, User IDs, PINs, Passwords or Social Security Numbers. We already have this information. When in doubt, hang up.
- Beware of text messages with links. Do not enter your personal information.
- If someone calls and pressures you to send money "now" or buy gift cards, it's a scam, hang up!
- Don't rely on caller ID - Scammers use technology to display bank names or numbers on caller ID. You can always contact your banker directly or call our Client Care team at 515-331-3100 to confirm.
- Use Online Banking to monitor transactions and set up alerts.
- Use Card Control to manage cards and turn them off if you think your info has been compromised.

**Scammers will say things to make you panic. If something feels off, hang up!**

## Examples of what a scam text might say:

CSB: We noticed a violation on your account and for this reason your account is on hold. Kindly visit; <http://csb.grandfleet.mx/> to resolve

Community State Bank: Keeping your information secure is our top priority we're always on the lookout for new ways to protect you, and your business. One of our security measures is the client credentials verification. Please verify your User Id following it with cancel (Username Cancel) stop to opt out.



P.O. Box 127  
Ankeny, IA 50021

See how ***your*** Online and Mobile banking will be affected ***June 2-9, 2025***