Personal

Online Banking Guide

Member FDIC

CSB
COMMUNITY
STATE BANK

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Getting Started

Welcome to Digital Banking with Community State Bank! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Digital Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Digital Banking process. If you have additional questions, contact us at 515.331.3100.

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Getting Started

New User Enrollment

If you're new to Digital Banking with CSB, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type bankcsb.com into your browser, and click the **Login** button.
2. Click the "Personal Digital Banking Enrollment" link.
3. Click the **Enroll** button.
4. Fill out the Digital Banking Enrollment Form with the required information, and click the **Continue** button.

> **Note:** The details you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 515.331.3100 to update your profile.

5. A confirmation message appears. Click the **Continue** button.
6. Choose the contact method that allows CSB to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires.
7. Enter the SAC and click the **Submit** button. Never share your SAC code with anyone.
8. Create a New Password following the password policy and enter it again to Confirm New Password. Click the **Submit** button.
9. Choose whether to register your device for future logins. If you click the **Register Device** button, you will not need to request a SAC from that device.

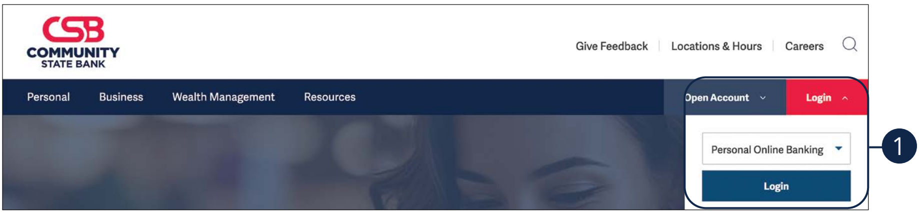
> **Note:** For additional security, we strongly suggest you do not register your devices. Not registering requires you to use a SAC each time you log in.

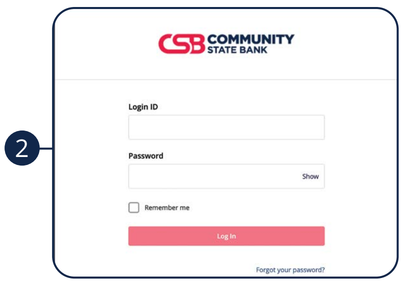
10. Congratulations! You have successfully logged in to Digital Banking! If you have any questions or concerns, call us at 515.331.3100.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are using a browser you have not previously registered, you need to request a SAC.



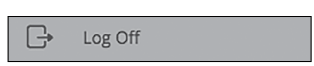


1. Click the **Login** button, select “Personal Online Banking” from the drop-down and click the **Login** button.
2. Enter your login ID and password and click the **Log In** button.

> **Note:** If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 515.331.3100 for assistance.

Logging Off

For your security, you should always log off when you finish your Digital Banking session. We may also log you off due to inactivity.

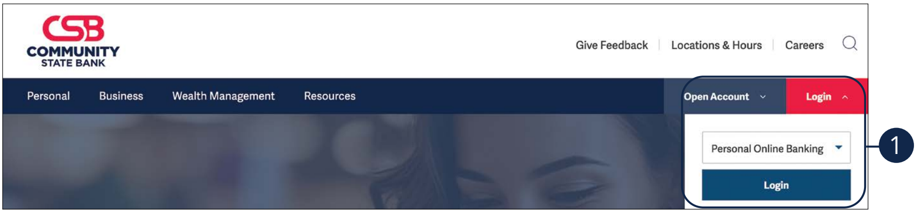


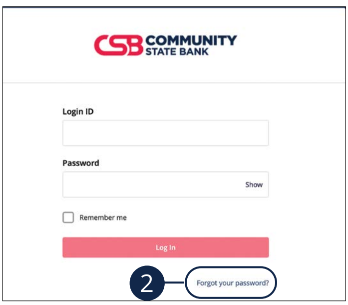
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

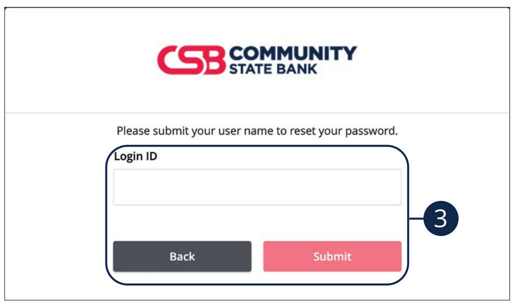
Getting Started

Resetting a Forgotten Password

If you forget your password, you can easily reestablish a new one from the CSB Home page—no need to call us!

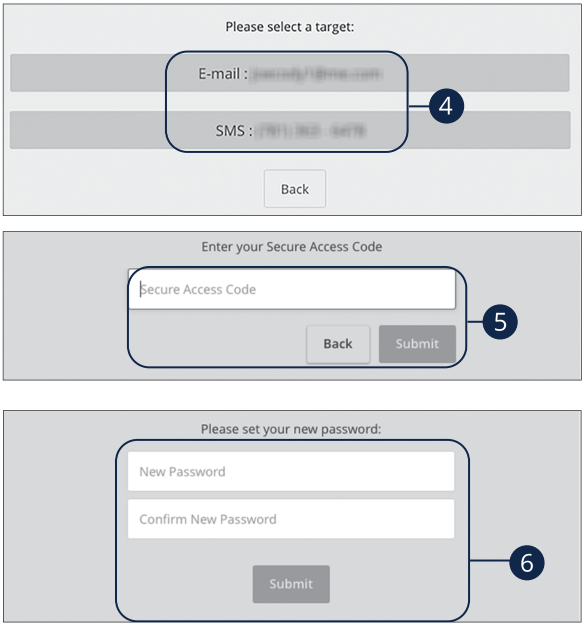






1. Click the **Login** button, select “Personal Online Banking” from the drop-down and click the **Login** button.
2. Click the “Forgot your password?” link.
3. Enter your login ID and click the **Submit** button.

Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered browser.

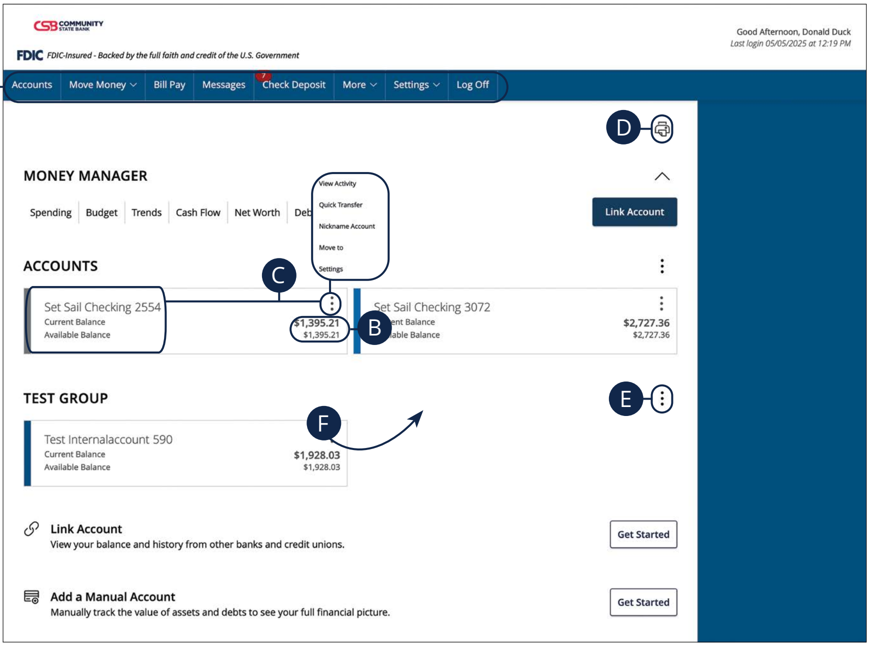


4. Choose the contact method that allows CSB to reach you immediately with a six-digit SAC.
5. Enter the SAC and click the **Submit** button.
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. Here you can view the balances in both your linked and CSB accounts, see your account summaries and more!



A. The navigation bar appears in every view. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your CSB accounts and linked external accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon on the right side of an account card, and select View Activity for more details.

D. The  icon allows you to print a summary of current available funds in your accounts.

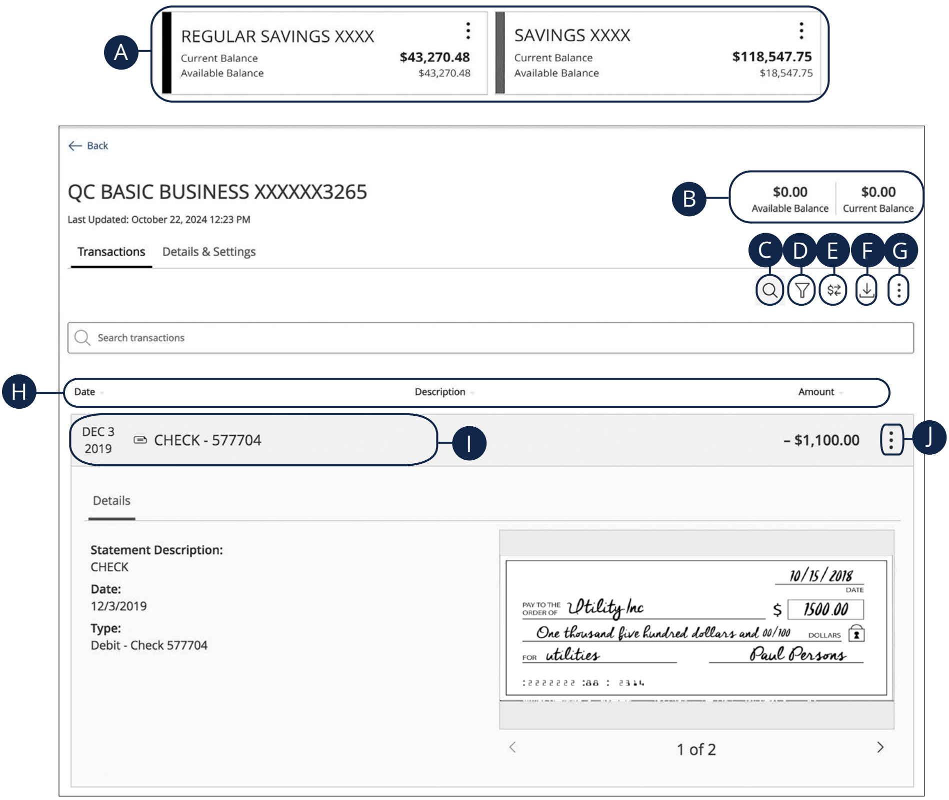
E. You can expand or collapse account details by clicking the ⋮ icon.

F. If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.

Home Page

Account Details Overview

Selecting a CSB account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.



A. On the Home page, you can click on an account name to view the Account Details screen.

B. The current and available balances for that account are displayed in the top right corner.

C. The icon opens the search bar to find transactions in that account.

D. Transactions can be sorted by date, time, type, amount or check number. Click the icon for more options.

E. Make a quick transfer by clicking the icon. (See page 15 for additional details.)

F. Export your transactions into a different format by clicking the icon.

G. The icon lets you send a secure message about that account or print a list of transactions.

H. The icon indicates how the Date, Description and Amount columns are sorted.

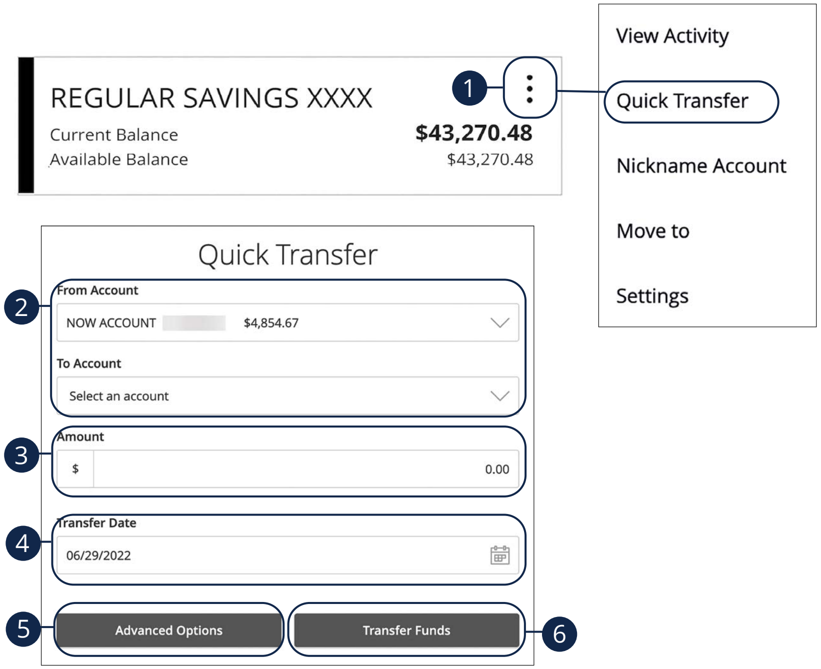
I. You can view more details about a transaction by clicking on it.

J. The icon lets you send a secure message about that transaction or print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

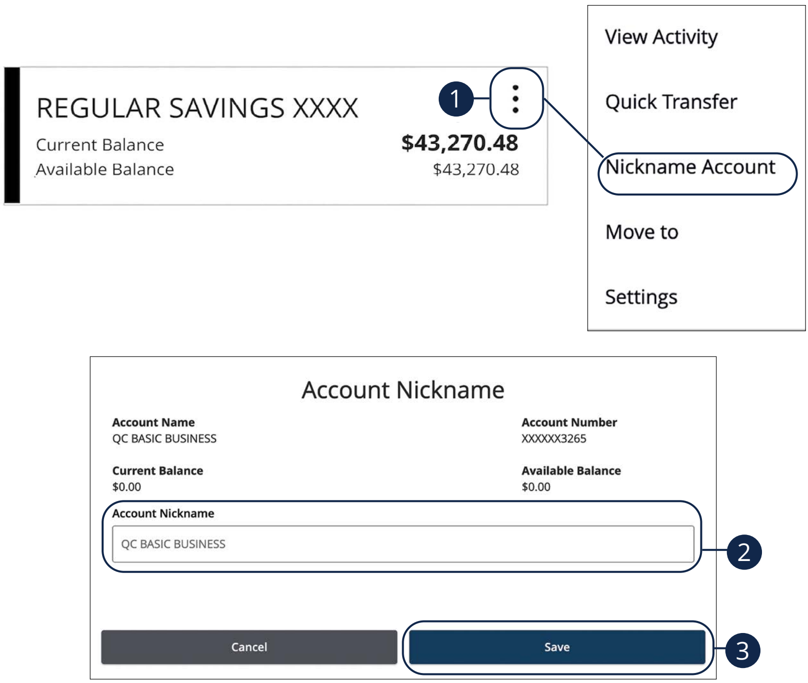


1. Click the ⋮ icon on the right side of an account card and select Quick Transfer.
2. Use the drop-downs to select the "From" and "To" accounts.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to create a recurring transfer.
6. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the Home page.

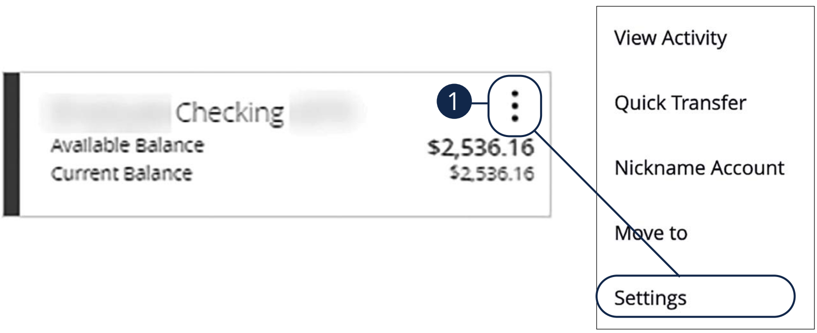


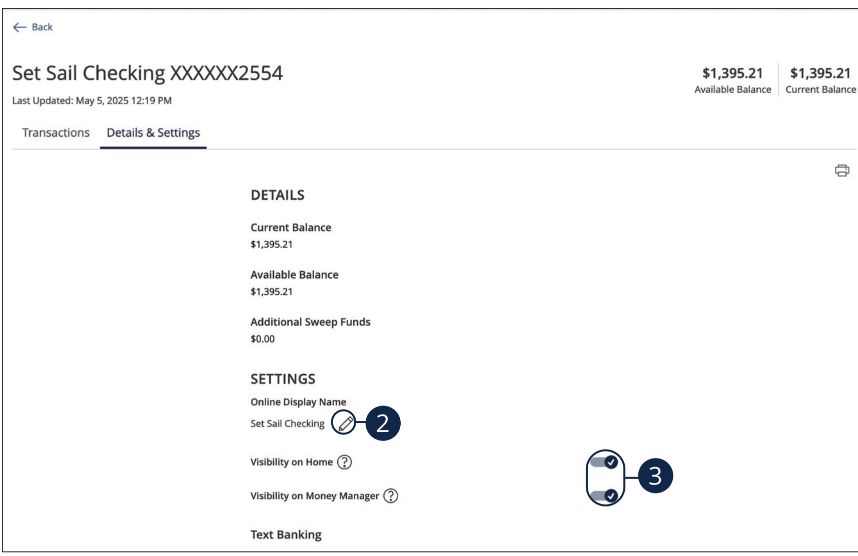
1. Click the icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Details & Settings

View additional details about an account and change the account's visibility.



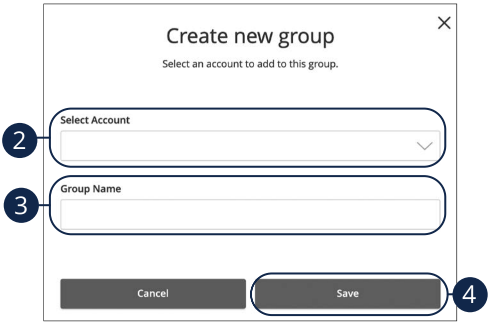


1. Click the ⋮ icon on the right side of an account card and select "Settings."
2. Click the ✎ icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page or within Money Manager.

Home Page

Account Grouping

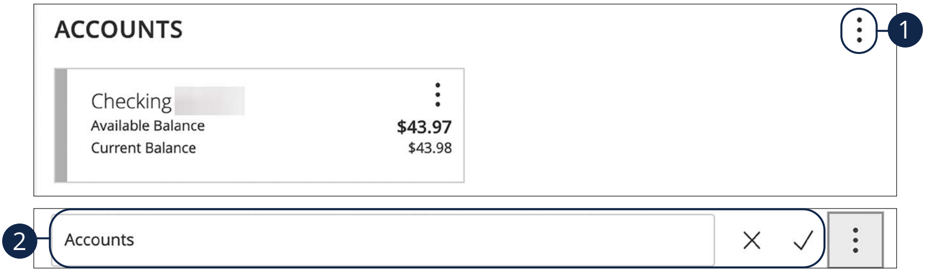
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking the ⋮ icon and selecting "Create new group."
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the **Save** button.

Editing a Group Name

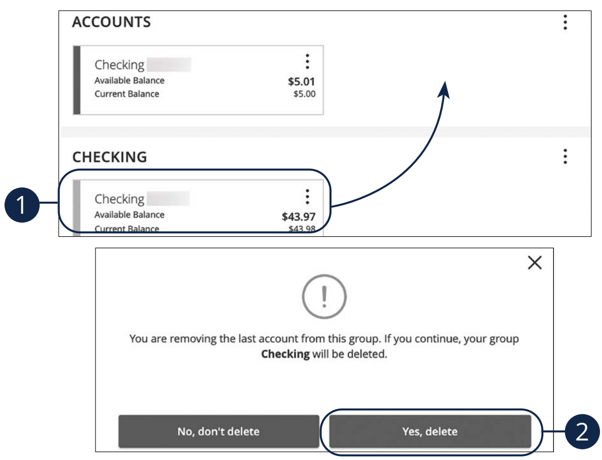
The names of existing groups can be edited in just two easy steps.



1. Click ⋮ icon and select “Edit group name.”
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



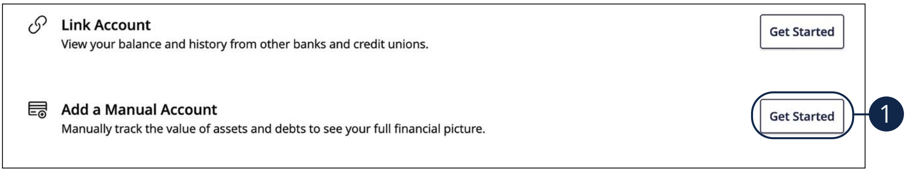
1. Remove an account from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group after removing the last account in the group.

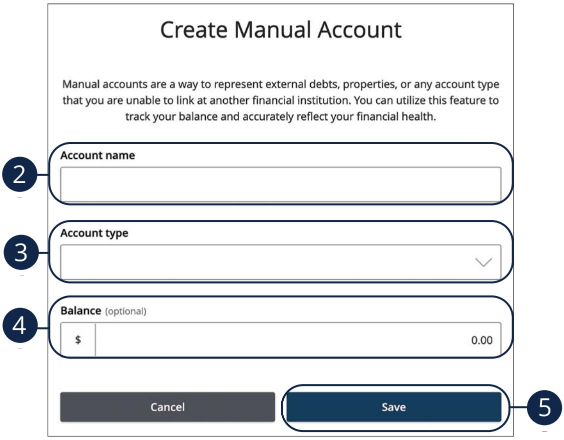
Home Page

Manual Accounts

This feature is available to consumers. Manual Accounts allows consumers to add manual accounts to My Money to get a clearer picture of their Net Worth. You can add or edit assets and debts such as your home value, cash on hand or outstanding loans.

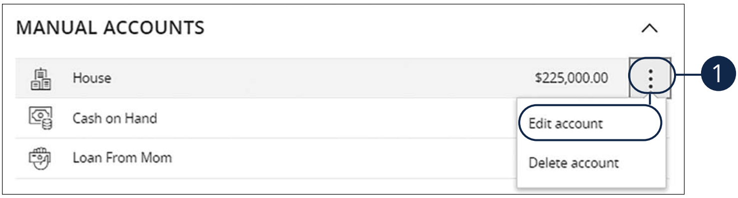
Adding a Manual Account

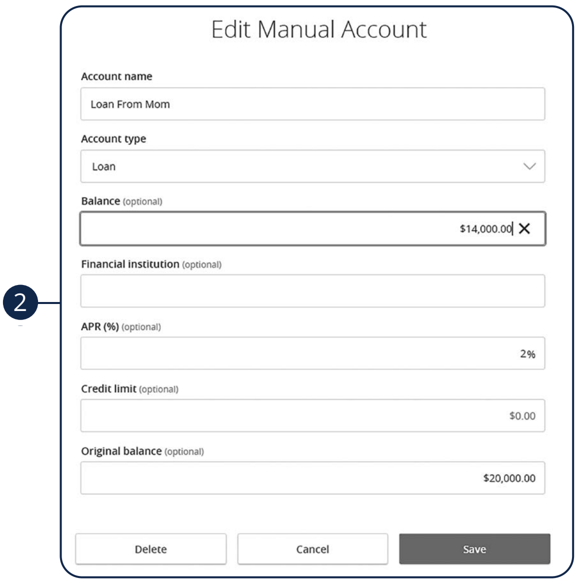


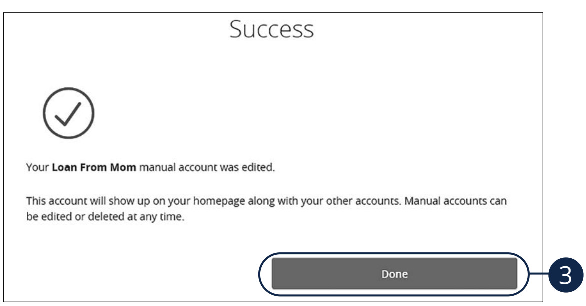


1. Click the **Get Started** button.
2. Enter an account name.
3. Use the drop-down menu to select an account type.
4. Enter the required information. This will vary based on the account type.
5. Click the **Save** button.

Editing a Manual Account

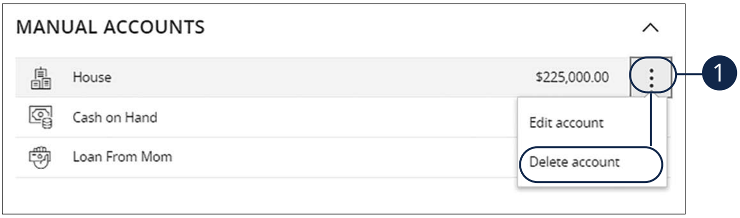


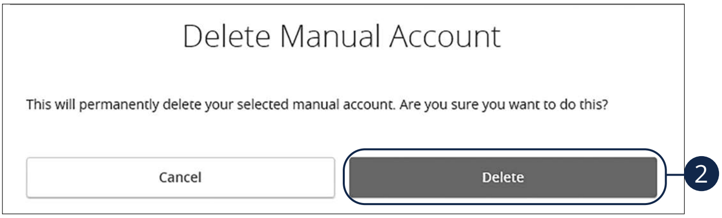




1. Click the ⋮ icon and click "Edit account."
2. Make changes to the account and click the **Save** button.
3. Click the **Done** button when you are finished.

Deleting a Manual Account





1. Click the ⋮ icon and click “Delete account.”
2. Click the **Delete** button.

Security

Protecting Your Information

Here at CSB, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to ensure the safety of your accounts.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Digital Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Digital Banking when you've finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials, birthday or any personal information
- Change your passwords periodically and never reuse passwords used for other services.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

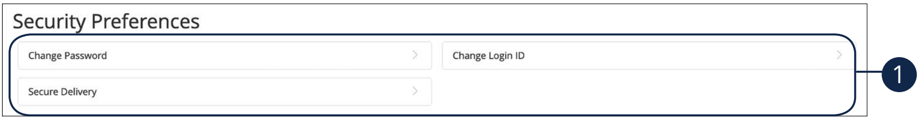
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone, by text or through email.
- Shred unwanted sensitive documents, including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 515.331.3100.

Security

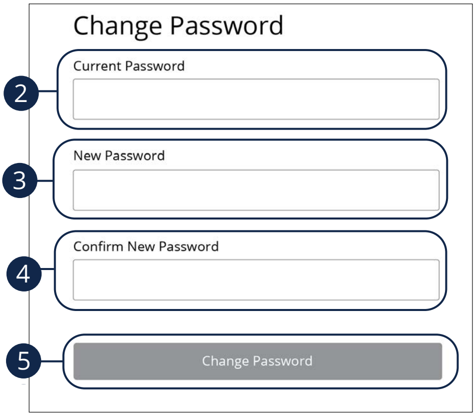
Security Preferences

We take security very seriously at CSB. So we have added various tools to help you better protect your account information. You can add and manage security features in Security Preferences to strengthen your Digital Banking experience.



Change Password

You can change your Online Banking password at anytime. We recommend changing your password regularly and following our guidelines to create a strong password.

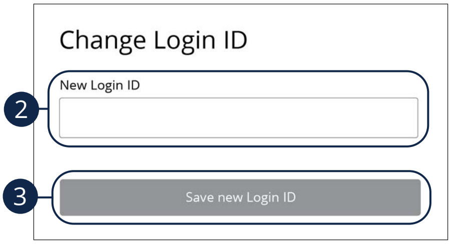


In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can change your login ID at any time. Create a unique login ID you will remember and follow our required guidelines.

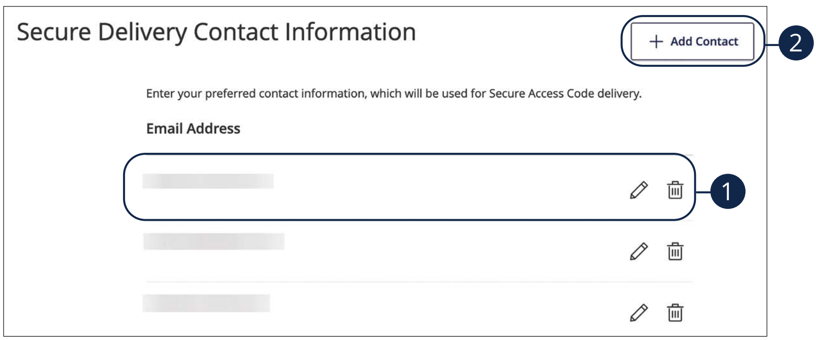


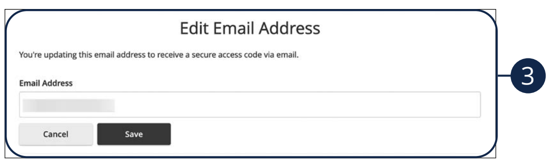
In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

We can verify your identity by sending an SAC to you by text message, voice call or email address. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.





In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.

1. Make changes to a secure delivery method by clicking the icon to make changes, or the icon to delete a secure delivery method.

2. Add a new delivery contact by clicking either the **+ Add Contact** button.

3. Enter your new contact information and click the **Save** button when you are finished to save your changes.

> **Note:** Never share your SAC with anyone. CSB staff will never request that you share your SAC. If you are asked for your SAC, it is fraud. Reach out to CSB at 515.331.3100 for assitance.

Security

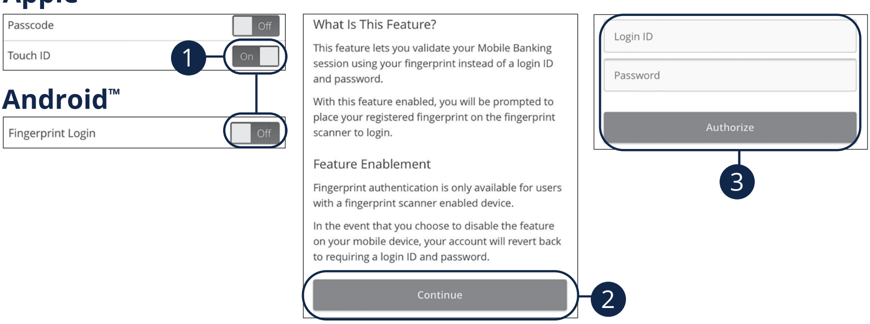
Mobile Security Preferences

Within CSB's app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Digital Banking quick and easy, and also add an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our app!

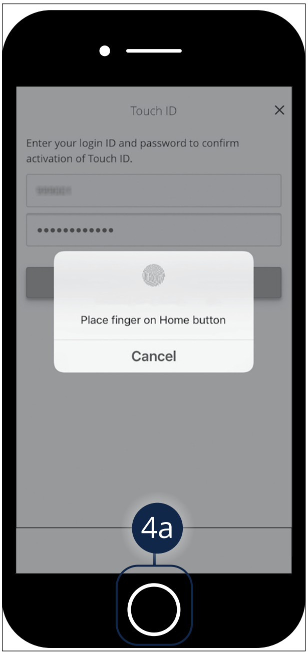
Apple®

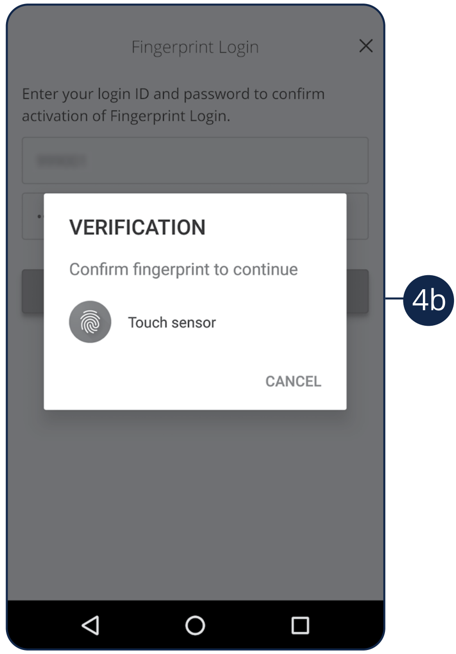


Sign in to CSB's app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences.**

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our app.





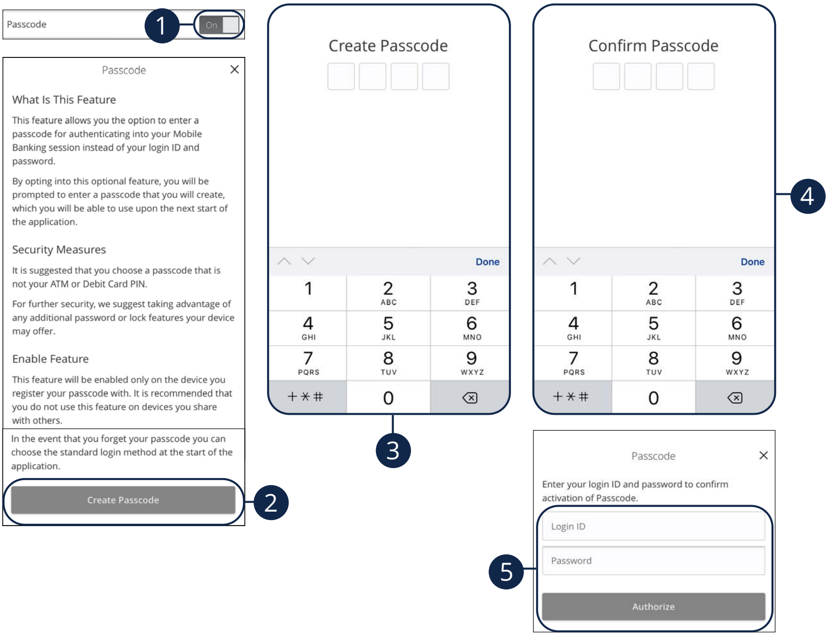
4. Scan your fingerprint.

   a. **Apple® Device**: Place your finger on the **Home** button to enable Touch ID.

   b. **Android™ Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a passcode within our app to quickly and easily sign in and access your funds while on the go!

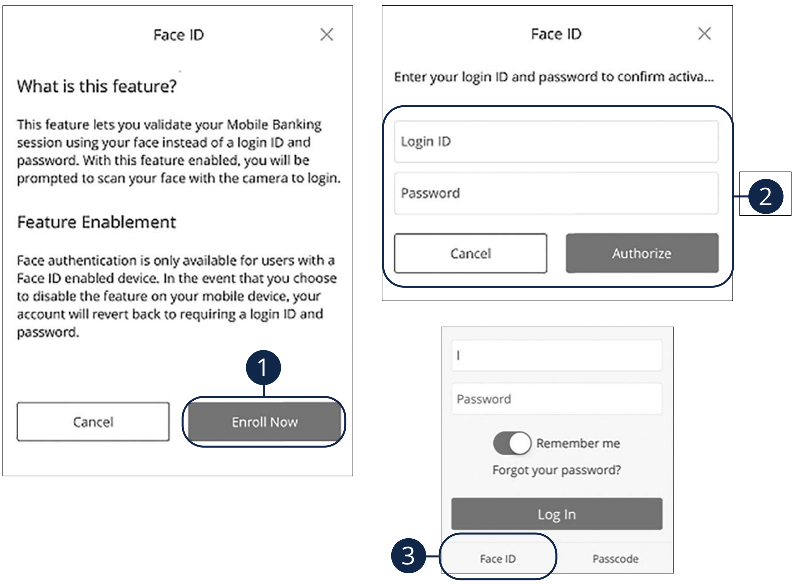


Sign in to CSB's app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences.**

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your strong passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



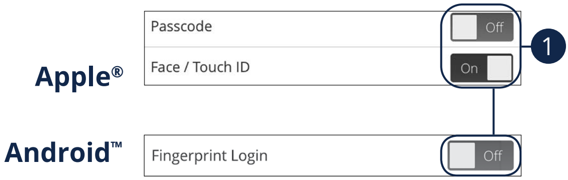
Open CSB's app and tap the **Face ID** button.

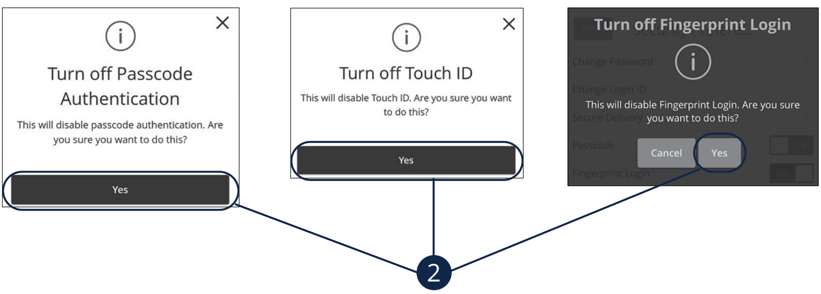
1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.

Note: You must have Face ID enabled on your mobile device before enabling it through our app.

Disabling Passcode Authentication, Touch ID, Fingerprint or Facial ID Login

You can disable Passcode Authentication, Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Digital Banking using your user ID and password.





Sign in to CSB's app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences.**

1. Toggle the **Passcode**, **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Apple Watch®

With the convenience of the Apple Watch® feature, you can now check your balances and recent transactions faster than ever.

Apple Watch® Setup

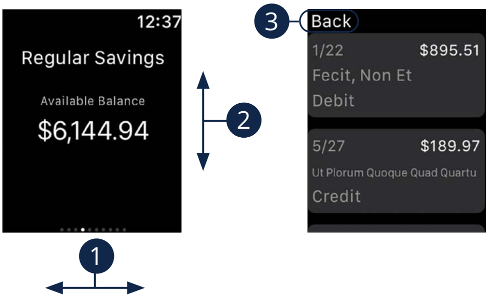
Activate the Apple Watch® feature in your mobile banking app using your mobile device or tablet.

Sign in to CSB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Apple Watch®**.

1. Toggle the **Apple Watch®** switch from "Off" to "On."

Viewing Balances and Transactions

When you activate the Apple Watch® feature, you can view your first ten accounts on the Account Summary page, along with balances and transactions. .

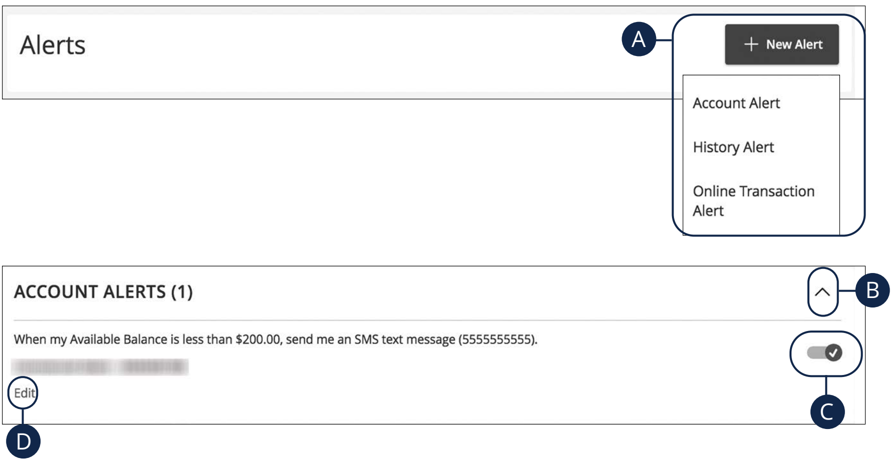


1. Swipe left and right to view different account balances.
2. Swipe up and down to scroll through the transactions list.
3. Tap the **Back** button to return to your account list.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Digital Banking experience. When you create an alert through Digital Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Alerts**.

A. The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

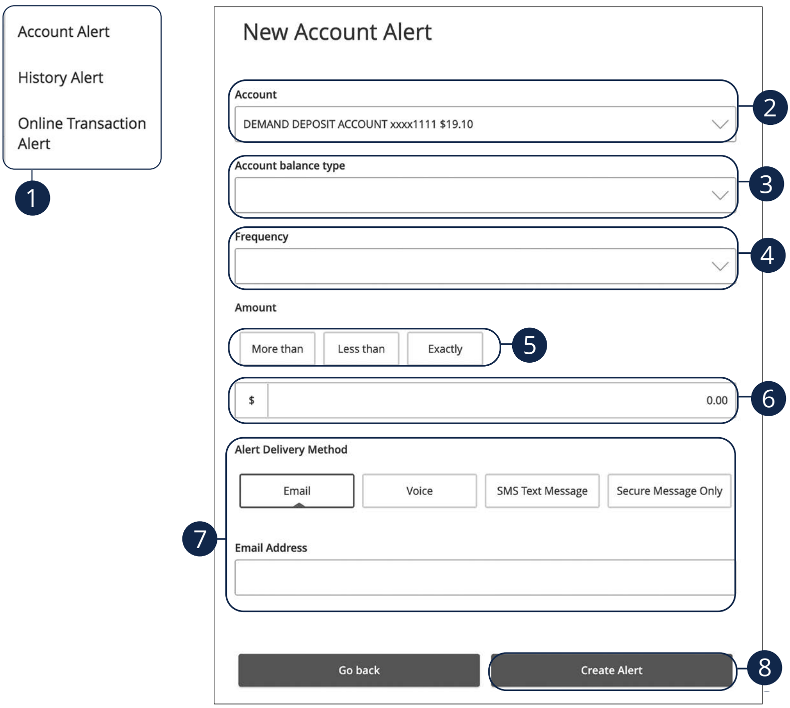
C. Toggling the switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages but you can also choose to receive them by text message, voice call, or email.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go below or above a set amount.

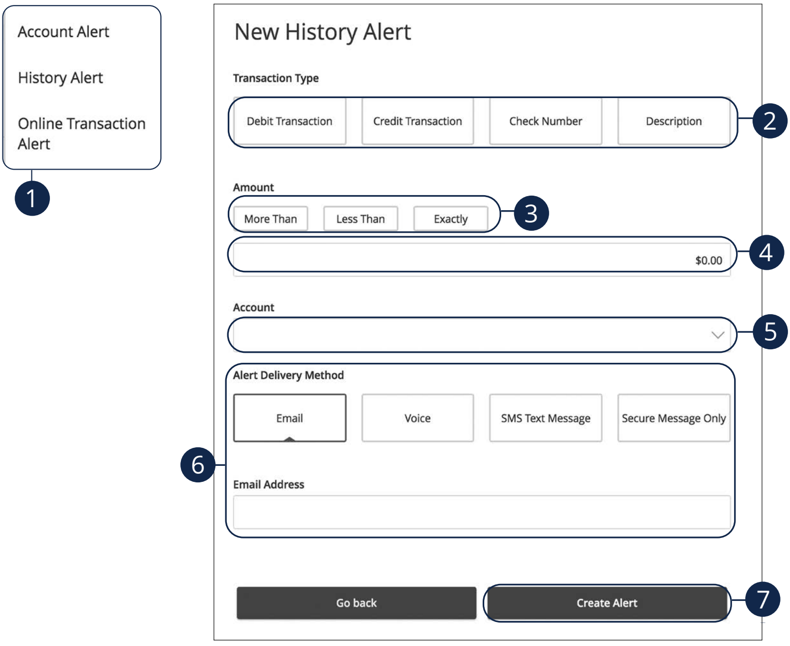


In the **Settings** tab, click **Alerts**.

1. Use the "New Alert" drop-down and select "Account Alert."
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Use the drop-down to select a frequency.
5. Select a comparison.
6. Enter an amount.
7. Select a delivery method and enter the corresponding information.
8. Click the **Create Alert** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet a chosen amount.

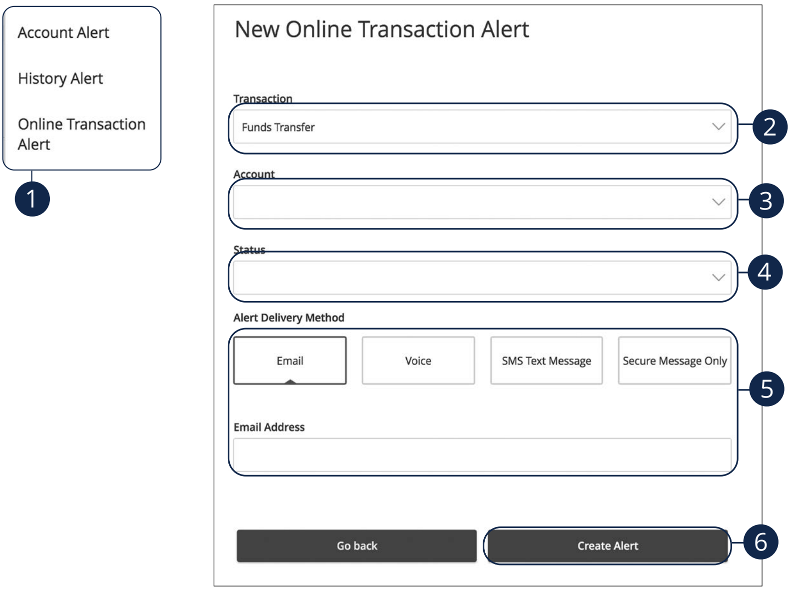


In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



In the **Settings** tab, click **Alerts**.

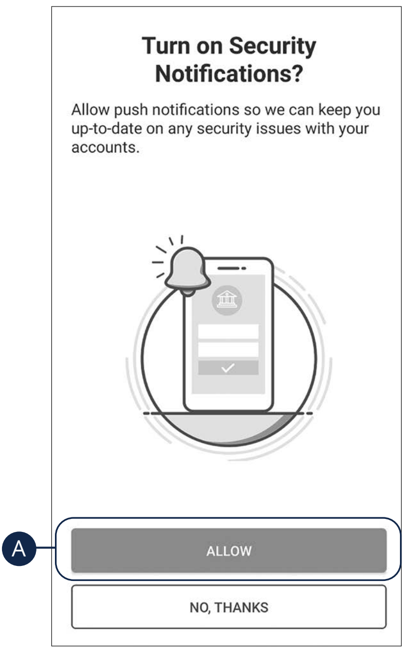
1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

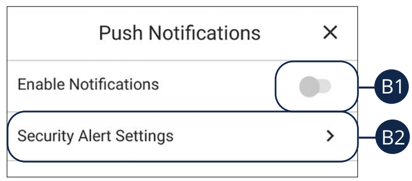
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”

Note: Push Notifications are available for security, reminder, account and transaction alerts.





A. When you first sign into CSB’s Digital Banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.

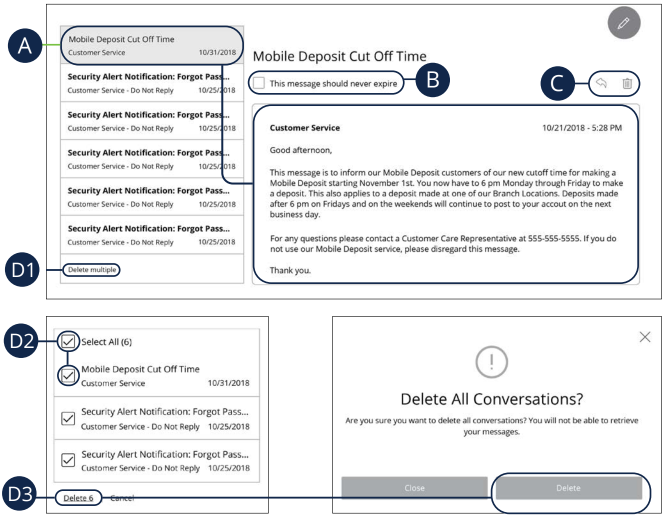
B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.

1. Use the **Enable Notifications** switch to enable or disable push notifications.
2. Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 33 for more information.)

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at CSB, Secure Messages allow you to communicate directly with a CSB customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

C. Delete an opened message by clicking the icon or reply by clicking the icon.

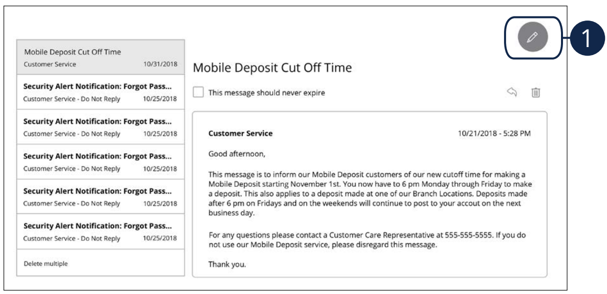
D. You can delete multiple messages at once.

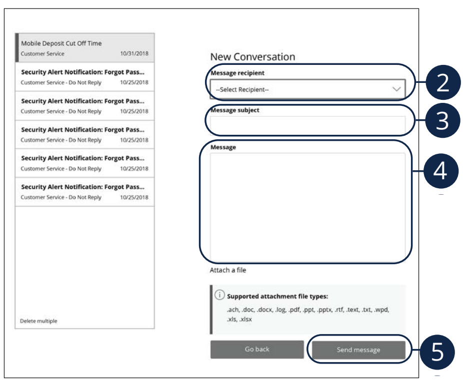
1. Click the “Delete multiple” link.
2. Check the box next to the corresponding messages or check the box next to “Select All.”
3. Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Digital Banking is as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.





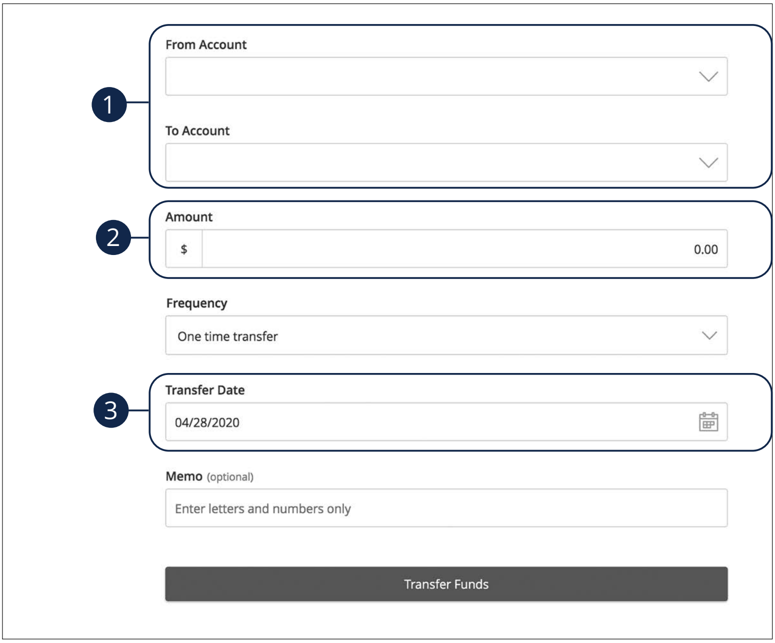
Click the **Messages** tab.

1. Create a new message by clicking the icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transactions

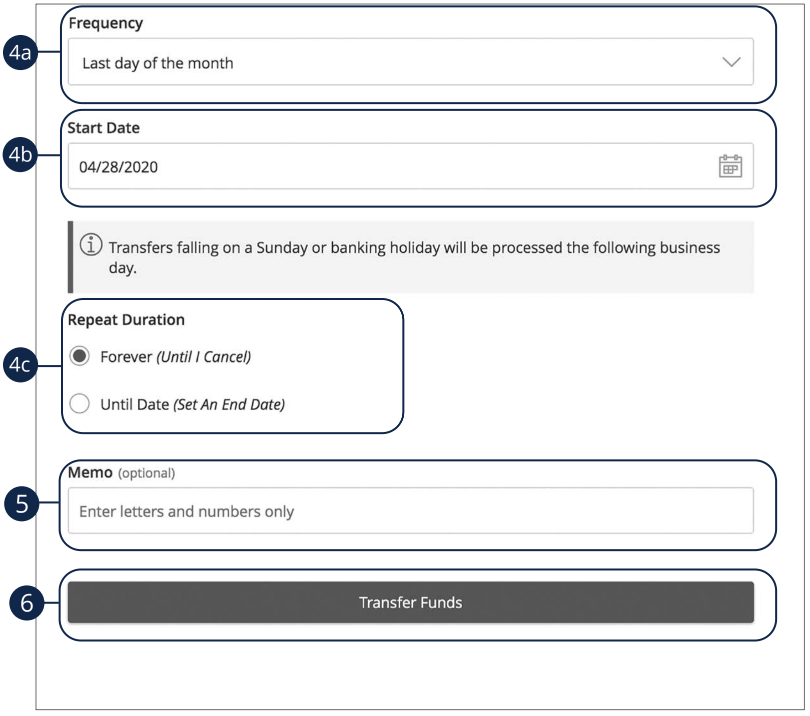
Funds Transfer

Use the Funds Transfer feature when you need to make a one-time or recurring transfer between your personal CSB accounts. These transactions are processed immediately, so your money is always where you need it to be.



In the **Move Money** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



4. If you would like to set up a recurring transfer, follow the steps below.

  a. Use the drop-down to select a frequency.

  b. Enter a start date for this transaction using the calendar features.

  c. Decide if the transfer will repeat forever or have an end date.

5. (Optional) Enter a memo.

6. Click the **Transfer Funds** button when you are finished.

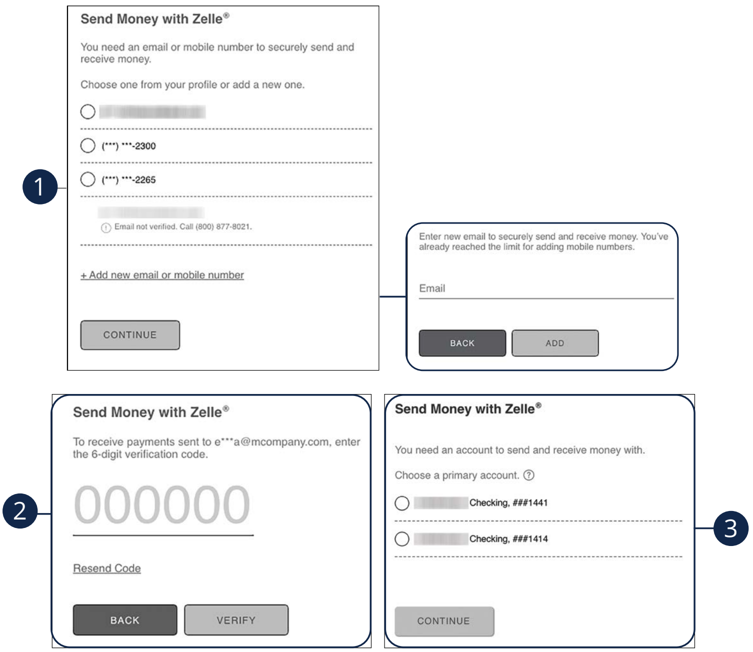
Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

Transactions

Send Money with Zelle® Setup

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.* With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.*

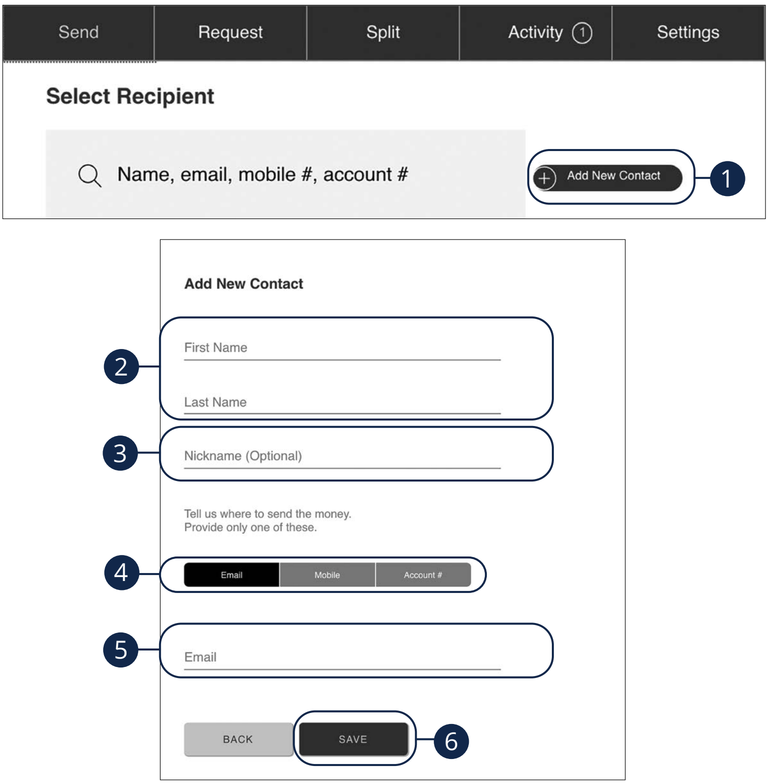
Initial Setup



In the **Move Money** tab, click **Send Money with Zelle®.**

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.

Adding a Recipient



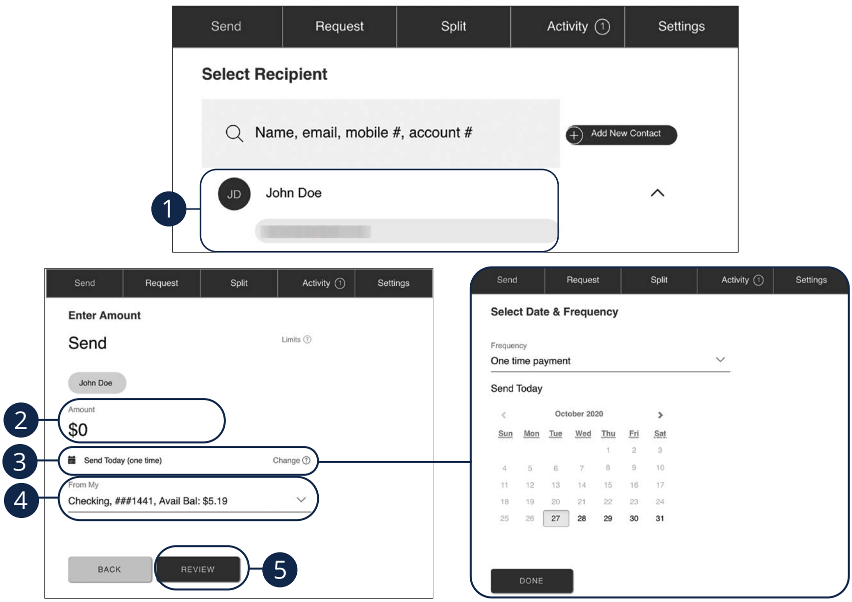
In the **Move Money** tab, click **Send Money with Zelle®.**

1. Click the **Add New Contact** button.
2. Enter the recipient's first name and last name.
3. (Optional) Enter the recipient's nickname.
4. Choose where to send the money to.
5. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

Transactions

Send Money with Zelle®

Send money to any CSB customer or non-customer using only their name and contact information.



In the **Move Money** tab, click **Send Money with Zelle®.**

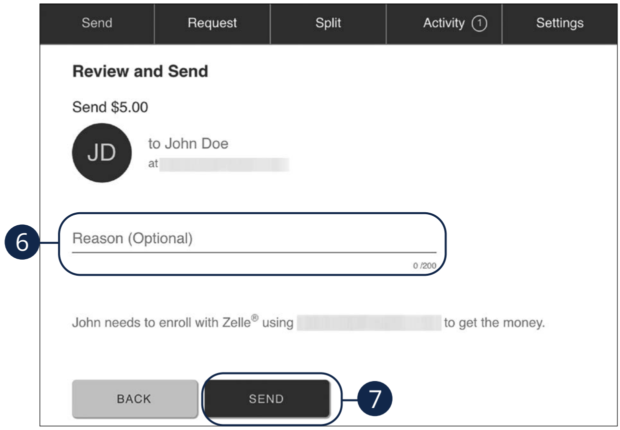
1. Select a recipient and choose a send method.

2. Enter an amount to send.

3. (Optional) Select a date, frequency and click the **Done** button.

4. Use the drop-down to select an account to send funds from.

5. Click the **Review** button.



6. (Optional) Enter a reason for the payment.

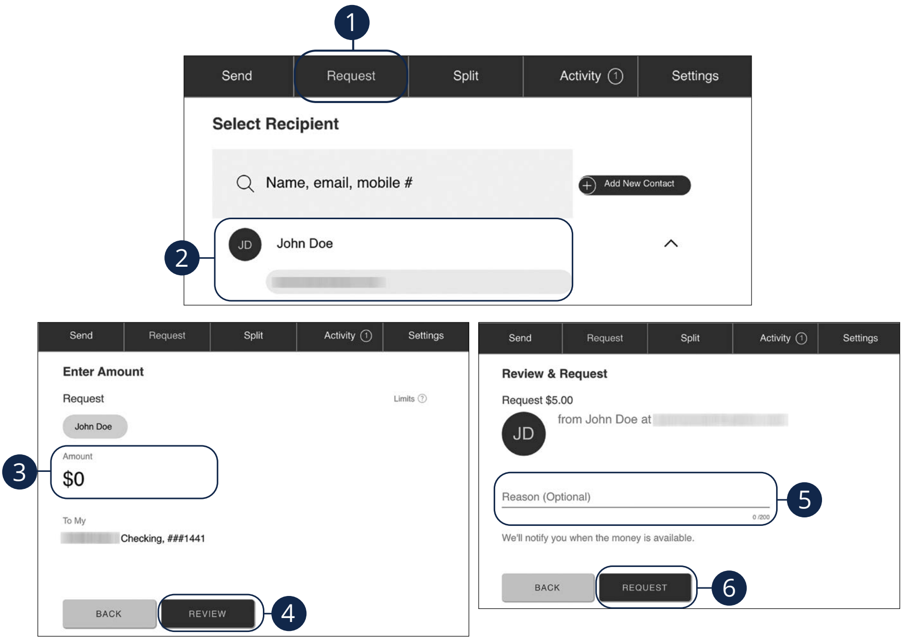
7. Click the **Send** button.

Note: If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

Transactions

Request Money with Zelle®

Request money from any CSB customer or non-customer using only their name and contact information.



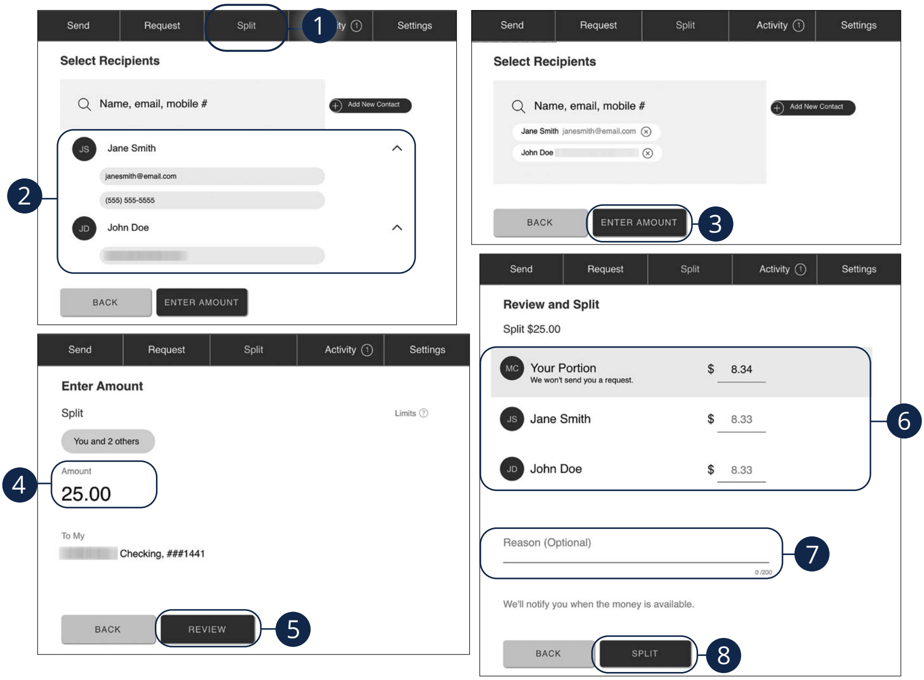
In the **Move Money** tab, click **Send Money with Zelle®.**

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

Transactions

Split Payment with Zelle®

Split a payment between multiple people.



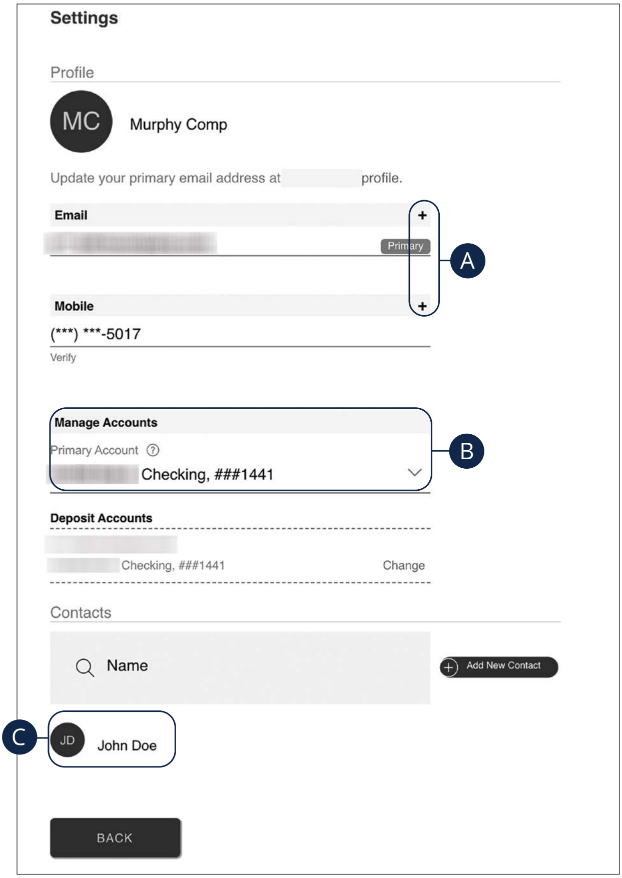
In the **Move Money** tab, click **Send Money**.

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.



In the **Move Money** tab, click **Send Money with Zelle®,** then click the **Settings** tab.

A. Click the plus icons to add a new email or mobile number.

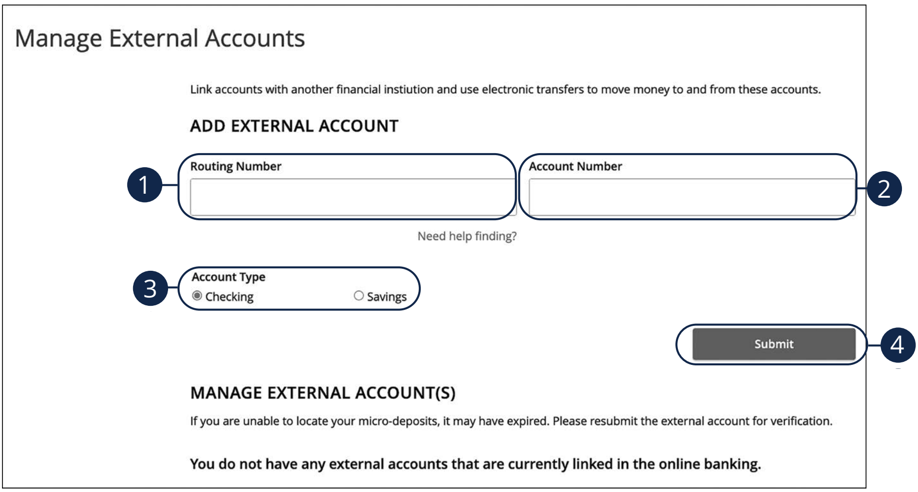
B. Use the drop-down to change your primary account.

C. Click on a contact to edit their information.

Transactions

Adding a Personal External Account

Your personal accounts at other financial institutions can be linked to Digital Banking with CSB, so you can transfer money between two financial institutions without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits CSB makes into the external account.



In the **Move Money** tab, click **Manage External Accounts**.

1. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
2. Enter the account number.
3. Select the type of account.
4. Click the **Submit** button.

Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive the deposits, return to the **Manage External Account** tab to verify the account.

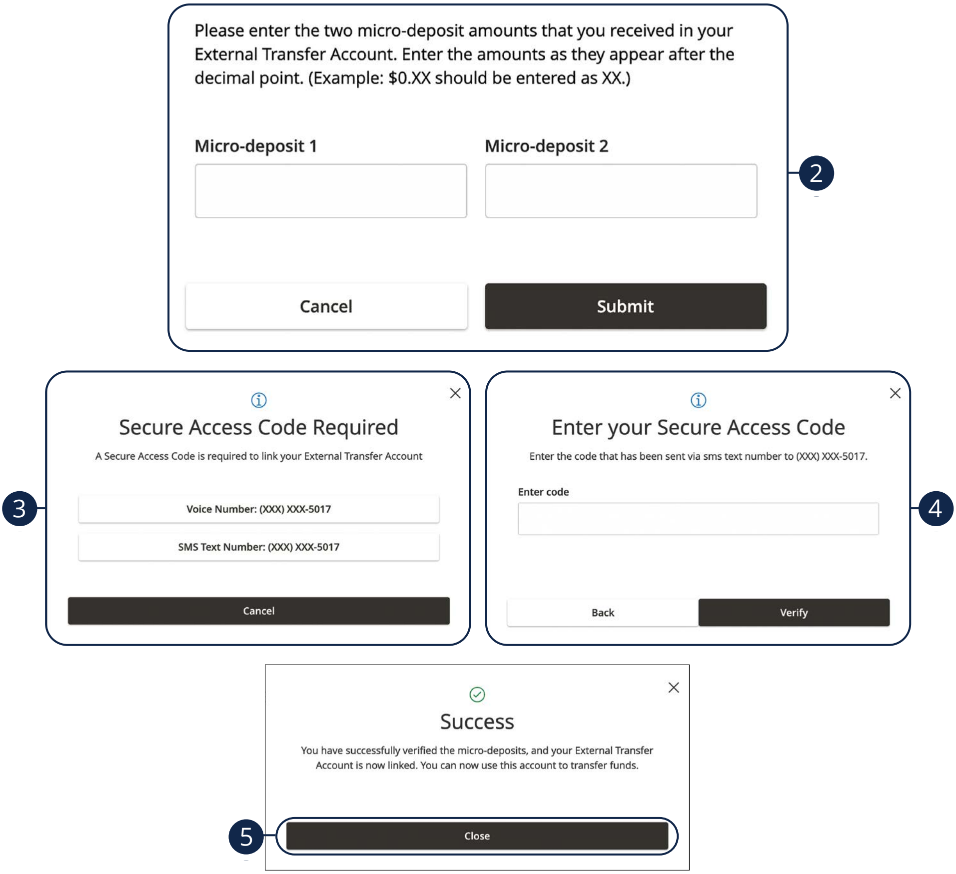
Transactions

Verify an External Transfer Account with Micro-Deposits

As soon as CSB makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Digital Banking. Once they are confirmed, you can begin transferring money to the external account.

In the **Move Money** tab, click **Manage External Accounts**.

1. Click the “Verify” link on the account card you would like to verify.



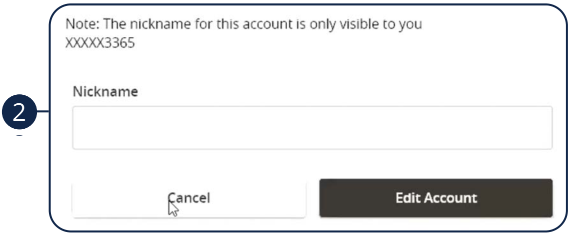
2. Enter the amounts of the two micro-deposits made into your external account and click the **Submit** button.
3. Select how you wish to receive a security code.
4. Enter the security code and click the **Verify** button.
5. Click the **Close** button.

Transactions

Manage External Transfer Accounts

Once added you can edit an account to give it a nickname or remove it if it is no longer needed.

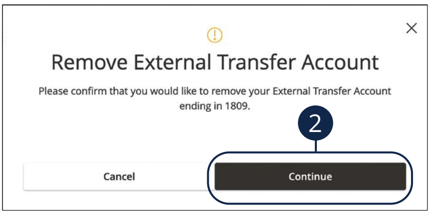
Nickname External Transfer Accounts

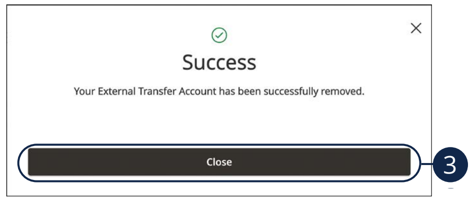


In the **Move Money** tab, click **Manage External Accounts**.

1. Click the “Edit” link on the account card you would like to nickname.
2. Enter a nickname and click the **Edit Account** button.

Remove External Transfer Accounts





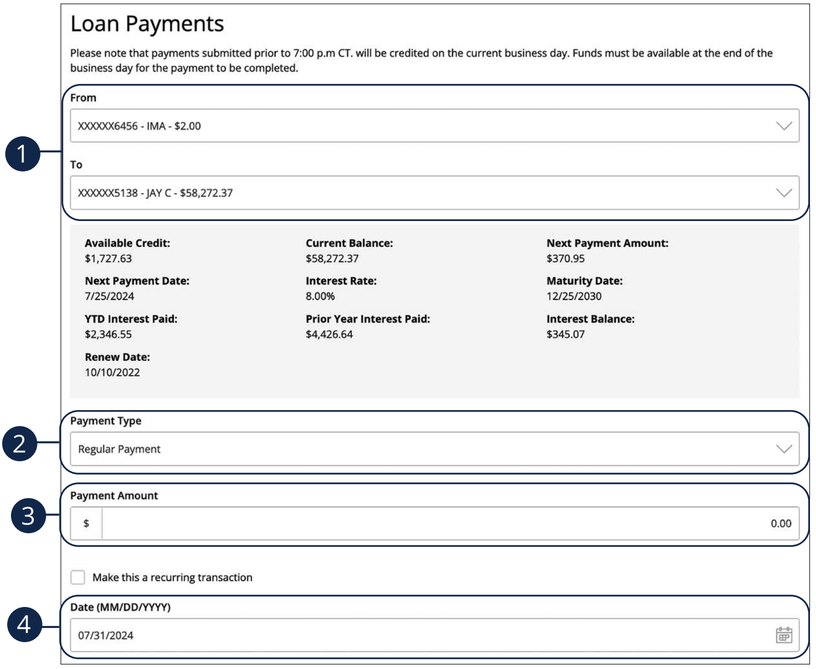
In the **Move Money** tab, click **Manage External Accounts**.

1. Click the “Remove” link on the account card you would like to remove.
2. Click the **Continue** button.
3. Click the **Close** button.

Transactions

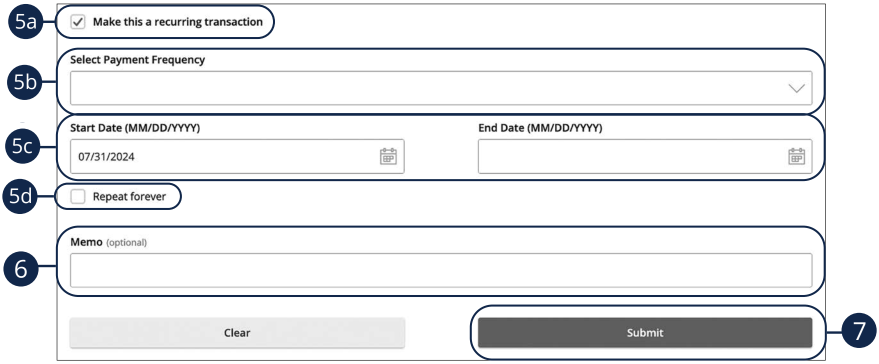
Loan Payment

If you need to make a one-time or recurring loan payment with CSB or another financial institution, you can use the Loan Payment feature.



In the **Move Money** tab, click on **Loan Payment**.

1. Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the “Payment Type” drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

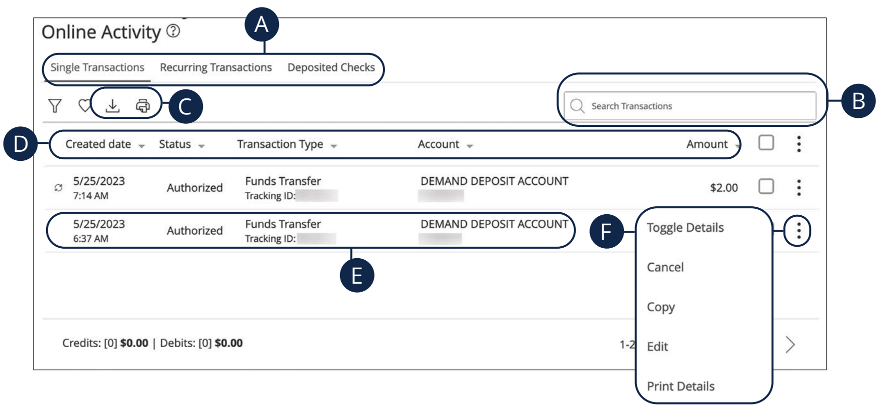


5. If you would like to set up a recurring payment, follow the steps below.
    a. Check the box next to "Make this a recurring transaction" to repeat the transfer.
    b. Use the "Frequency" drop-down to specify how often the transfer should occur.
    c. Enter a start and end date for this transaction using the calendar features.
    d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Click the **Submit** button when you are finished.

Transactions

Activity Center Overview

All transactions initiated through Digital Banking or through our app appear in the Activity Center. All online banking transactions including single & recurring funds transfers, mobile deposit history displays within the Activity Center along with stop payments and address changes.



In the **More** tab, click **Activity Center**.

A. Click an appropriate tab to view **Single Transactions** or **Recurring Transactions**.

B. Use the search bar to find transactions within that account.

C. Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

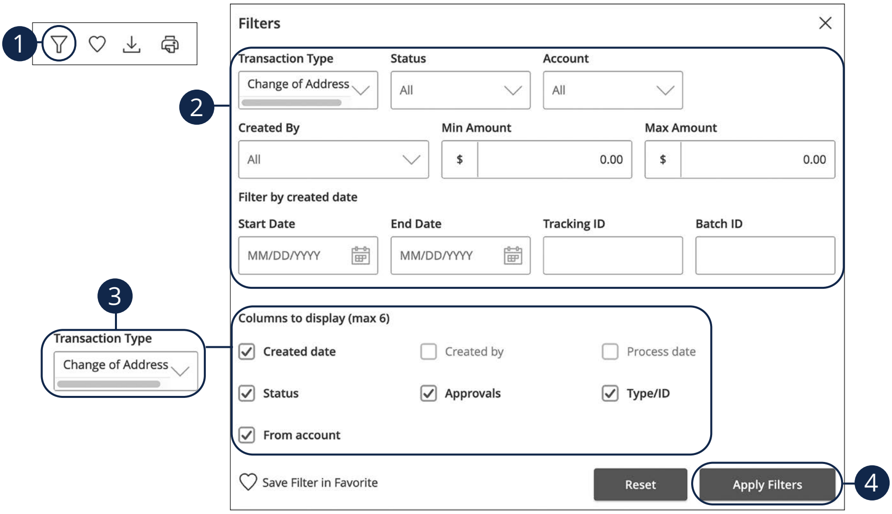
D. Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Click the ⋮ icon to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

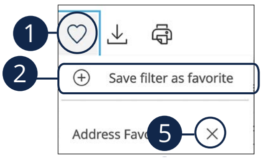


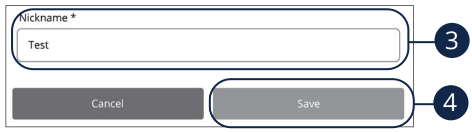
In the **More** tab, click **Activity Center**.

1. Click the ▽ icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



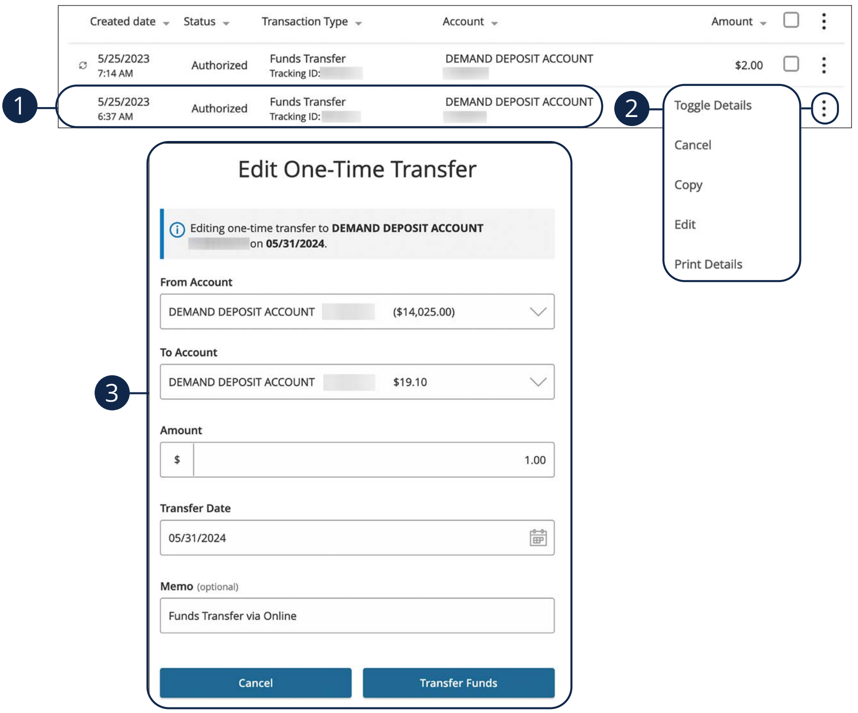


In the **More** tab, click **Activity Center**.

1. Click the icon.
2. Click the “+ Save filter as favorite” link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Activity Center only shows pending transaction(s) initiated within Digital Banking not yet posted to your account.



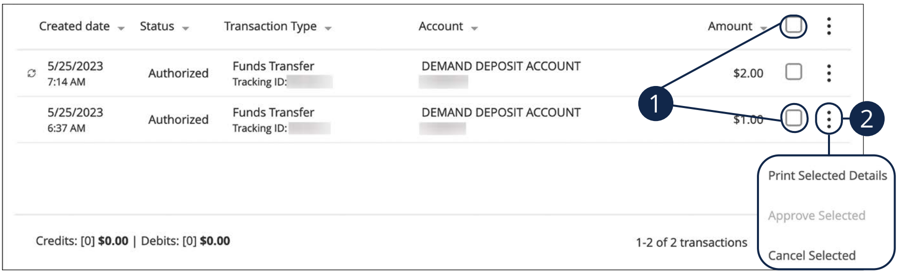
In the **More** tab, click **Activity Center**.

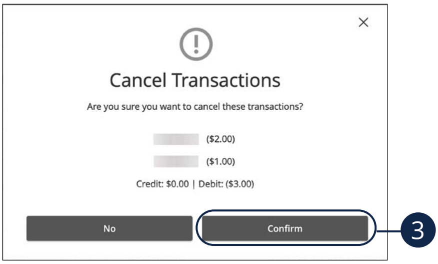
1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.

Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.





In the **More** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the ⋮ icon to select all transactions.
2. Click the ⋮ icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.

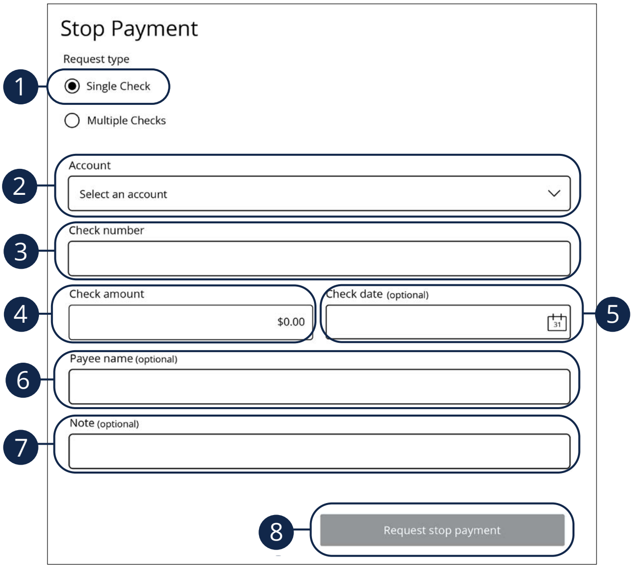
Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 515.331.3100.



In the **Move Money** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 515.331.3100.

In the **Move Money** tab, click **Stop Payment**.

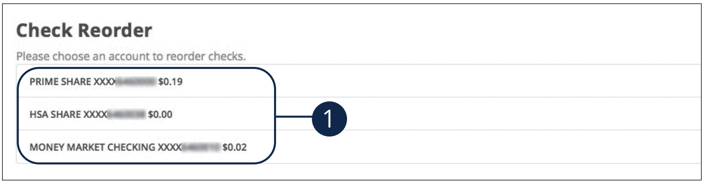
1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check numbers.
4. (Optional) Enter the starting and ending dates of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.

Note: You can view the approval status of a stop payment in the Activity Center.

Services

Check Reorder

If you’ve previously ordered checks through CSB, you can conveniently reorder checks online.



In the **More** tab, click on **Check Reorder**.

1. Choose the account you want checks ordered for.
2. Complete your order on our vendor’s website.

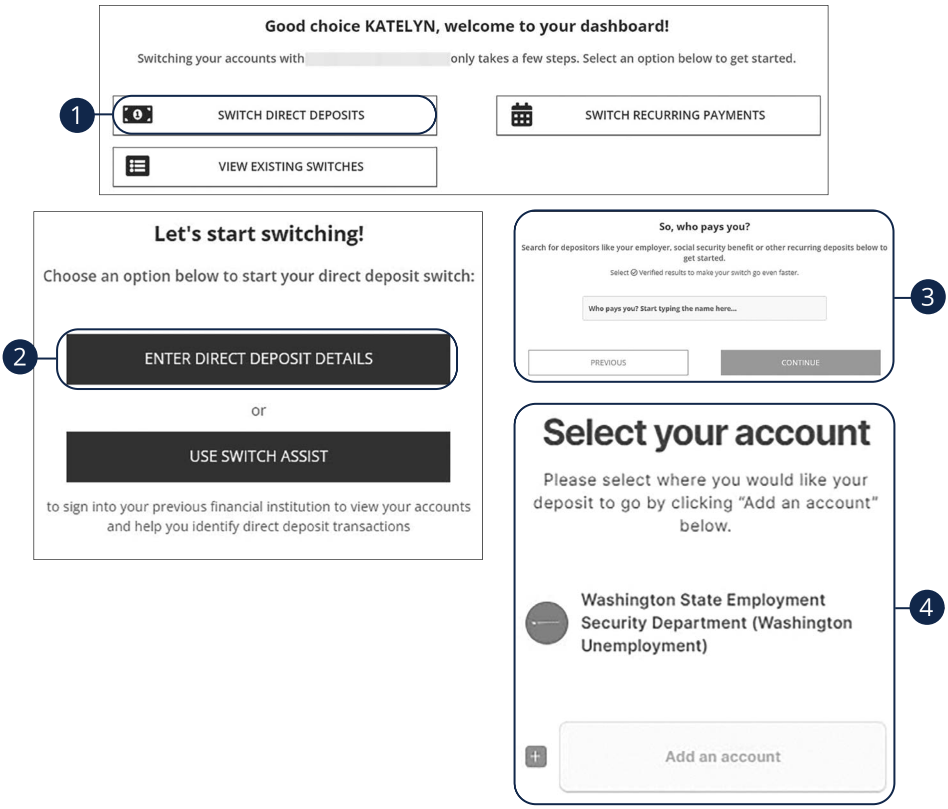
Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

ClickSWITCH

Direct Deposits

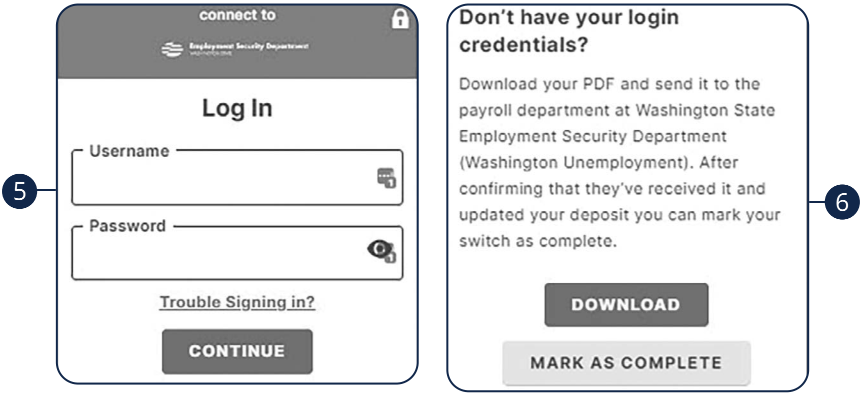
Switching your accounts to CSB is quick and easy.

Manual Switch



In the **More** tab, click **ClickSWITCH**.

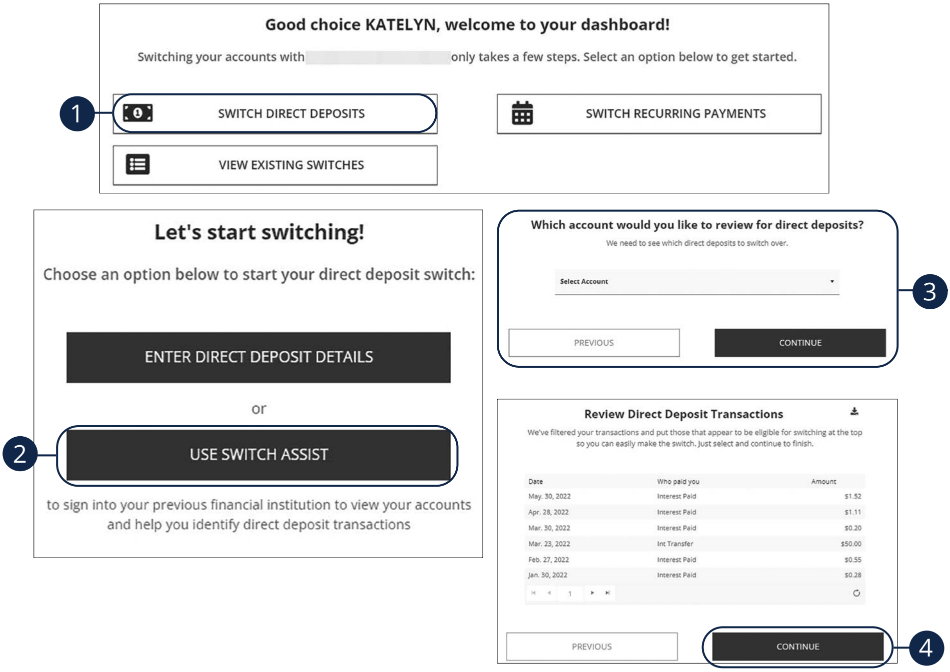
1. Click the **Switch Direct Deposits** button.
2. Click the **Enter Direct Deposit Details** button.
3. Search for your depositor and click the **Continue** button.
4. Select your account or click the  icon to add an account.



5. Log into your account to complete your switch.

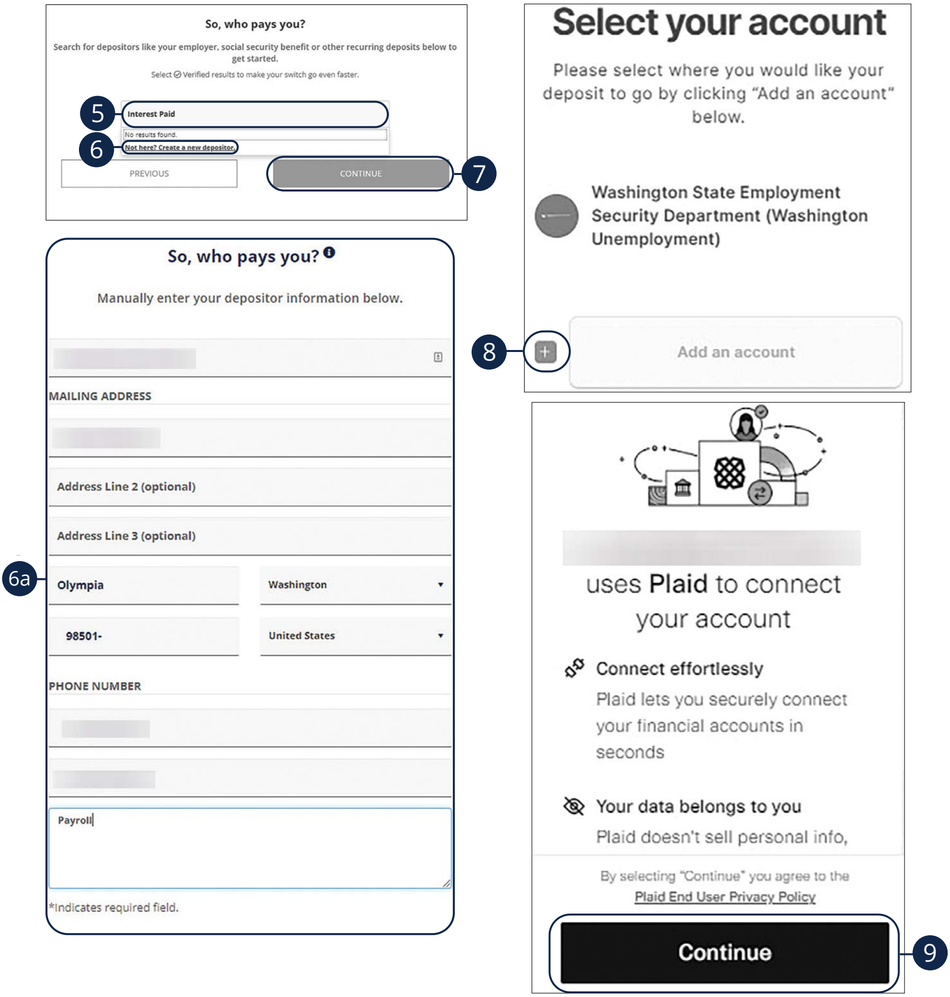
6. (Optional) If you can't log into your account, click the **Download** button to download a PDF to send to the payroll department. After confirming that they've received and updated your deposit information, click the **Mark As Complete** button.

Switch Assist



In the **More** tab, click **ClickSWITCH**.

1. Click the **Switch Direct Deposits** button.
2. Click the **Use Switch Assist** button.
3. Use the drop-down to select an account to review for direct deposits, then click the **Continue** button.
4. A list of transactions appears. Click the **Continue** button.



5. Search for depositors like your employer, social security benefit or other recurring deposits.

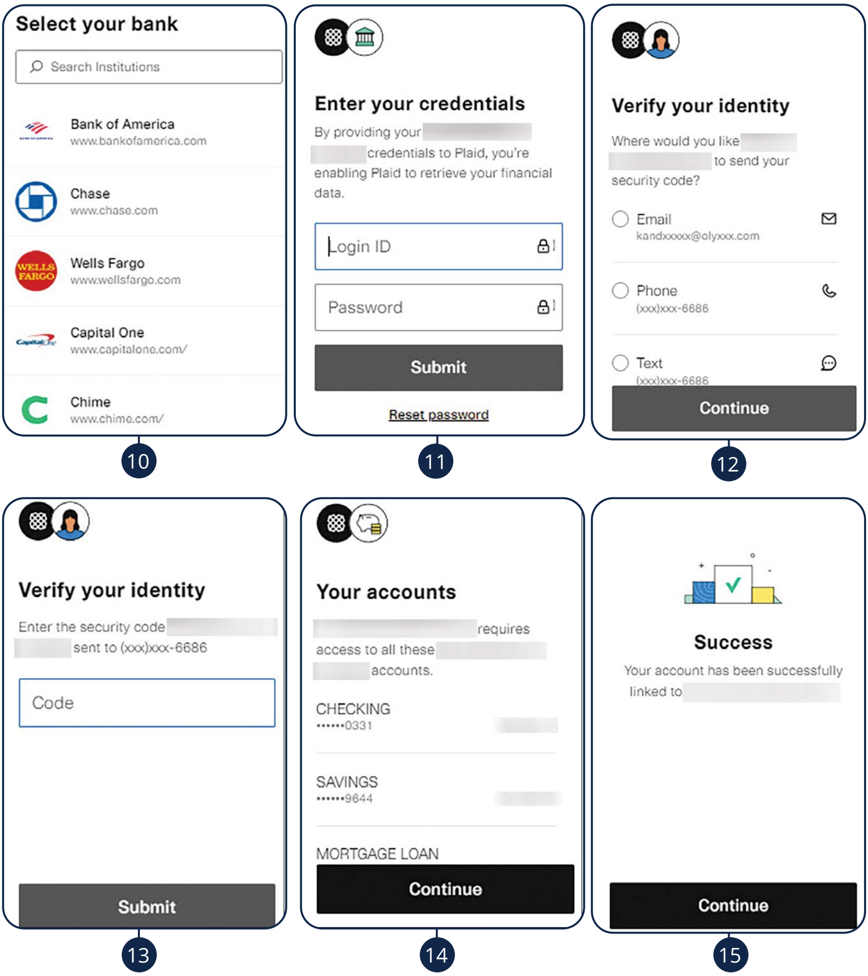
6. (Optional) If you don't see the depositor listed, click the "Not here? Create a new depositor" link.

  a. Enter your depositor's information.

7. Click the **Continue** button.

8. Click the ⊞ icon to add an account.

9. Click the **Continue** button.



10. Select your bank.

11. Enter your login credentials then click the **Submit** button.

12. Select where to send the security code then click the **Continue** button.

13. Enter the security code and click the **Submit** button.

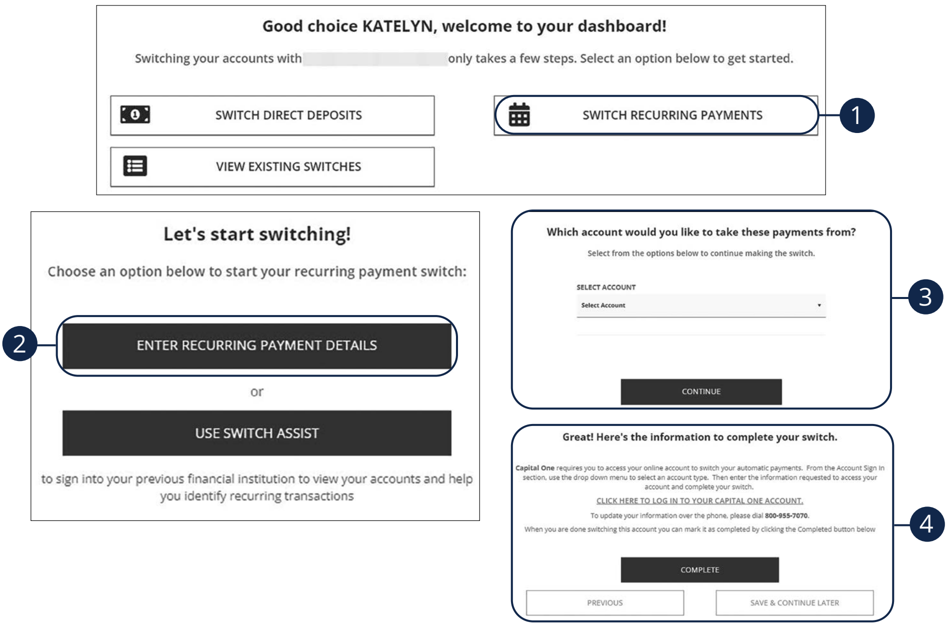
14. Click the **Continue** button.

15. Click the **Continue** button.

ClickSWITCH

Recurring Payments

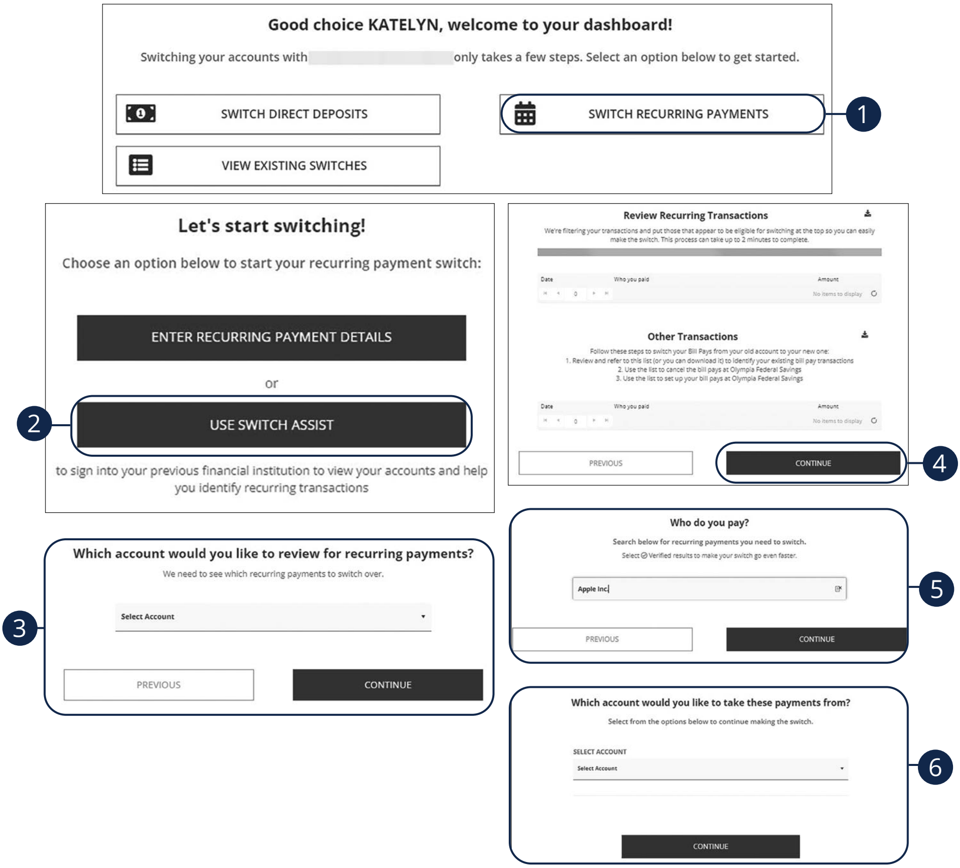
Manual Switch



In the **More** tab, click **ClickSWITCH**.

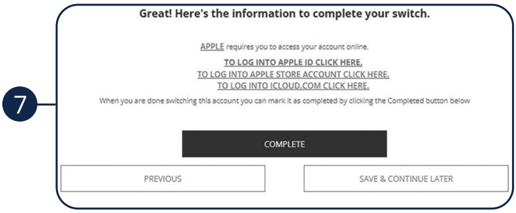
1. Click the **Switch Recurring Payments** button.
2. Click the **Enter Recurring Payment Details** button.
3. Use the drop-down to select an account and click the **Continue** button.
4. Click the “Click Here” link and follow the steps to complete the switch. After completing the switch, click the **Complete** button.

Switch Assist



In the **More** tab, click **ClickSWITCH**.

1. Click the **Switch Recurring Payments** button.
2. Click the **Use Switch Assist** button.
3. Use the drop-down to select an account to review for recurring payments, then, click the **Continue** button.
4. Click the **Continue** button.
5. Search for recurring payments then click the **Continue** button.
6. Use the drop-down to select an account to take payments from, then click the **Continue** button.

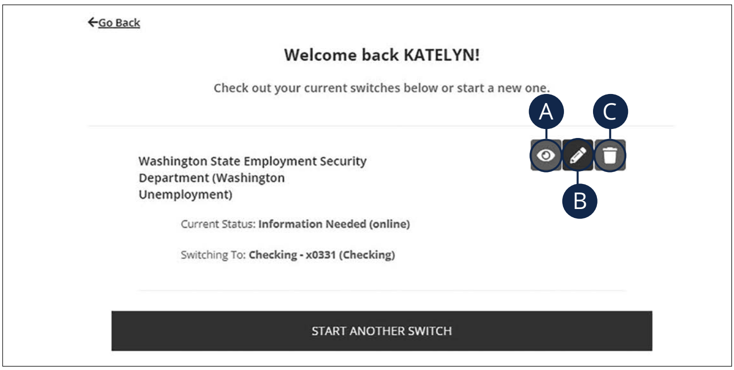


7. Follow the steps to complete the switch. After completing the switch, click the **Complete** button.

ClickSWITCH

Existing Switches

Easily view, edit or delete an existing switch.



In the **More** tab, click **ClickSWITCH**. Then click the **View Existing Switches** button.

A. Click the icon to view the switch’s details.

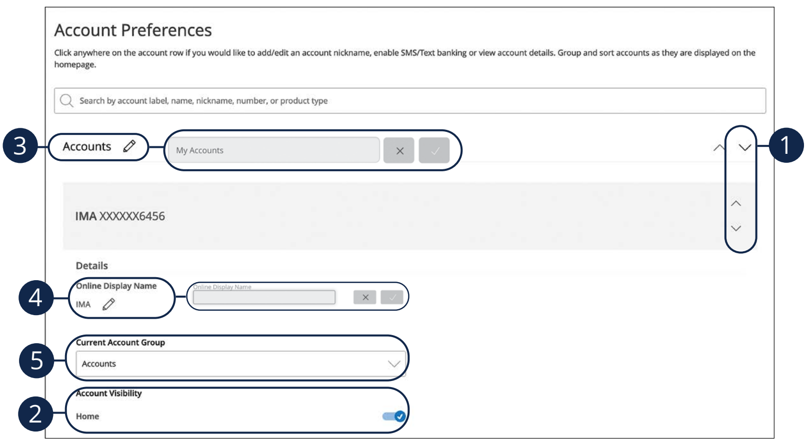
B. Click the icon to edit the switch.

C. Click the icon to delete the switch.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the home page, as well as the order of account groups and account group names, can be changed in Account Preferences to suit your needs.



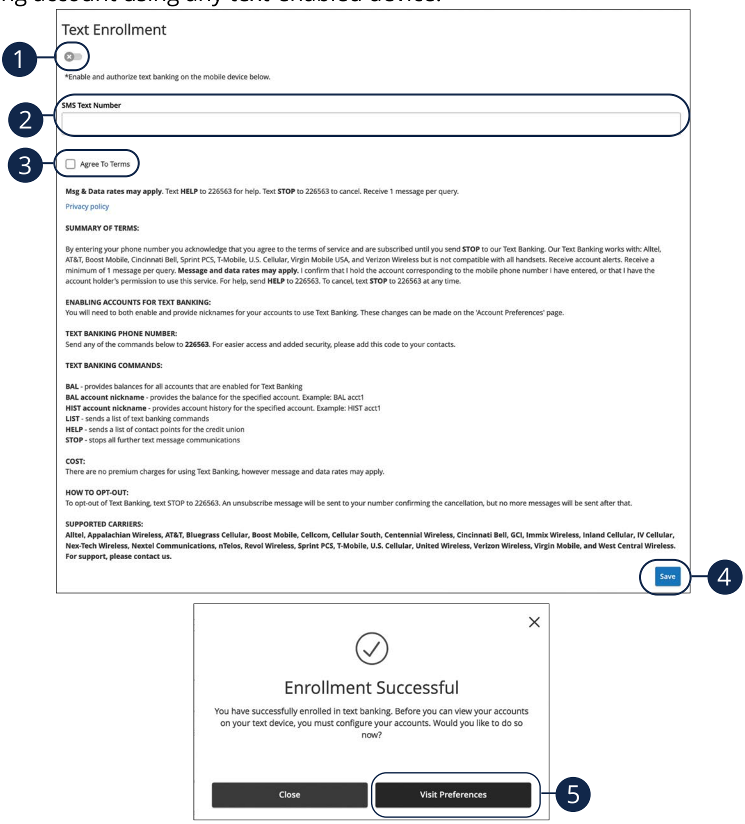
In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order of your accounts.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the "Account" drop-down to change the group that account is in.

Settings

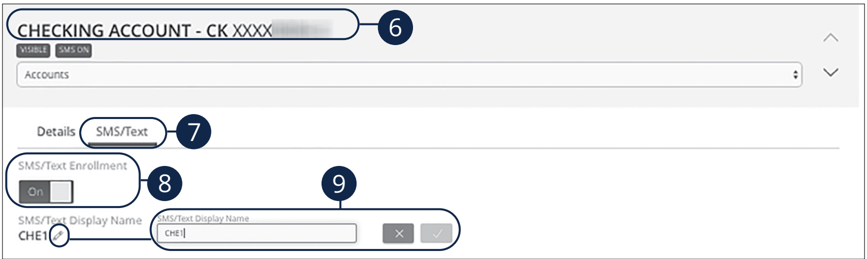
Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Digital Banking account using any text-enabled device.



In the **Settings** tab, click **Text Banking Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



Note: Once you've signed up for Text Banking, you should receive a text confirmation.

6. Select an account you want to enroll in text banking.

7. Click the **SMS/Text** tab.

8. Toggle the **SMS/Text Enrollment** switch from "Off" to "On."

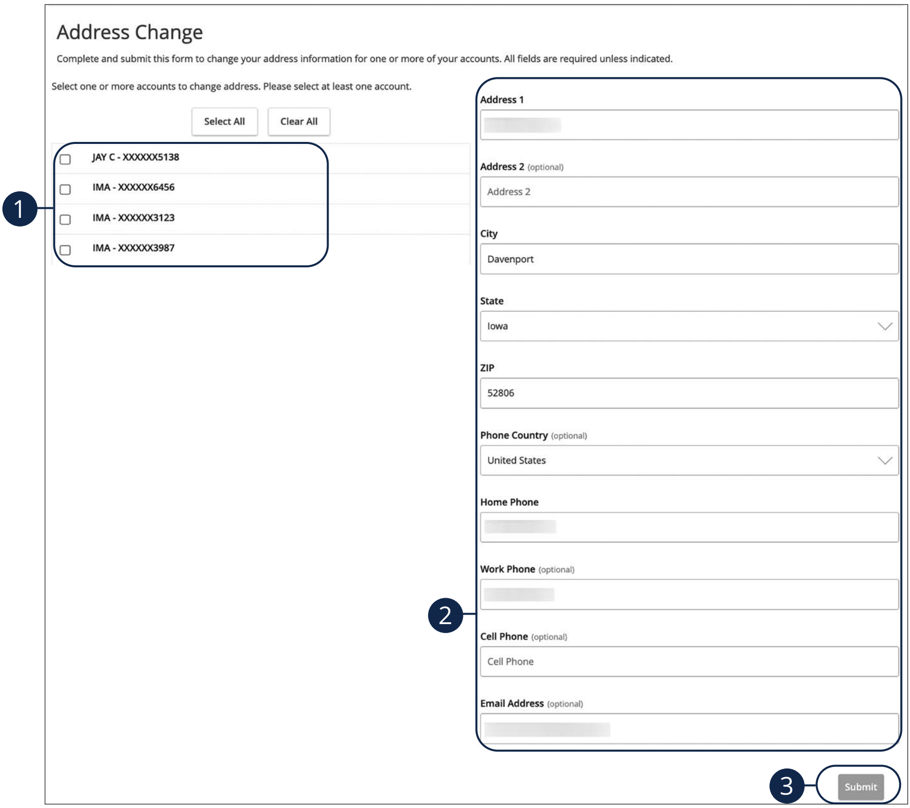
9. (Optional) Click the icon to change the **SMS/Text Display Name**. Make your changes and click the icon to save it.

Commands for Text Banking	
Text Command Options to 226563 for the Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on Text Banking
STOP	Stop all text messages to the mobile device (for Text Banking and SMS alerts/notifications)
START	Enable message send/receive for Text Banking

Settings

Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to CSB for one or all accounts. Once it is approved, the address change takes effect immediately.



In the **Settings** tab, click **Address Change**.

1. Choose the account(s) that needs the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

Settings

Accessibility

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.

In the **Settings** tab, click **Accessibility**.

1. Check the box next to “Enable high contrast mode.”

Money Manager

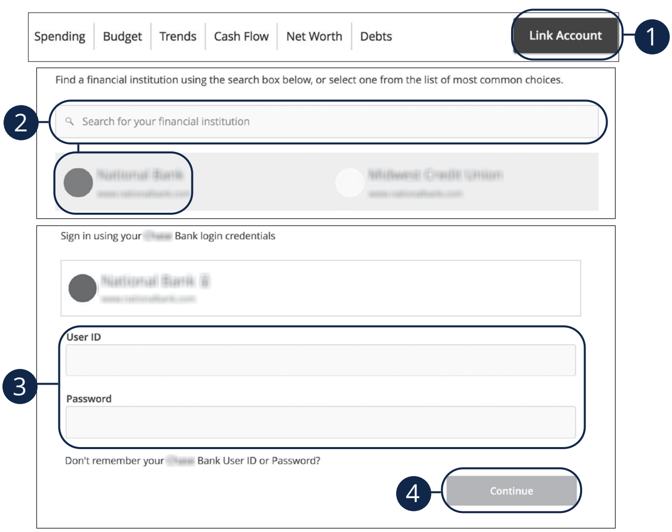
Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our Money Manager service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within Money Manager help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.

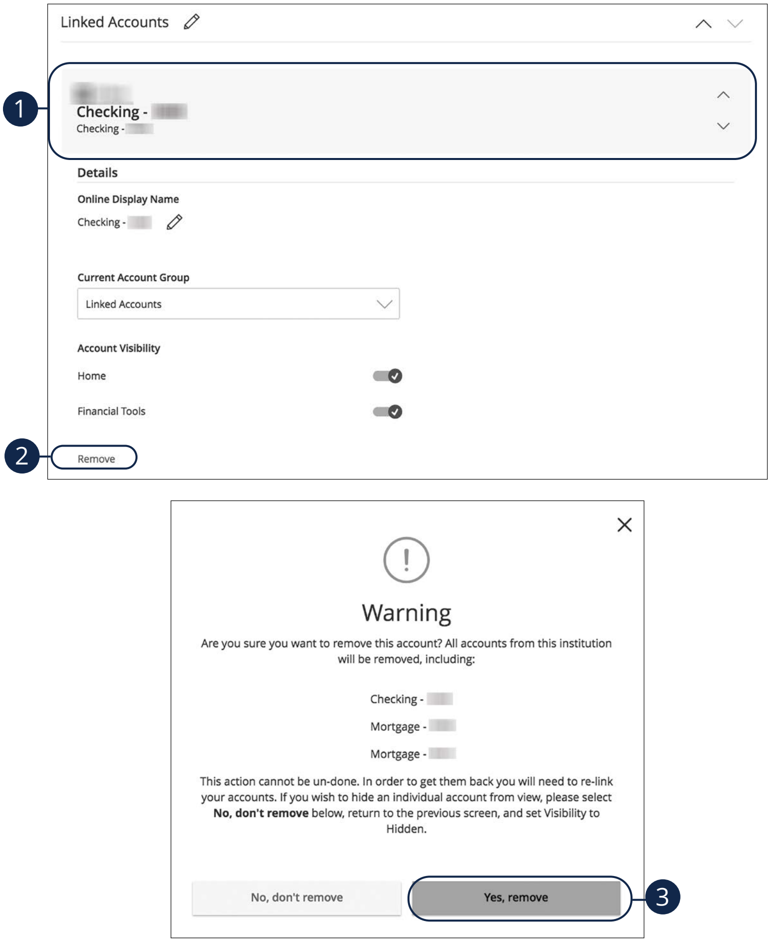


Link an account from your Home page.

1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Unlinking an Account

You can unlink an external account if you wish to have it no longer show up on your accounts page or within Money Manager.



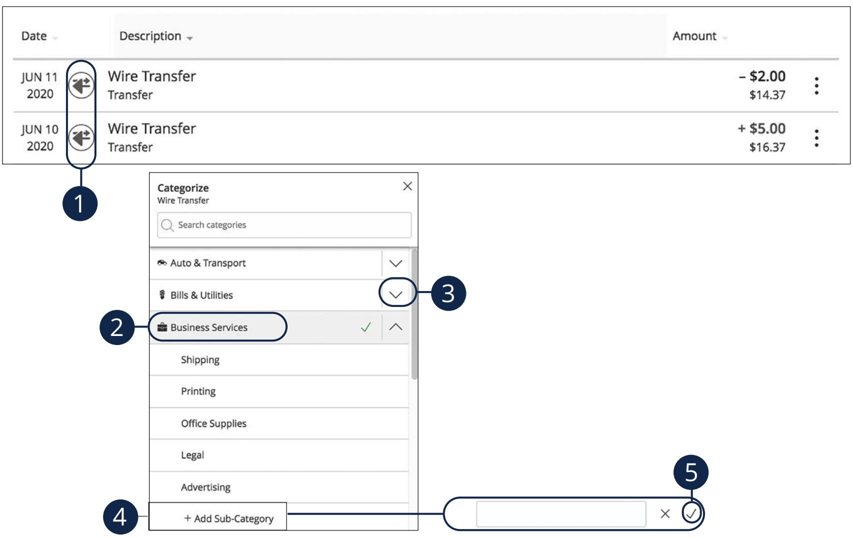
In the **Settings** tab, click **Account Preferences**.

1. Click on an account to expand it.
2. Click the “Remove” link.
3. Click the **Yes, remove** button.

Categorizing Transactions

In order for our Money Manager tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to Money Manager, your transactions are automatically categorized. Common categories include gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

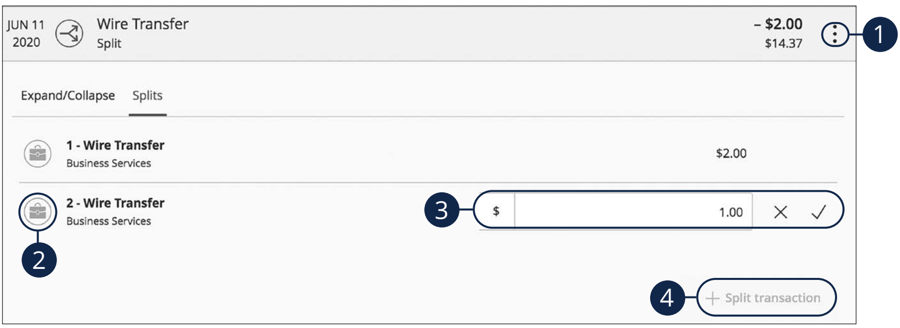


Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.
2. Select a new category.
3. Click the ﹀ icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

Money Manager offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs to be split into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.



Click an account to view the **Account Details** page.

1. Click the ⋮ icon and click "Split transaction."
2. Click the category icon to edit the new category.
3. Enter the amount in the text box and click the ✓ button.
4. Click the **+ Split transaction** button to add additional categories.

Money Manager

Online Banking Home Page

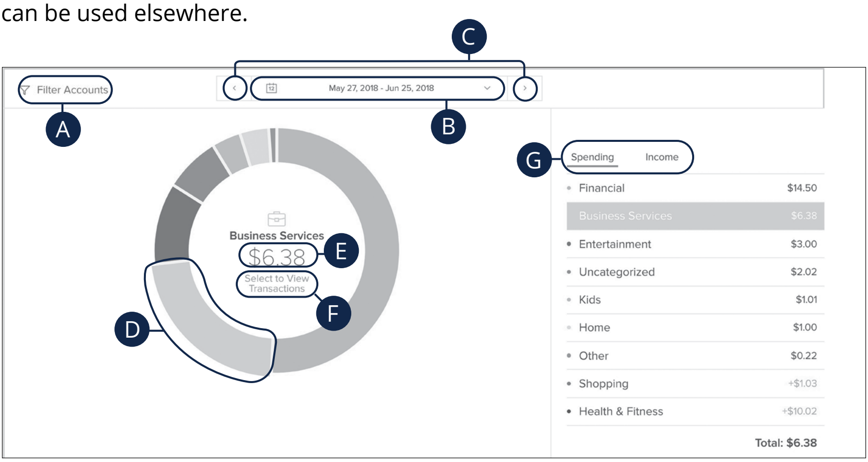
There are six features within Money Manager that are accessed through the Home page: spending, budget, trends, cash flow, net worth and debts. These features help you review your finances within Money Manager.

Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Spending**: See your spending habits in a visual pie chart representation.
- **Budget**: Track your monthly finances by adding targets to help you better manage your expenses.
- **Trends**: Track your habits even further to see how you spend your money over time.
- **Cash Flow:** See all of your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase.
- **Net Worth**: Total your assets and debts and view a line graph to see how funds are allocated.
- **Debts**: View all your debts and view payment plans to become debt-free as quickly as possible.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **Spending** tab from the Home page.

A. Click the "Filter Accounts" link to filter your spending by account.

B. Use the calendar drop-down to view your spending habits during a specific month.

C. Click the **<** **>** buttons to view your spending habits during a specific week.

D. Click a section of the pie chart to view spending in a specific category.

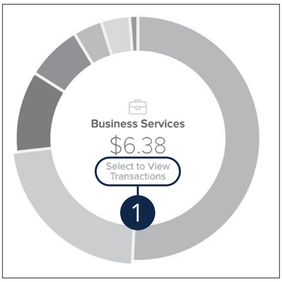
E. Total amount spent in a category is located in the center of the chart.

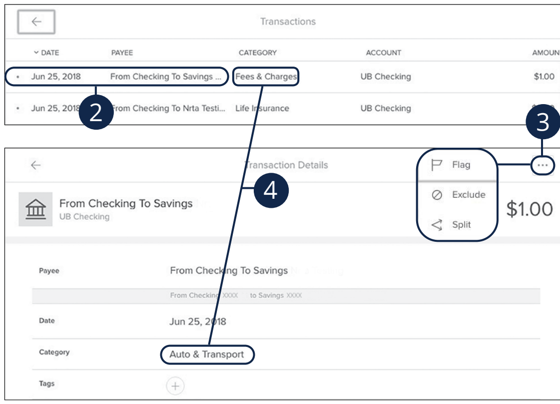
F. Click the "Select to View Transactions" link to view a list of transactions in a specific category.

G. Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

Spending: Recategorizing a Transaction

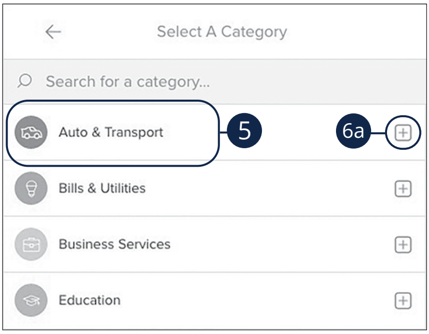
With the spending tool, you can easily identify transactions that need recategorizing. From there, you can select the transaction and place it in the correct category.

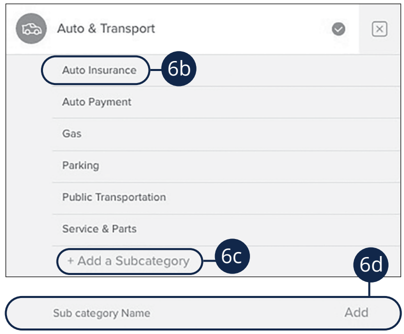




Click the **Spending** tab from the Home page.

1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the ••• icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.





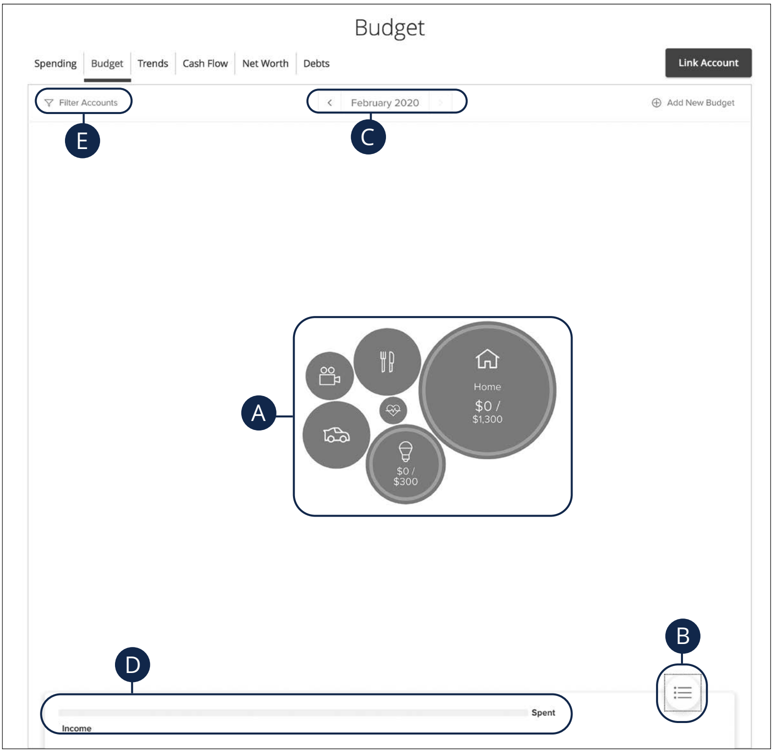
5. Select a new category from the list.

6. Add a sub-category.

- **a.** Select the + icon to choose a sub-category.
- **b.** Select a sub-category from the provided list.
- **c.** Click the “+ Add a Sub-category” link to make a new sub-category.
- **d.** Enter the sub-category name and click the “Add” link.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.



Click the **Budget** tab from the Home page.

A. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.

B. Click the button to view your budget as a list.

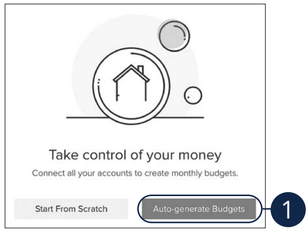
C. Click the **<** **>** buttons to view another month's budget.

D. The bar chart compares your income to your spending.

E. Click the "Filter Accounts" link to filter your budgets by account.

Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

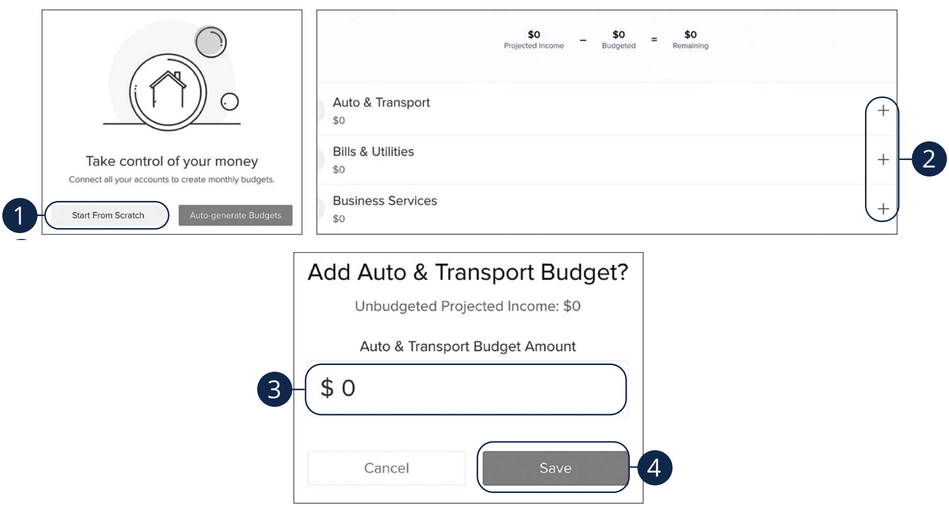


Click the **Budget** tab from the Home page.

1. Click the **Auto-generate Budgets** button.

Budgets From Scratch

Create custom budgets.

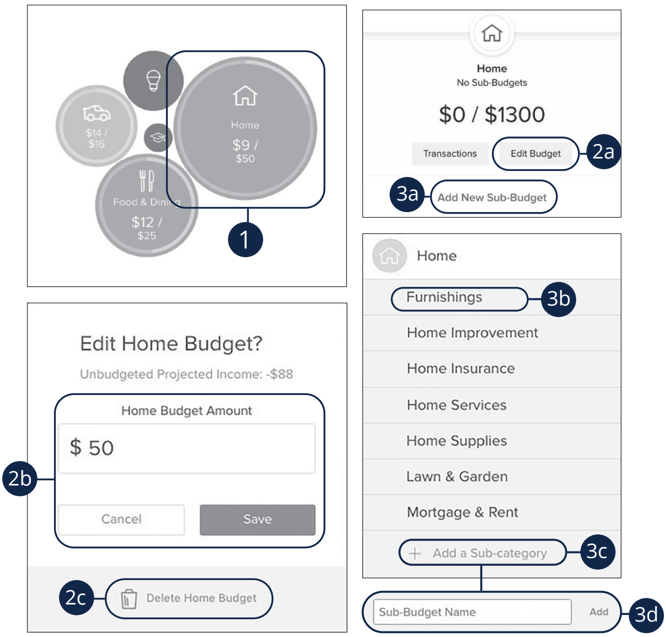


Click the **Budget** tab from the Home page.

1. Click the **Start From Scratch** button.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories, if necessary.

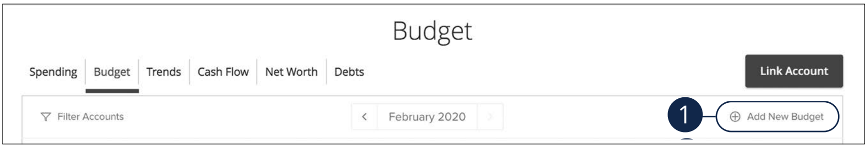


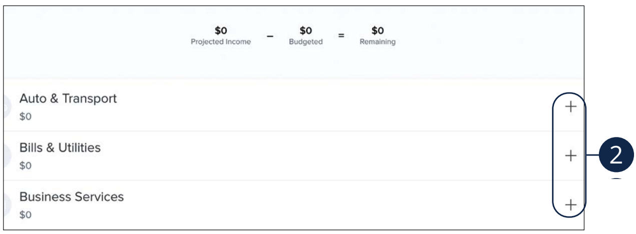
Click the **Budget** tab from the Home page.

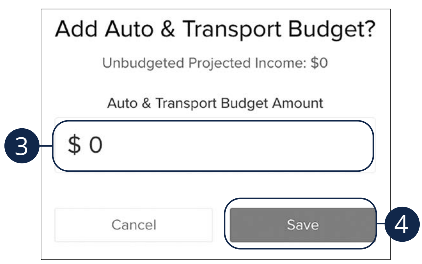
1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
   a. Click the **Edit Budget** button.
   b. Enter the budget amount and click the **Save** button.
   c. Click the 🗑 **Delete Budget** button to remove a budget.
3. Add a sub-category.
   a. Click the "Add New Sub-Budget" link.
   b. Select a sub-category from the list.
   c. Click the "+ Add a Sub-category" link
   d. Enter the sub-category name and click the "Add" link.

Managing Budgets

You can also add new budgets, if needed.





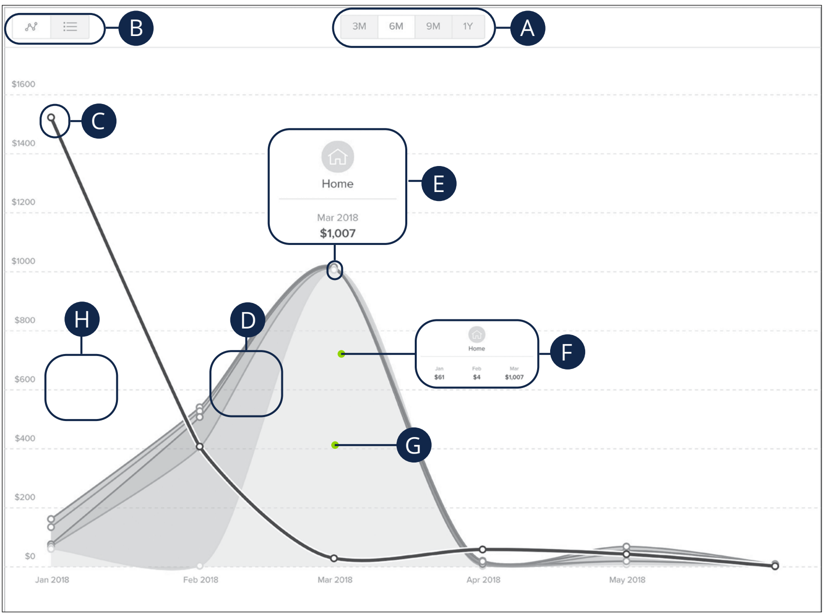


Click the **Budget** tab from the Home page.

1. Click the "+ Add New Budget" link to edit or add a budget.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.



Click the **Trends** tab from the Home page.

A. View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.

B. Click the  buttons to view your trends in a line chart or a list.

C. The single line is your income line.

D. The other items are your spending habits organized into categories.

E. Hover over a data point to see your spending during that month.

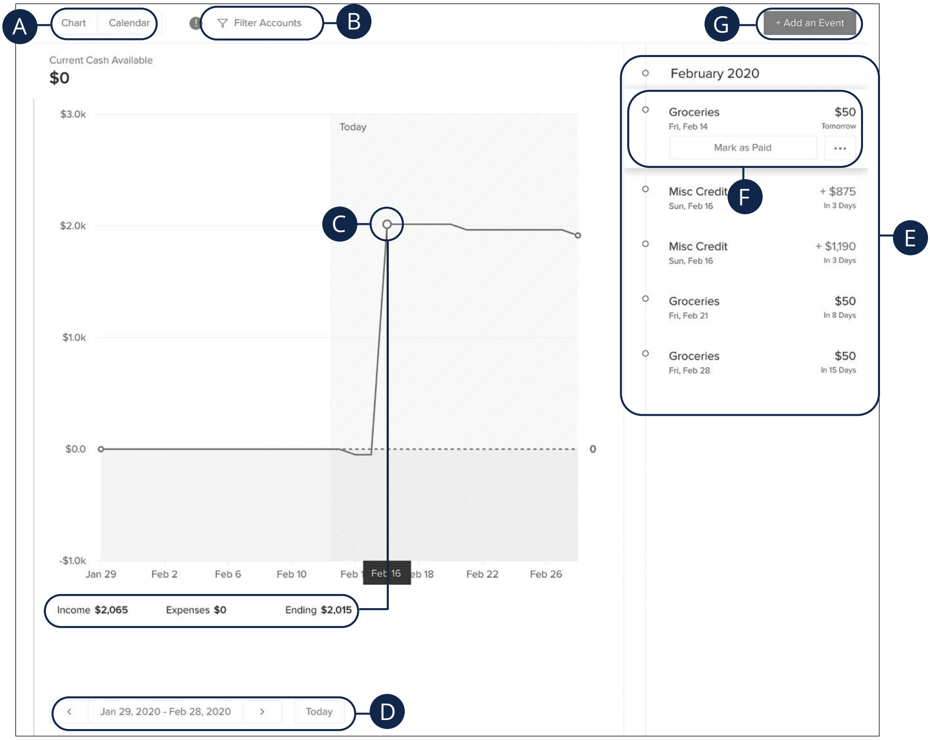
F. Hover over a category to see your spending from the past few months.

G. Click on a category to view a single chart.

H. The white space indicates funds left over at the end of each month.

Cash Flow Overview

The cash flow tool allows you to see all your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase. Use the calendar to keep track of your recurring bills and deposits to see how they affect your financial future.



Click the **Cash Flow** tab from the Home page.

A. Use the **Chart** and **Calendar** buttons to view you cash flow as a chart or on a calendar.

B. Click the "Filter Accounts" link to filter your net worth by account.

C. Hover on a data point to view your cash flow on a specific day.

D. Click the **<** **>** buttons or the **Today** button to view your cash flow on specific days.

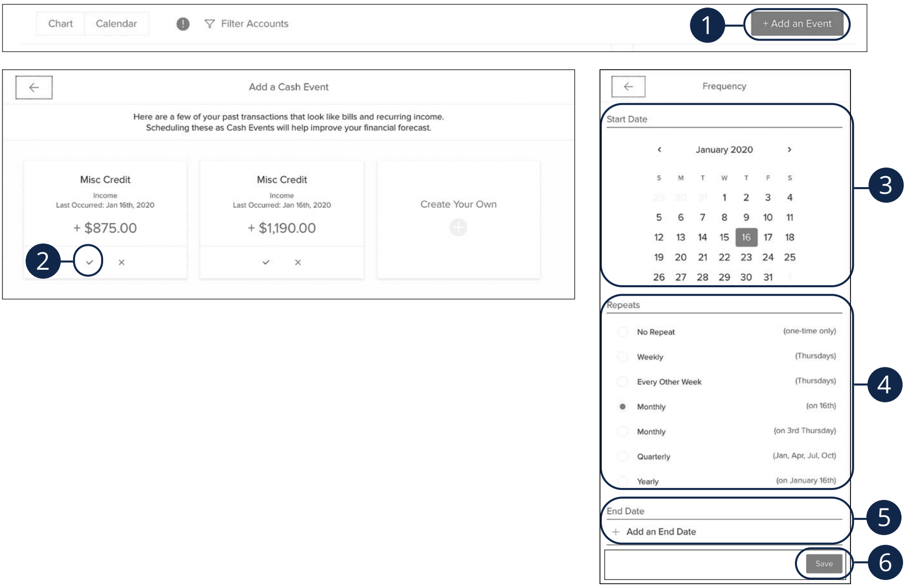
E. Cash events are listed on the right side of the screen.

F. Click on an event to mark it as paid or to edit, delete or skip it.

G. Click the **+ Add an Event** button to add a cash event.

Adding a Suggested Cash Event

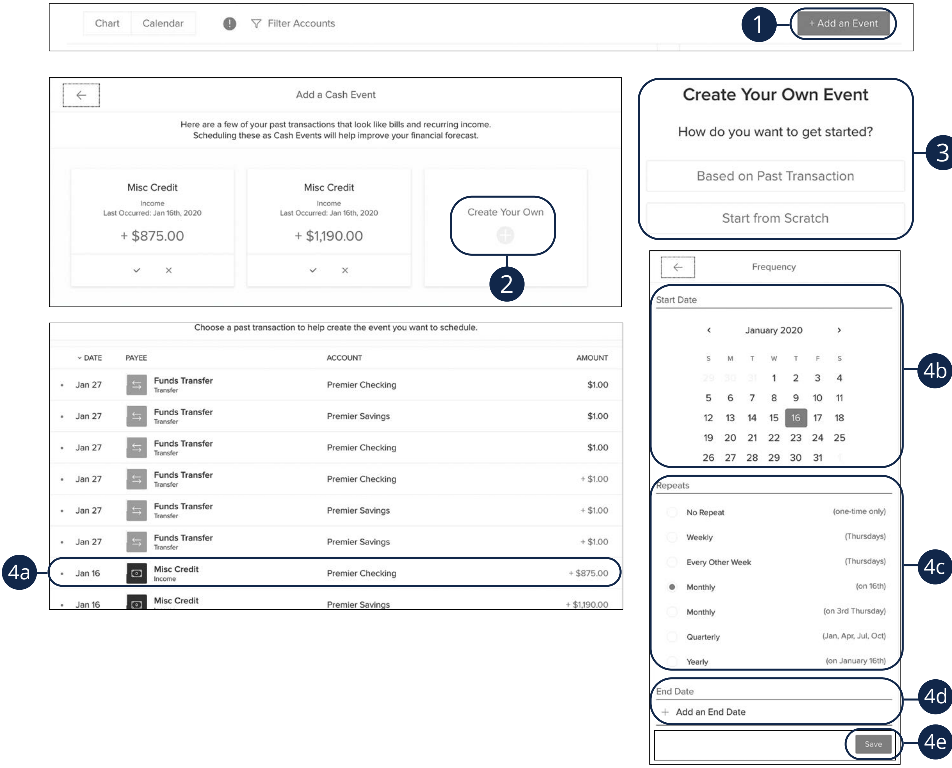
Cash Events represent important dates for your money. Adding them helps to improve your financial forecast.



Click the **Cash Flow** tab from the Home page.

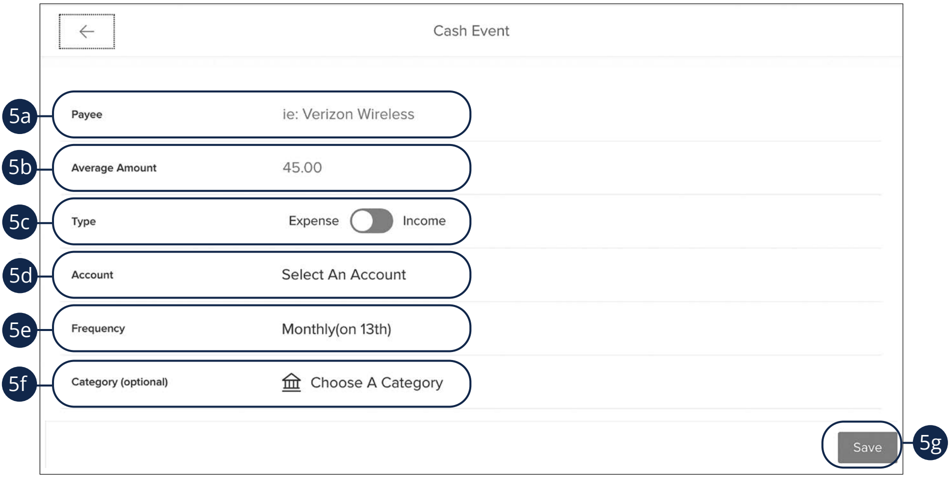
1. Click the **+ Add an Event** button to add a cash event.
2. Click the ✓ icon for the event you would like to add.
3. Use the calendar feature to select a start date.
4. Choose a repeat option.
5. (Optional) Use the calendar feature to select an end date.
6. Click the **Save** button.

Creating Your Own Cash Event



Click the **Cash Flow** tab from the Home page.

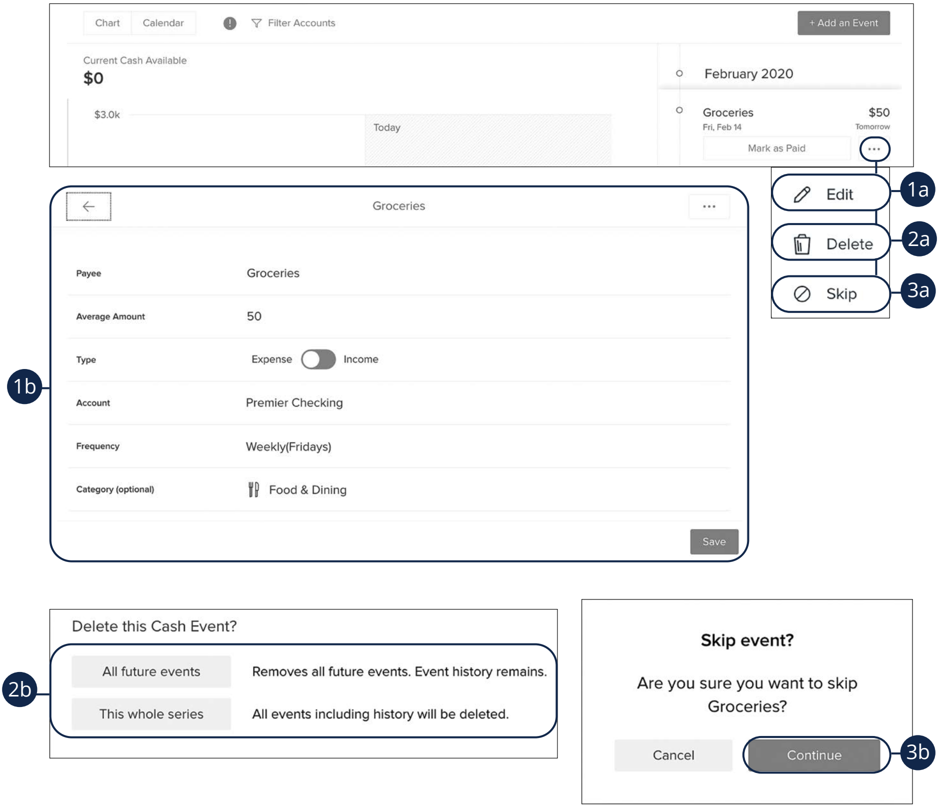
1. Click the **+ Add an Event** button to add a cash event.
2. Click the “Create Your Own” link.
3. Choose an event type.
4. Create an event based on a past transaction.
    - **a.** Select a transaction.
    - **b.** Use the calendar feature to select a start date.
    - **c.** Choose a repeat option.
    - **d.** (Optional) Use the calendar feature to select an end date.
    - **e.** Click the **Save** button.



5. Create a from scratch event.

- **a.** Enter the payee name.
- **b.** Enter the average amount.
- **c.** Use the toggle to select Expense or Income.
- **d.** Select an account.
- **e.** Choose a frequency.
- **f.** (Optional) Choose a category.
- **g.** Click the **Save** button.

Editing, Deleting or Skipping a Cash Event

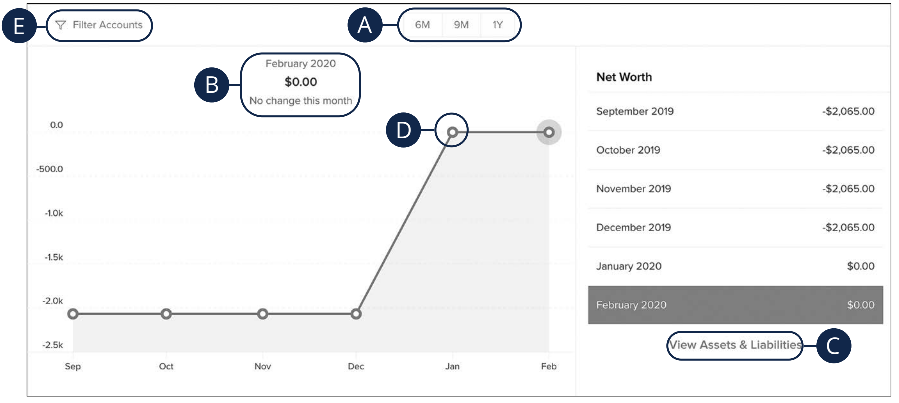


Click the **Cash Flow** tab from the Home page.

1. To edit a cash event:
   a. Click the ••• icon and select "Edit."
   b. Make the changes and click the **Save** button.
2. To delete a cash event:
   a. Click the ••• icon and select "Delete."
   b. Decide if you want to delete all future events or delete the entire series, including the history.
3. To skip a cash event:
   a. Click the ••• icon and select "Skip."
   b. Click the **Continue** button.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month, allowing you to monitor your financial progress.



Click the **Net Worth** tab from the Home page.

A. View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.

B. Your current net worth is displayed above the graph.

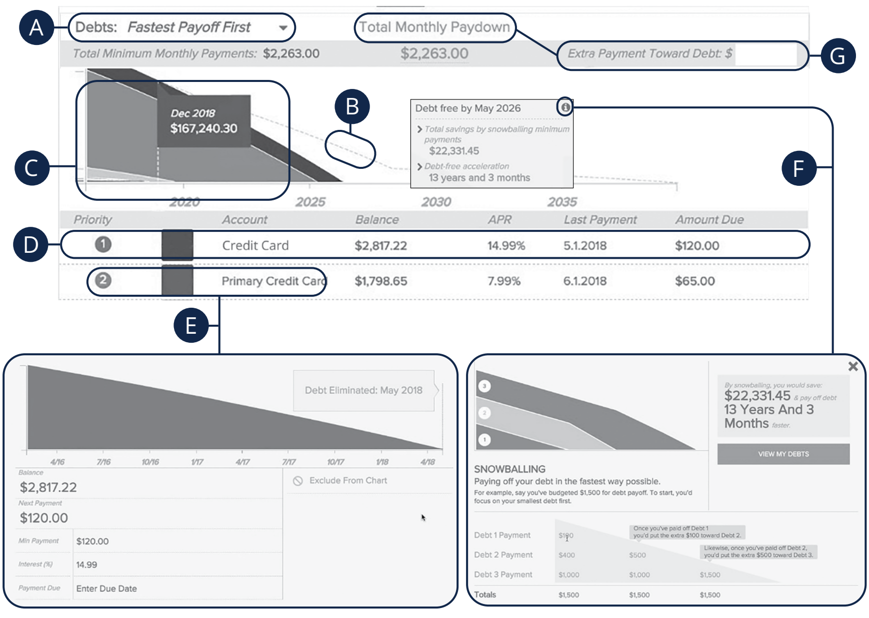
C. Click the "View Assets and Liabilities" link to view more details about your net worth.

D. Click on a data point to view your net worth during a specific month.

E. Click the "Filter Accounts" link to filter your net worth by account.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our Money Manager feature, make sure the annual percentage rate (APR) and minimum payment are accurate.



Click the **Debts** tab from the Home page.

A. Select a debt payoff option using the "Debts" drop-down.

B. The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.

C. The chart illustrates an accelerated payoff timeline using the snowball method.

D. Your debts are listed below the chart.

E. Click a debt to edit your APR interest and minimum payment.

F. Click the ℹ icon to view more details about the snowball method.

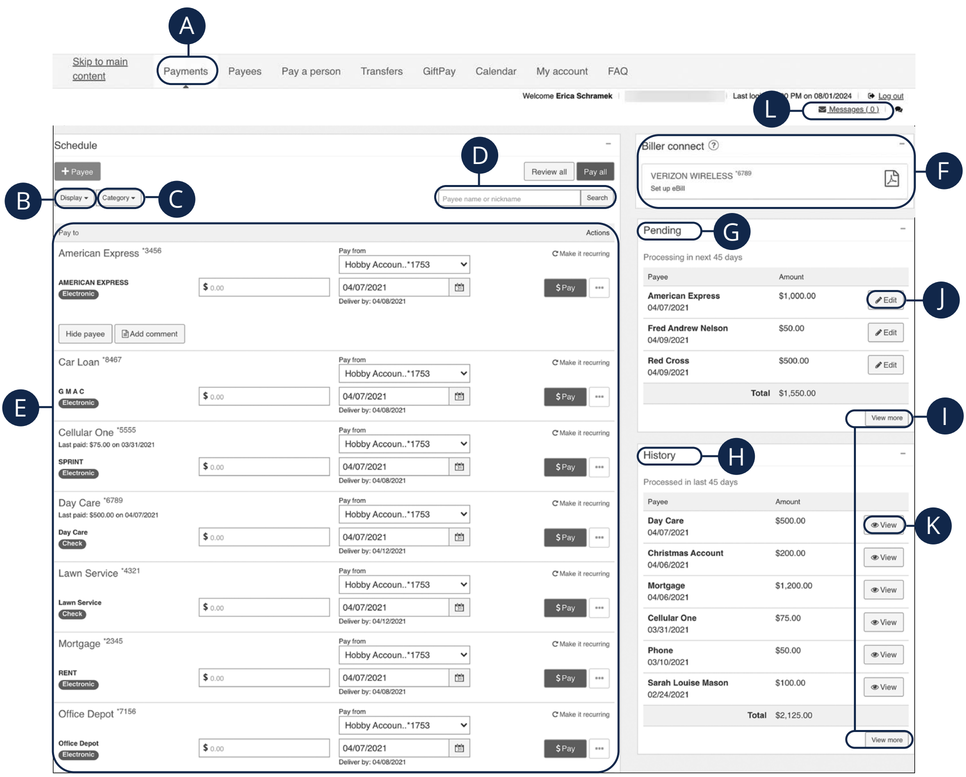
G. Click the "Total Monthly Paydown" link to make an extra payment toward debt. Enter the amount in the text box.

Bill Pay

Bill Pay Overview

Bill Pay with CSB allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click the **Bill Pay** tab.

A. The navigation bar appears in every view at the top of the screen. You can navigate to the payments features under the **Payments** tab.

B. Use the “Display” drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

C. Filter your payments by category using the “Category” drop-down. To set up a category, see page 124.

D. Locate payees using the search bar.

E. All your payees are listed on the left side of your screen.

F. Biller Connect displays eBills awaiting additional action, such as setup or payment.

G. All pending transactions appear in the “Pending” section.

H. View transaction history for the last 45 days in the “History” section.

I. Click the **View More** button to see further details about a pending transaction.

J. Click the **Edit** button to edit a pending transaction.

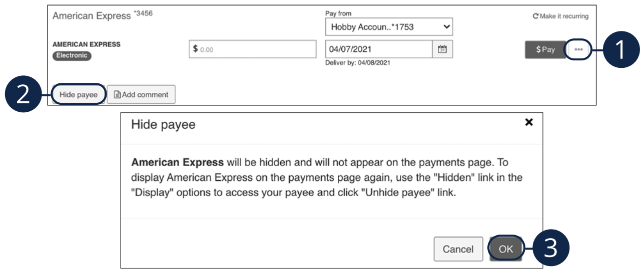
K. Click the **View** button to see more details about a processed transaction.

L. Click the “Messages” link to view secure messages.

Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.

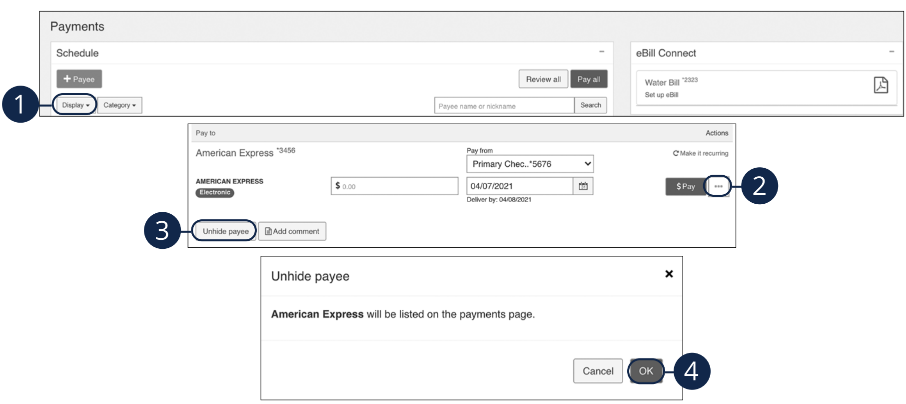
Hide a Payee



In the **Payments** tab.

1. Click the ··· icon next to a payee to expand it.
2. Click the **Hide payee** button to hide the payee from your Payments screen.
3. Click the **OK** button.

Unhide a Payee



1. Click the “Display” drop-down and select “Hidden.”
2. Click the ··· icon next to a payee to expand it.
3. Click the **Unhide payee** button to unhide the payee from your Payments screen.
4. Click the **OK** button.

Bill Pay

Creating a Payee Overview

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Bill Pay. Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company**: Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person**: There are multiple ways you can pay a person.

  a. **Person via email or text**: Pay any individual with an email address or text. When the payee receives the email or text, they are given instructions for directing the funds to their account. Funds will be paid within 1-2 business days.

  b. **Person via direct deposit**: Send money directly to someone's account using their routing and account numbers. Funds will be paid within 1-2 business days.

  c. **Person via check**: Request a check to be sent to a payee. We print it and drop it in the mail for you. Funds will be paid within 5-7 business days.

Note: Not all companies are set up for electronic payment. These bills will be paid via paper check.

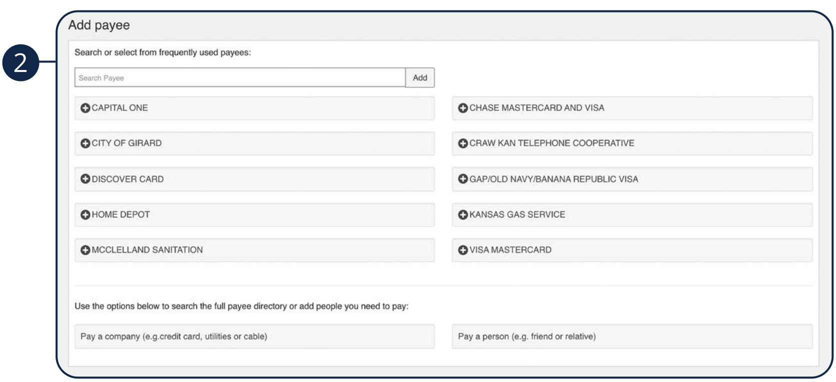
Bill Pay

Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: known and unknown.

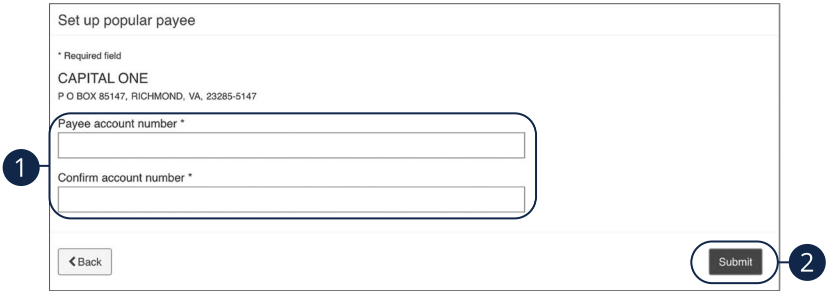
Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 111 for a Rush Delivery and page 119 for eBills.

Unknown: If you have a payee who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills, but they will be paid via a paper check.



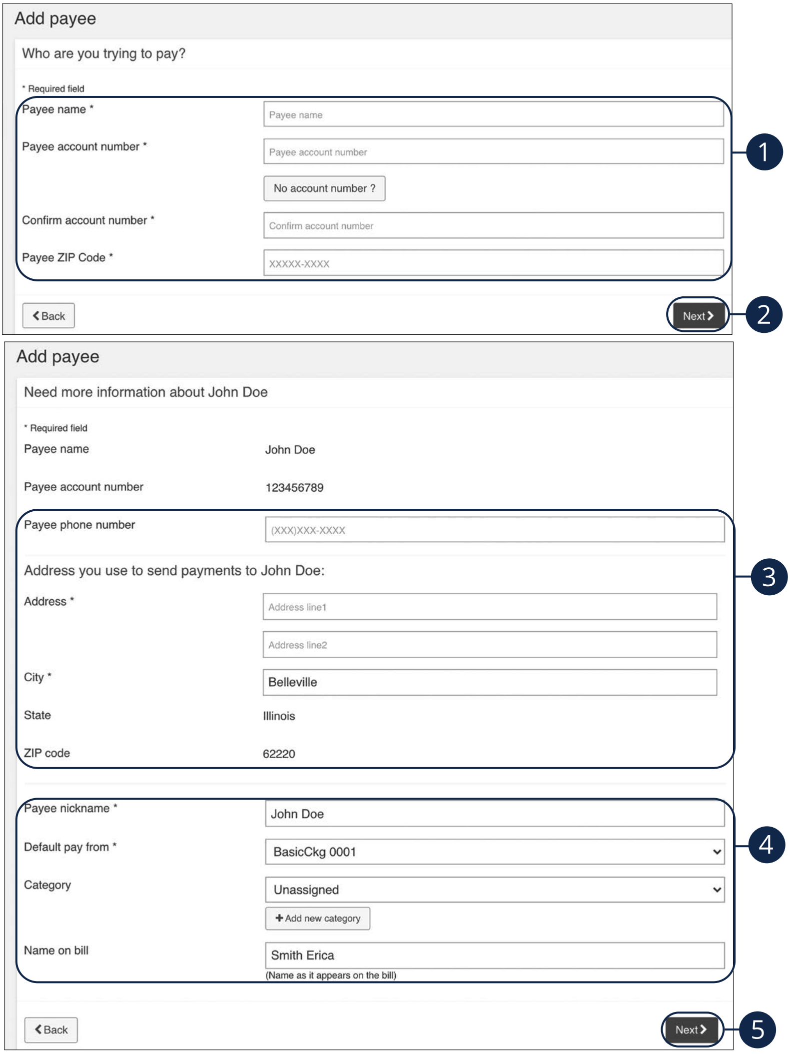
1. Click the **Payee** button.
2. Click on one of the preloaded payees, or click the **Pay a company** button to create a new payee.

For a Known Payee



1. Enter and confirm the account number.
2. Click the **Submit** button.

For an Unknown Payee



1. Enter the payee's name, account number and zip code.
2. Click the **Next** button.
3. (For Unknown Payees) Enter the payee's phone number and street address.
4. Edit the payee's nickname, default pay from account, category and name on bill.
5. Click the **Next** button to create the payee.

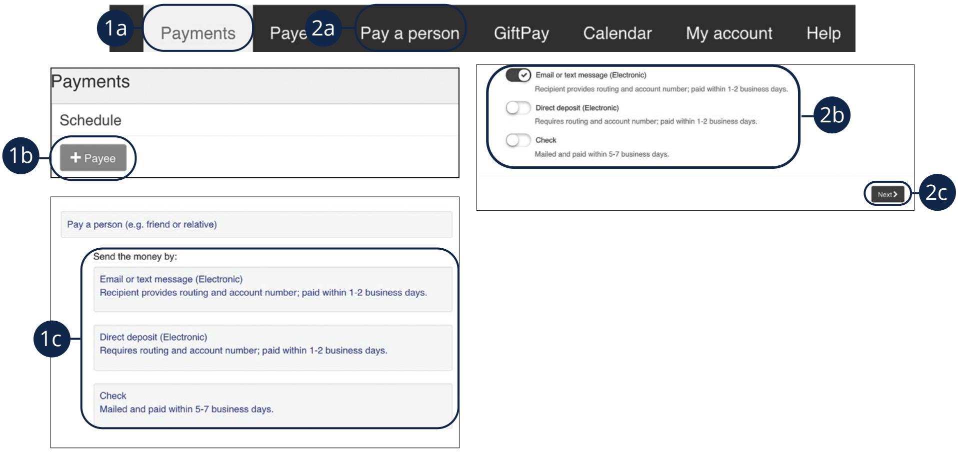
Bill Pay

Creating a Payee: Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in Bill Pay.

Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee, you need to decide how they need to receive their funds. The three ways a person can receive funds is through email/ text, direct deposit or check.

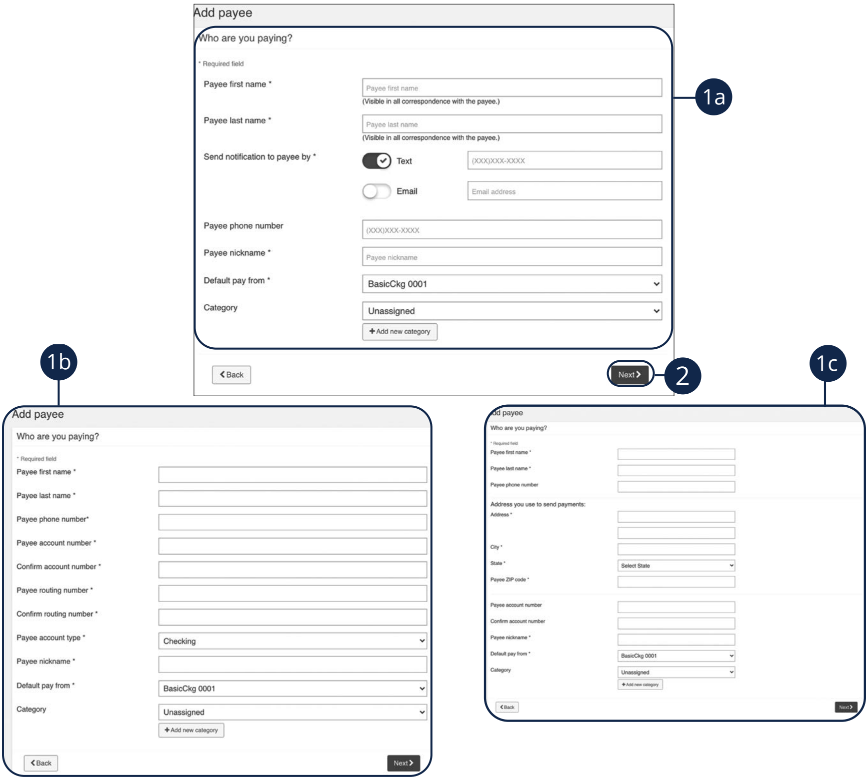


There are two options to add a person as a payee.

1. Payments Tab:
    - **a.** Click the **Payments** tab.
    - **b.** Click the **Payee** button.
    - **c.** Click the **Pay a person** button and select a payment method.
2. Pay a Person tab:
    - **d.** Click the **Pay a Person** tab.
    - **e.** Select a payment method.
    - **f.** Click the **Next** button.

Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit or email\text payment.

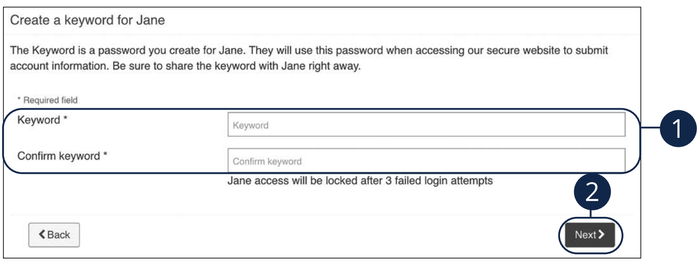


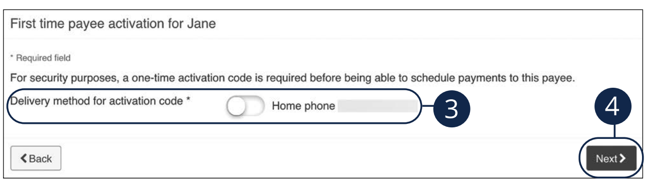
1. Enter the required information based on which delivery option you choose.
   a. **Email/Text**: Enter the payee's first and last name, text number or email address, phone number, nickname, the account to pay from and category.
   b. **Direct Deposit**: Enter the payee's first and last name, phone number, account and routing number, account type, nickname, the account to pay from and category.
   c. **Check**: Enter the payee's first and last name, phone number, street address, city, state, zip code, account number, nickname, the account to pay from and category.
2. Click the **Next** button.

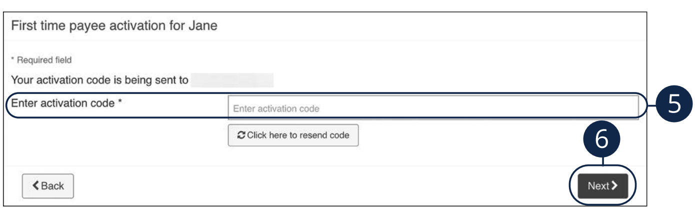
Part 3 of 3: Keyword (Email/Text Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer. You will need to establish a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code. This code is an added security measure that ensures you, the account owner, are creating the payee.





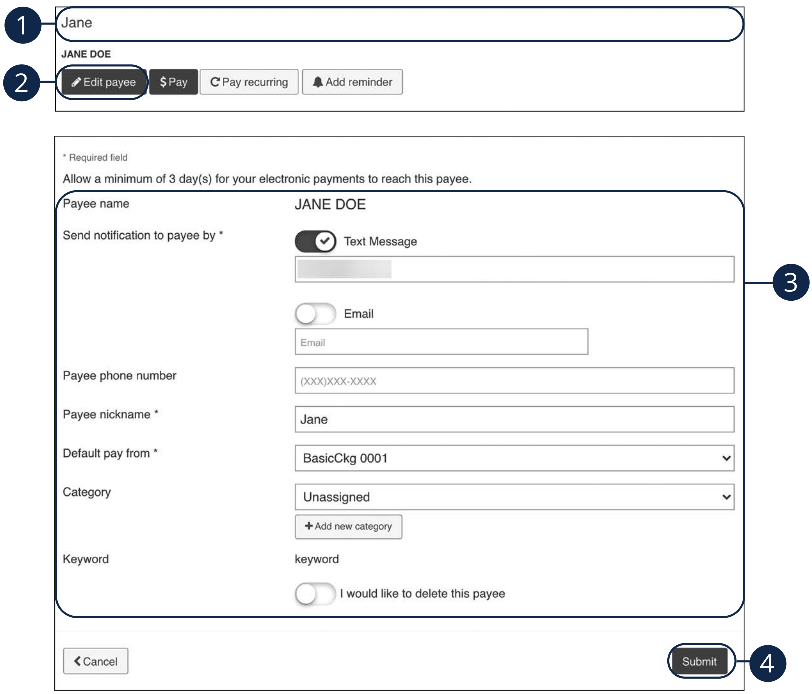


1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email/text.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.

Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

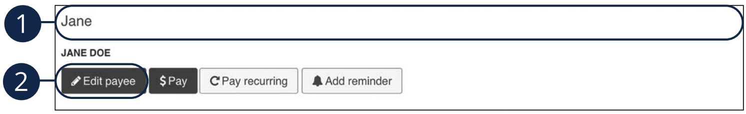


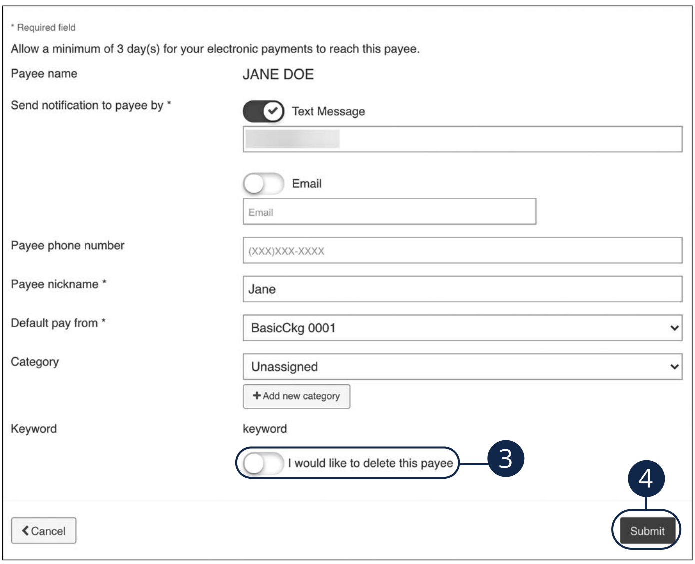
1. Select a payee to edit.
2. Click the **Edit payee** button.
3. Make the needed changes to the payee.
4. Click the **Submit** button when you are finished making changes.

Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payment using that payee.



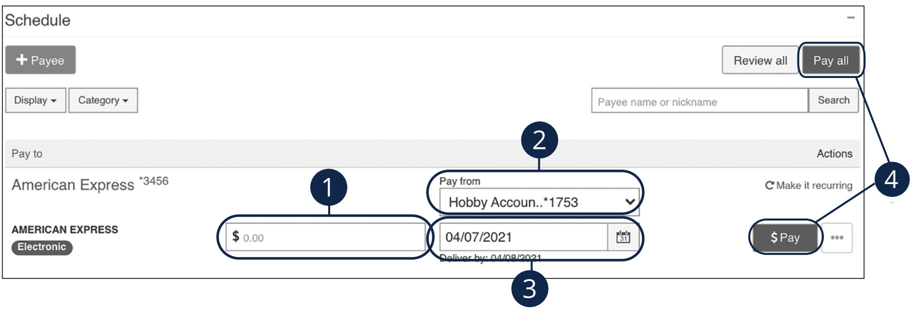


1. Select a payee to delete.
2. Click the **Edit payee** button.
3. Click the toggle next to “I would like to delete this payee.”
4. Click the **Submit** button to permanently delete the payee.

Bill Pay

Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the **Payments** tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



1. Enter an amount.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter a deliver by date using the calendar feature.
4. Click the **Pay** button to make a single payment or the **Pay all** button to make multiple payments.

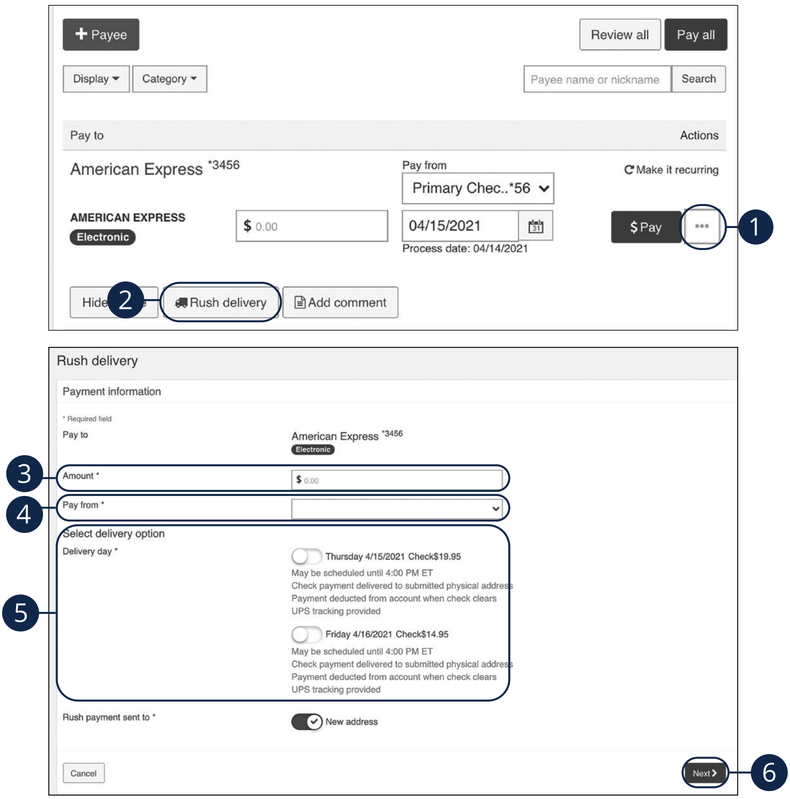
Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest you manually write a paper check and mail it with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

Bill Pay

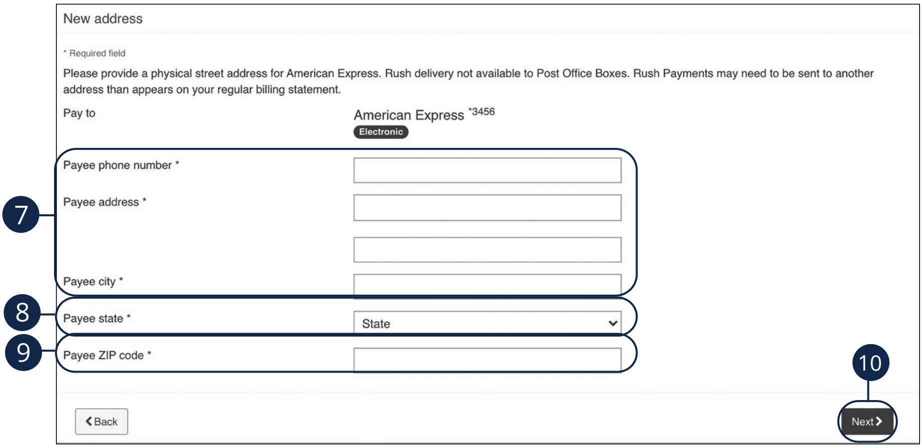
Rush Delivery

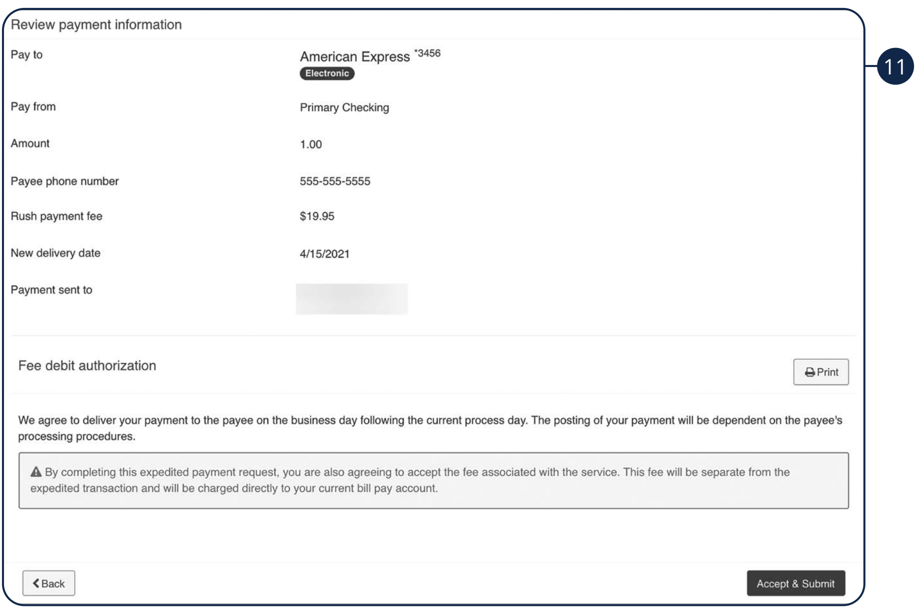
If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.



1. Click the ··· icon to expand the payee.
2. Click the **Rush delivery** button.
3. Enter the amount.
4. Select an account to withdraw from using the “Pay from” drop-down.
5. Select a delivery date with the appropriate charges.
6. Click the **Next** button.





7. Enter the payee's phone number, address and city.

8. Choose the payee's state using the drop-down.

9. Enter the payee's zip code.

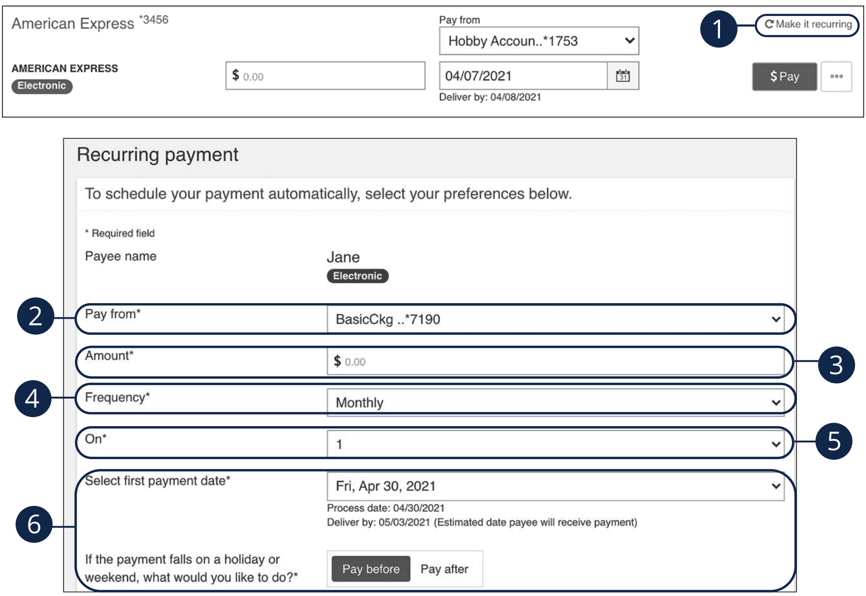
10. Click the **Next** button.

11. Review the payment information and click the **Accept & Submit** button when you are finished.

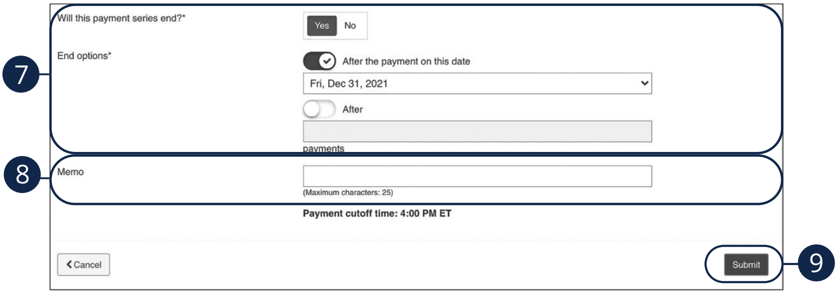
Bill Pay

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



1. Click the "Make it recurring" link next to a specific payee.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the "Frequency" drop-down.
5. Choose a day of the month for the payment to occur.
6. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.



7. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.

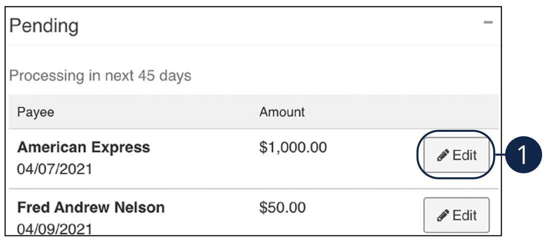
8. (For Check Payments Only) Enter a memo.

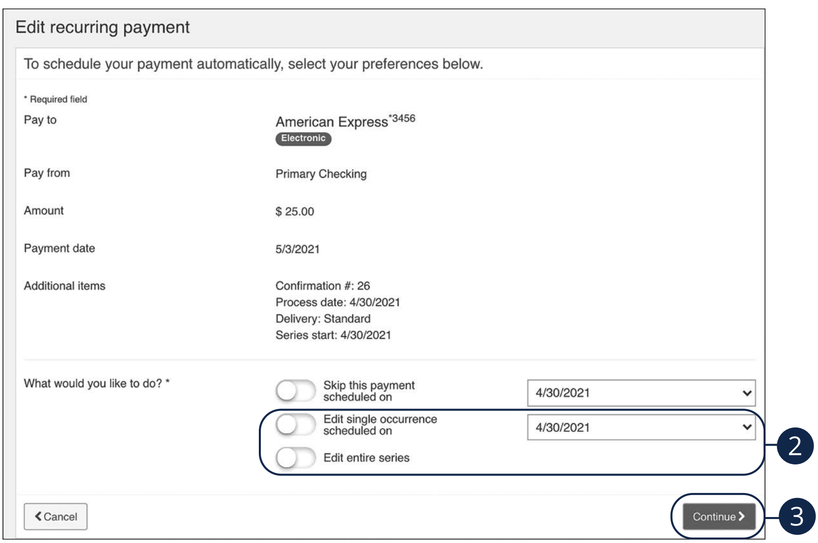
9. Click **Submit** when you are finished.

Bill Pay

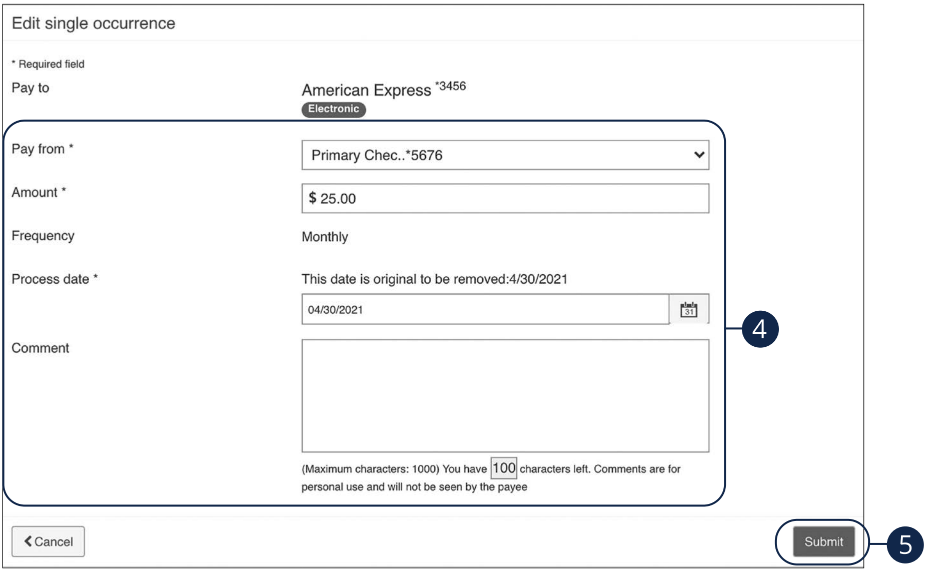
Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





1. In the pending window, find the payment you wish to edit and click the **Edit** button.
2. If the payment is recurring, choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.



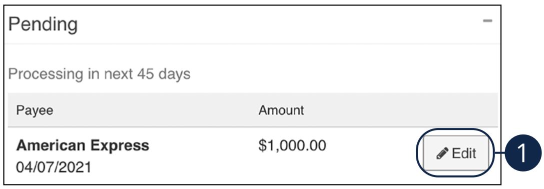
4. Make the necessary changes.

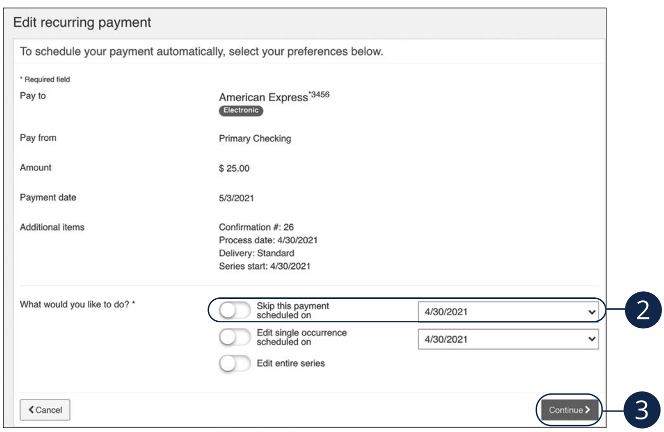
5. Click the **Submit** button when you are finished making changes.

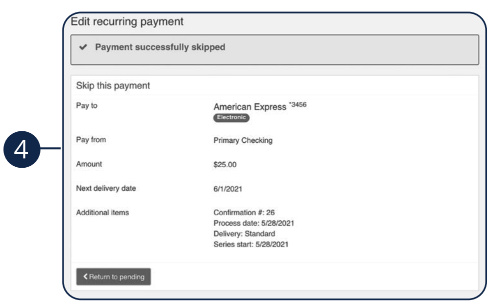
Bill Pay

Skipping Payments

You can skip a recurring payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





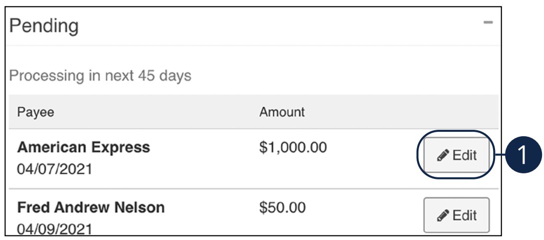


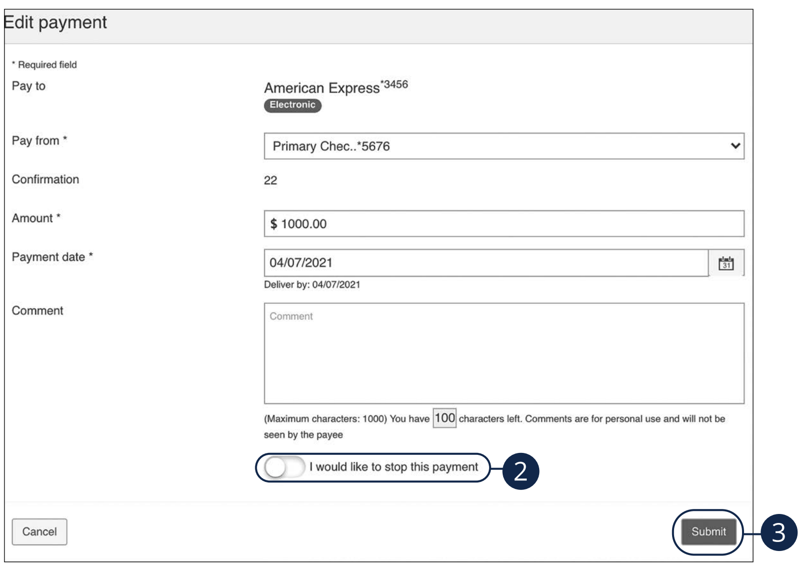
1. In the pending window, find the payment you wish to edit and click the **Edit** button.
2. Select “Skip this payment” and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

Bill Pay

Deleting Payments

You can delete a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



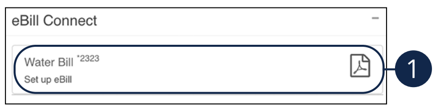


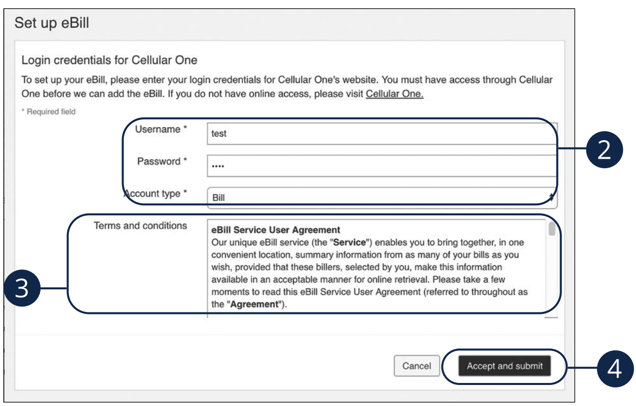
1. In the pending window, find the payment you wish to cancel and click the **Edit** button.
2. Click the toggle next to "I would like to stop this payment."
3. Click the **Submit** button when you are finished.

Bill Pay

Setting Up eBills

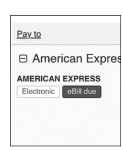
Many major credit card companies, automotive finance companies and utility companies are preloaded into the Bill Pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.





1. Click a bill under eBill Connect.
2. Enter your username and password for the biller's website, and select the account type from the drop-down.
3. Read the eBill Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.

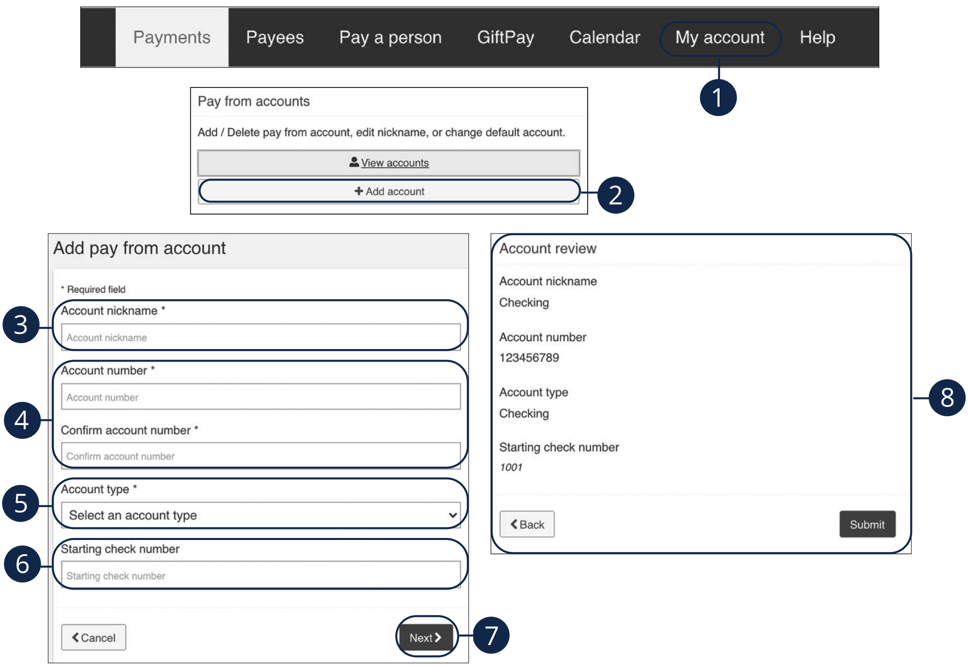
Note: When your eBill is available, it shows up in green under the payee's name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



Bill Pay

Adding an Account

As long as you are an account signer, you can add another account within Digital Banking at any time. This is beneficial if you manage your bills from another account or if you are the power of attorney to a family member.

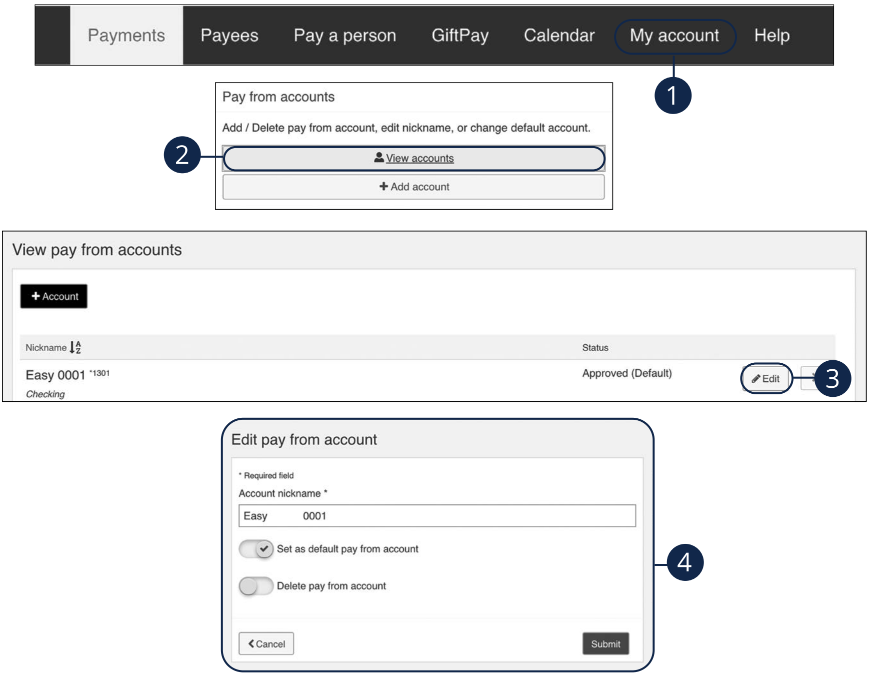


1. Click the **My account** tab.
2. Click the **Add account** button in the “Pay from accounts” section.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the “Account Type” drop-down, select the account type.
6. Enter a starting check number.
7. Click the **Next** button.
8. Review the account information and click the **Submit** button.

Bill Pay

Editing an Account

Within the My Account tab, you can edit an account nickname at any time.

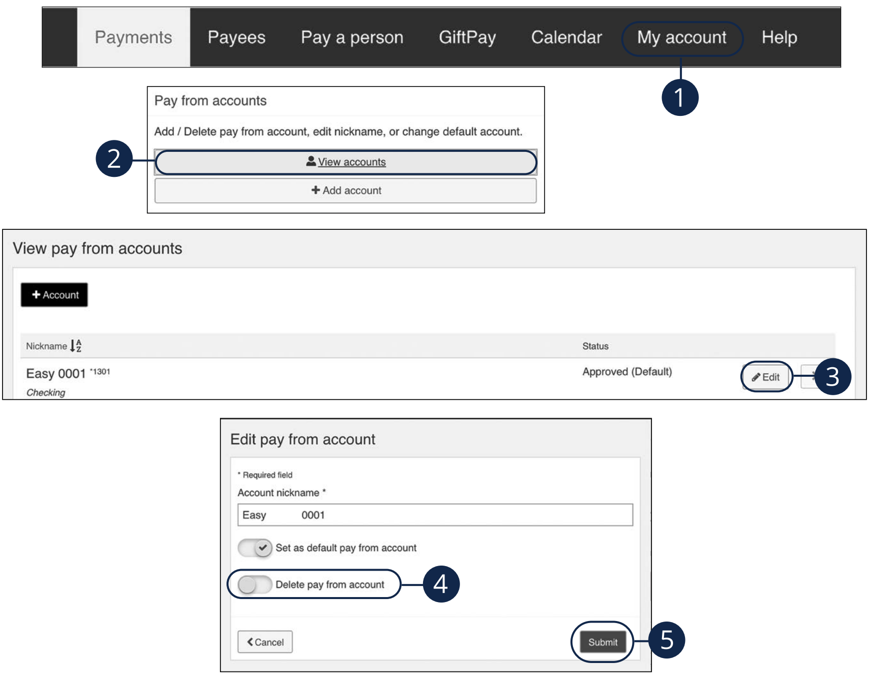


1. Click the **My account** tab.
2. Click the **View accounts** button in the “Pay from accounts” section.
3. Click the **Edit** button.
4. Make the necessary changes and click the **Submit** button.

Bill Pay

Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account. Deleting an account does not erase data from any existing payments.



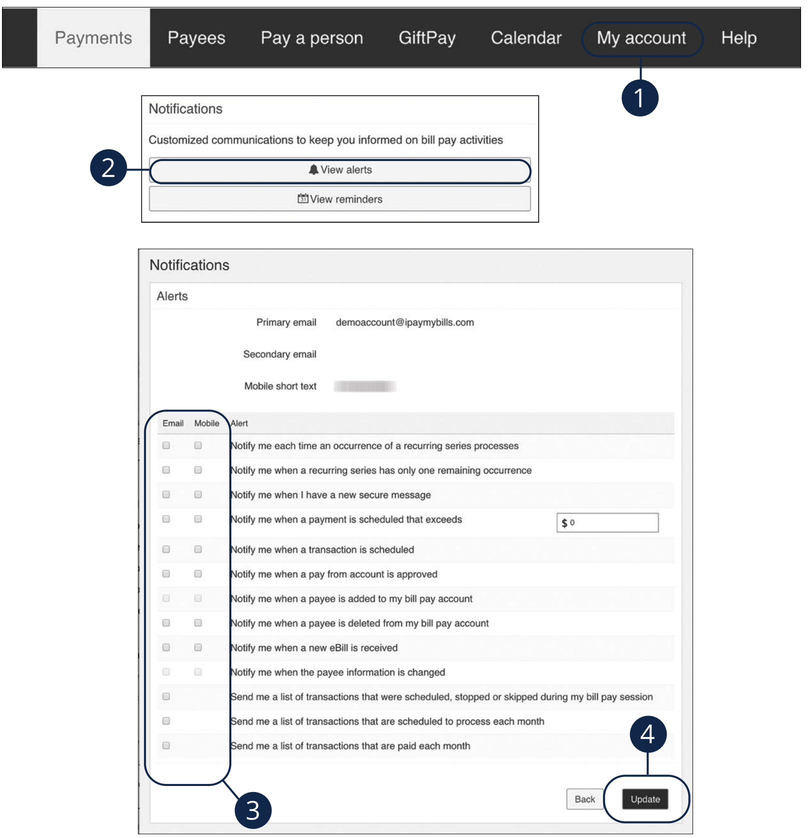
1. Click the **My account** tab.
2. Click the **View accounts** button in the “Pay from accounts” section.
3. Click the **Edit** button.
4. Click the toggle next to “Delete pay from account” to delete the account.
5. Click the **Submit** button when you are finished making changes.

Note: The default account cannot be deleted unless you make another account the default.

Bill Pay

Editing Alerts

Setting up an alert within Bill Pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.

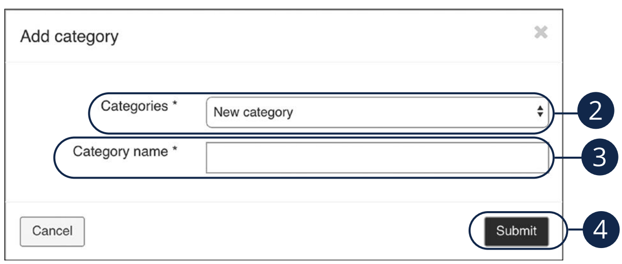


1. Click the **My account** tab.
2. Click the **View alerts** button in the "Notifications" section.
3. Check the box to indicate whether you would like to be notified via email or text when an alert is activated.
4. Click the **Update** button when you are finished making changes.

Bill Pay

Categories

You can divide your payees into categories to better organize your transactions.

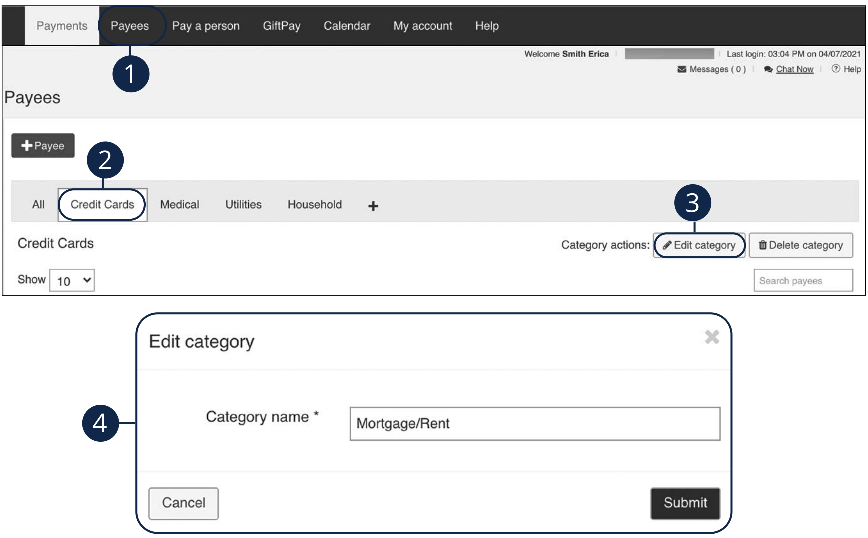


1. Select “Add new category” from the “Category” drop-down.
2. Select “New category” from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.

Bill Pay

Editing a Category

You can edit a category at any time. This is helpful if you need more ways to organize specific payees.

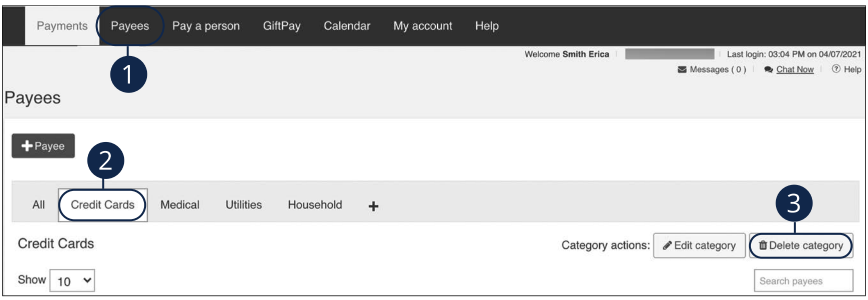


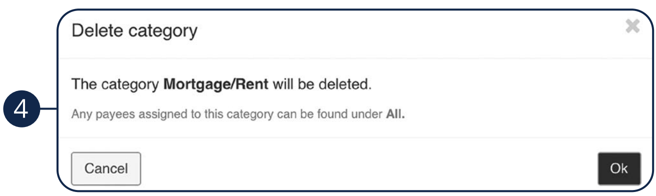
1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Edit category** button to edit the category.
4. Edit the category name and click the **Submit** button.

Bill Pay

Deleting a Category

You can delete a category at any time. This is helpful if you no longer need a category.

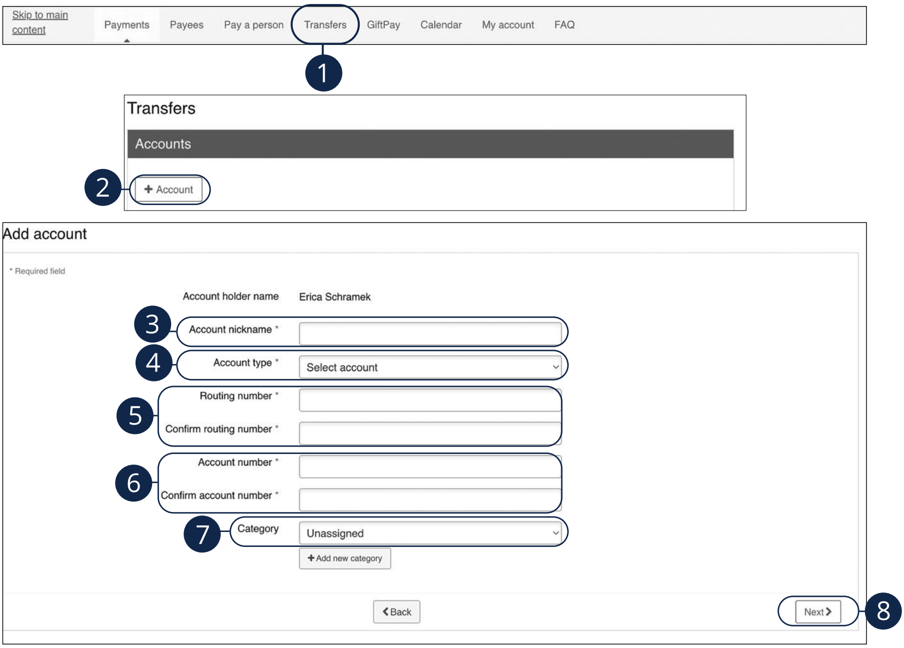




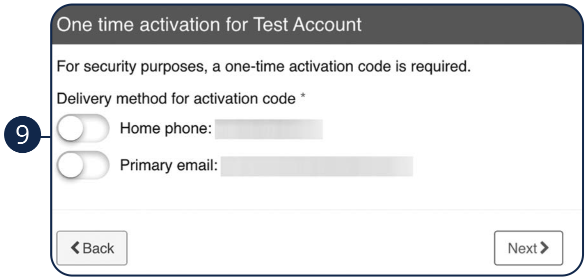
1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Delete category** button to delete.
4. Click the **OK** button.

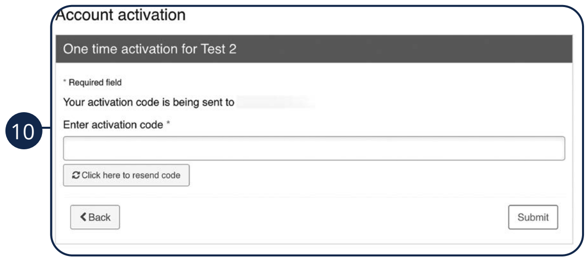
Bill Pay

Add a Transfer Account



1. Click on **Transfers** tab.
2. Click the **+ Account** button.
3. Enter an account nickname.
4. Use the drop-down to select an account type.
5. Enter and confirm the routing number.
6. Enter and confirm the accounting number.
7. Use the drop-down to select a category.
8. Click the **Next** button.



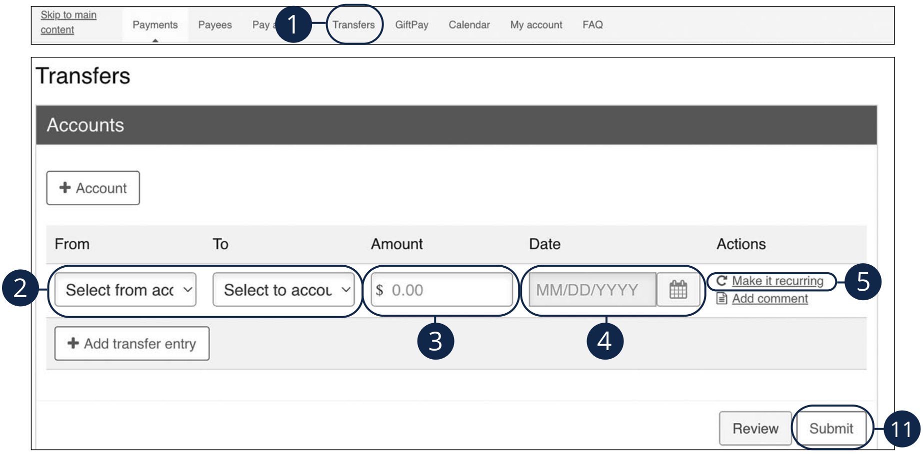


9. Select a delivery method for an activation code and click the **Next** button.

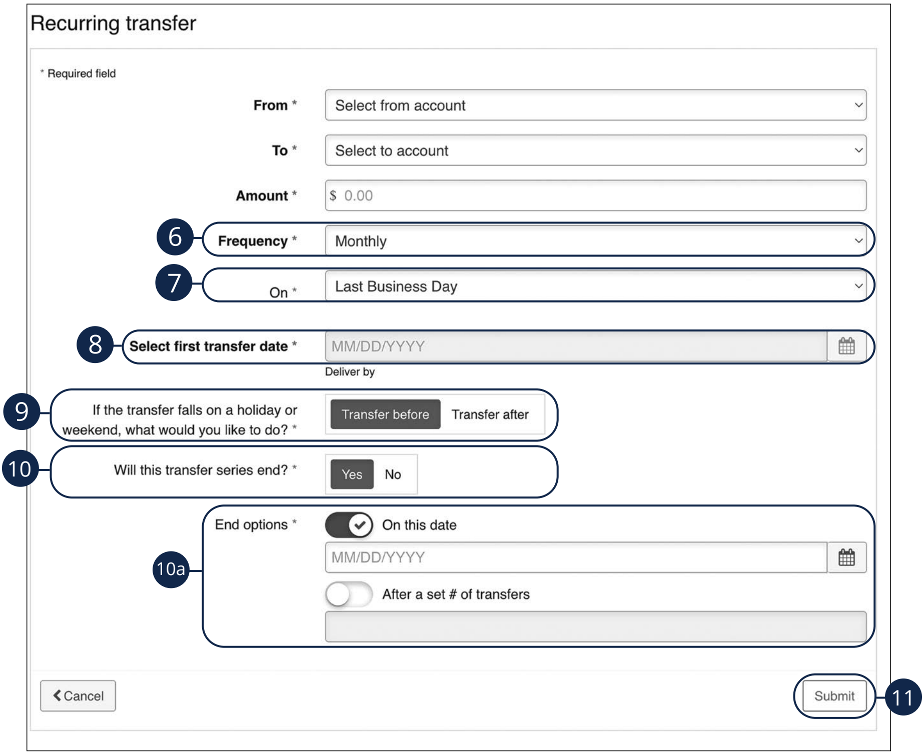
10. Enter the activation code and click the **Submit** button.

Bill Pay

Make a Transfer



1. Click on **Transfers** tab.
2. Use the drop-downs to select from and to accounts.
3. Enter an amount
4. Select a date.
5. (For Recurring Transfers) Click the “Make it recurring” link.

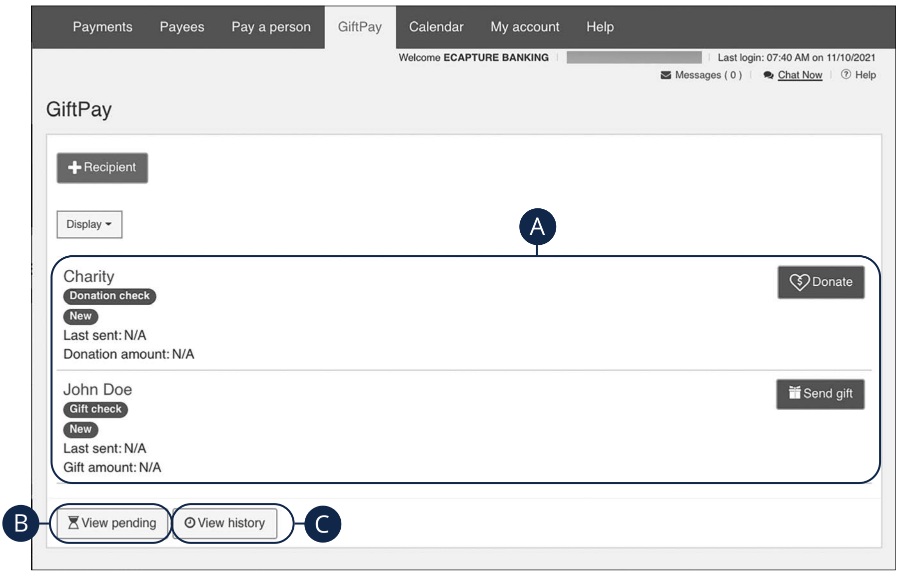


6. (For Recurring Transfers) Use the drop-down to select a frequency.
7. (For Recurring Transfers) Select a transfer day.
8. (For Recurring Transfers) Select a first transfer date.
9. (For Recurring Transfers) Choose what to do when the transfer falls on a holiday or weekend.
10. (For Recurring Transfers) Select if this transfer will end.
    a. Select when to end the transfer.
11. Click the **Submit** button.

Bill Pay

GiftPay Overview

You can now use the convenient GiftPay feature when you give a money gift or donation. Instead of giving cash or writing a check, GiftPay allows you to securely send your gift through Bill Pay.



Click the **GiftPay** tab.

A. All of your existing GiftPay recipients appear on this page.

B. You can view all your pending donations and gifts by clicking the **View pending** button.

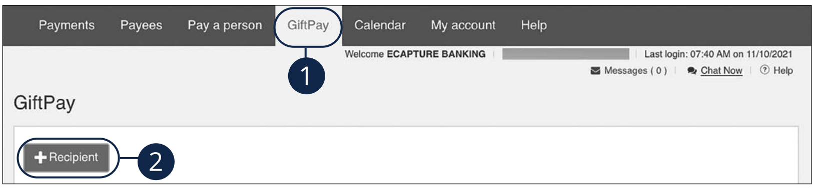
C. Clicking the **View history** button lets you view all your processed donations and gifts.

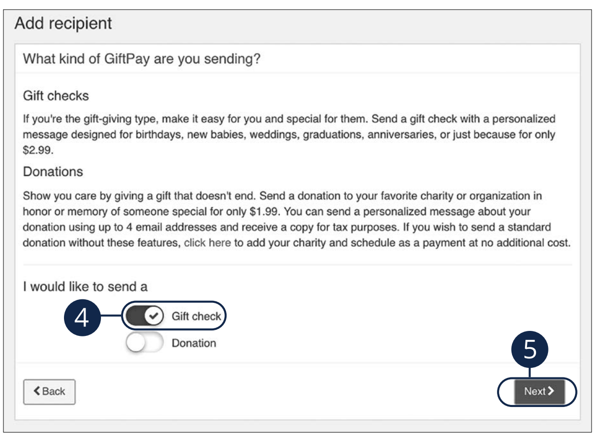
Note: Fees may apply when sending a gift or donation.

Bill Pay

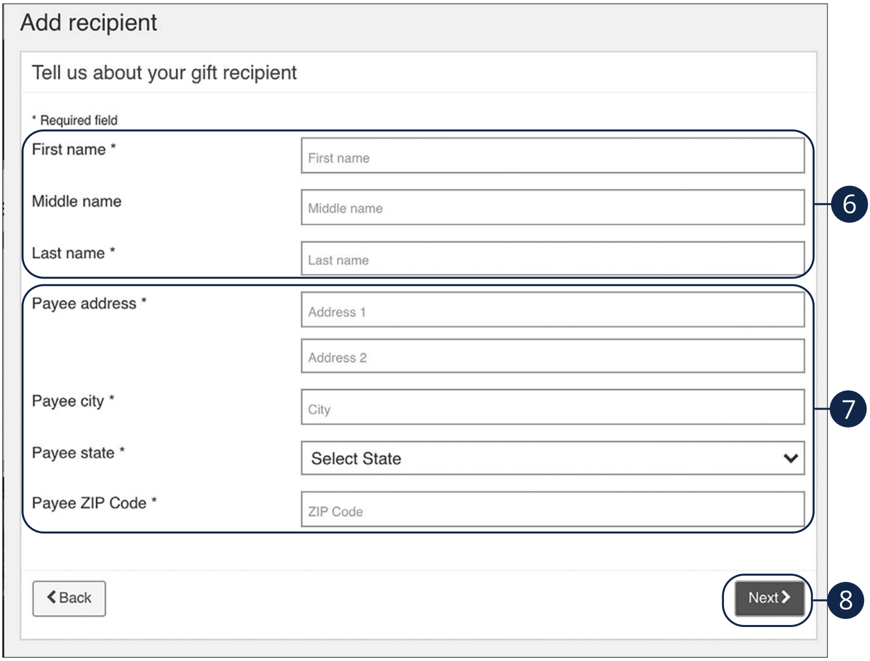
Creating a Recipient: Gift Check

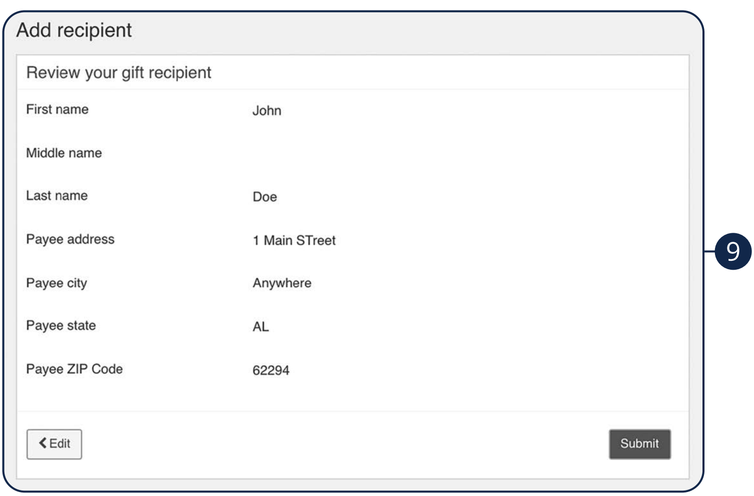
Just like paying a bill through Bill Pay, you need to create a recipient before you can send a gift or donation. You need the recipient's name and address in order to send them a gift.





1. Click the **GiftPay** tab.
2. Click the **+ Recipient** button.
3. Answer the challenge prompt.
4. Select "Gift Check."
5. Click the **Next** button.





6. Enter the recipient’s name.

7. Enter the recipient’s street address, city, state and zipcode.

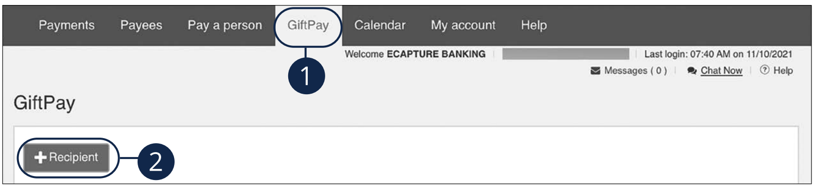
8. Click the **Next** button.

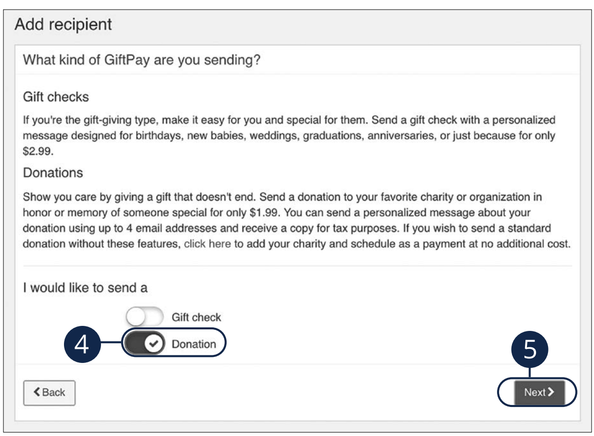
9. Review the information and click the **Submit** button when you are finished.

Bill Pay

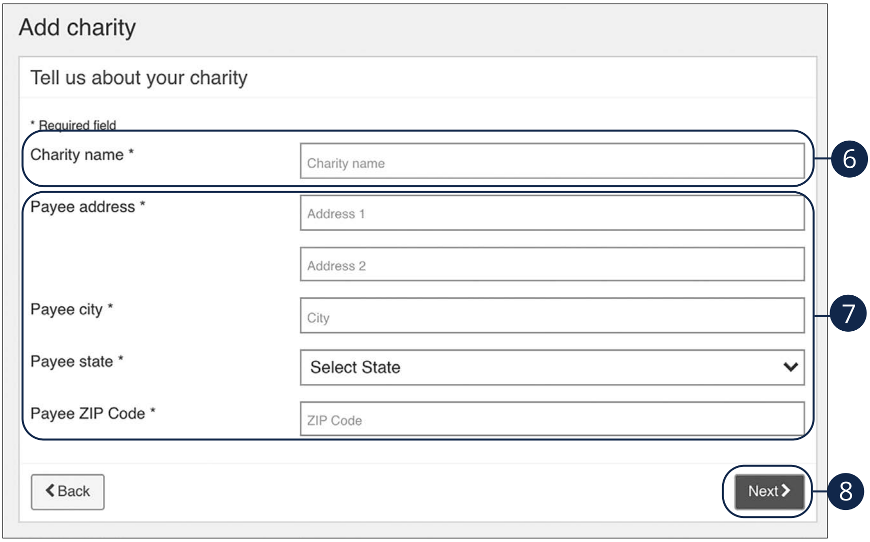
Creating a Recipient: Donation

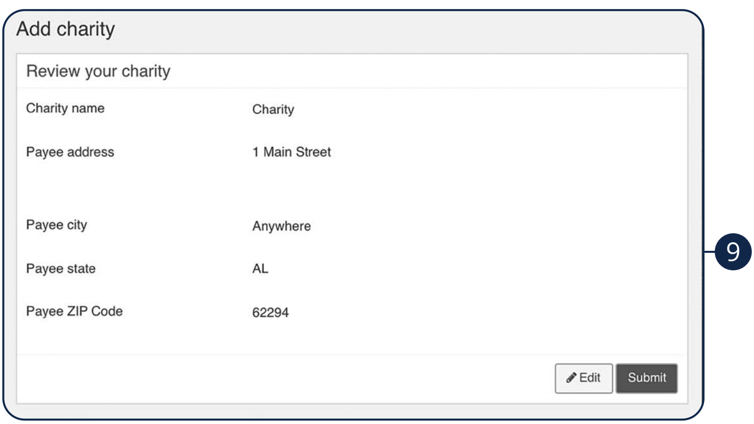
Before donating to your favorite charity or organization, you need to create a recipient. You need to enter the organization's name and address in order to send them a donation.





1. Click the **GiftPay** tab.
2. Click the **+ Recipient** button.
3. Answer the challenge prompt.
4. Select "Donation."
5. Click the **Next** button.





6. Enter the charity's name.

7. Enter the charity's street address, city, state and zipcode.

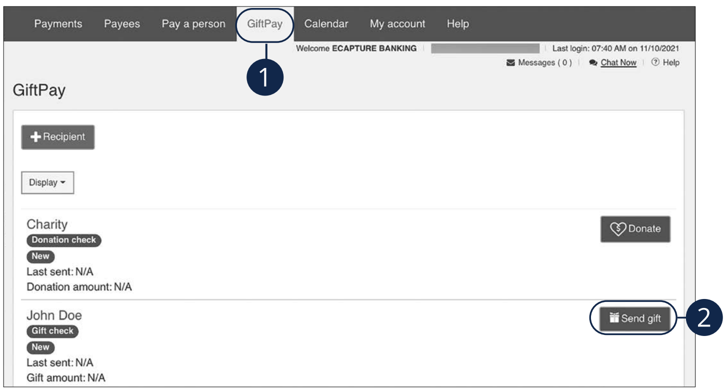
8. Click the **Next** button.

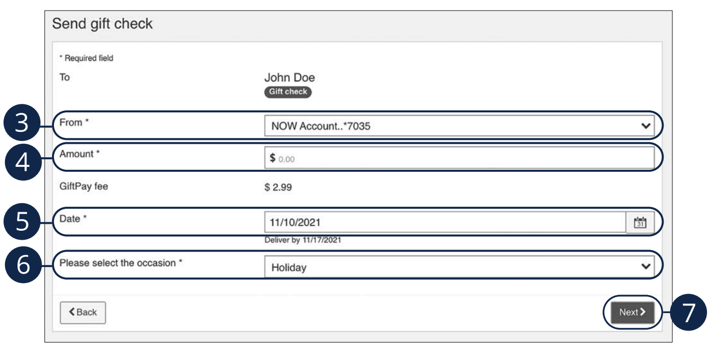
9. Review the information and click the **Submit** button when you are finished.

Bill Pay

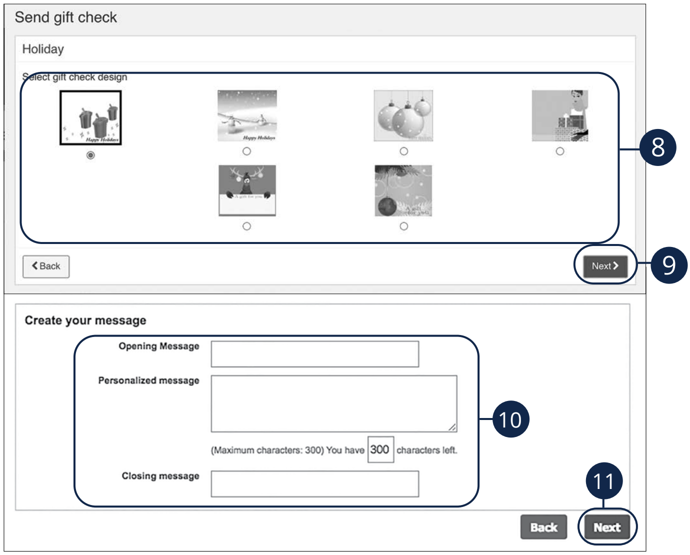
Sending a Gift

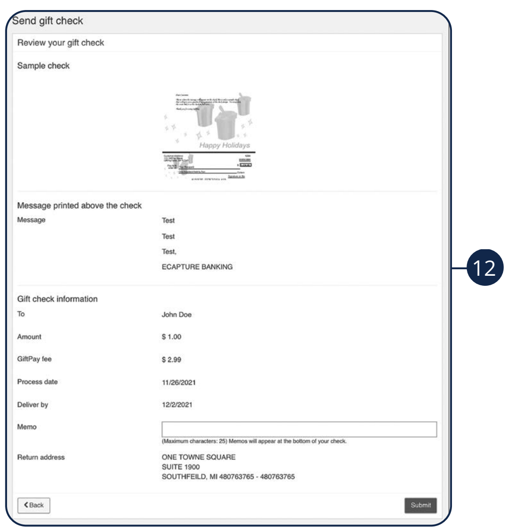
You can start sending gifts after creating a recipient. When sending a gift, you need to enter the amount and processing date as well as an account to pay from. You also have the option to select the check design and include a personalized message along with your gift.





1. Click the **GiftPay** tab.
2. Click the **Send gift** button next to the recipient you would like to send a gift to.
3. Select an account to withdraw from using the “From” drop-down.
4. Enter the amount of the gift.
5. Select the processing date using the calendar feature.
6. Select the occasion using the drop-down.
7. Click the **Next** button.





8. Select the gift check design.

9. Click the **Next** button.

10. Enter an opening, personalized and closing message.

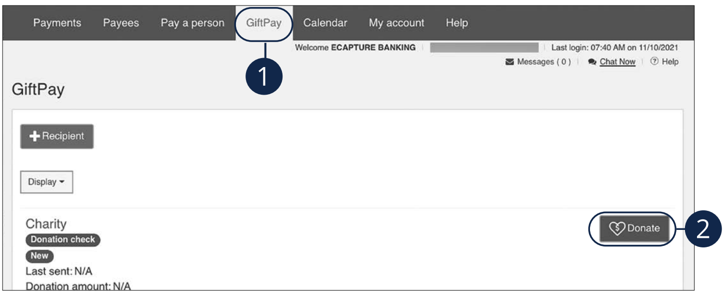
11. Click the **Next** button.

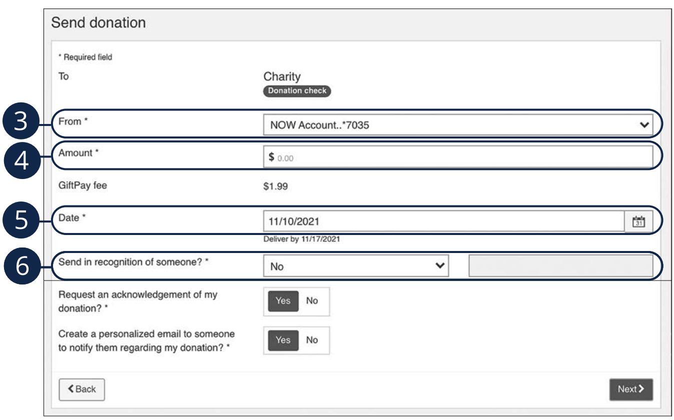
12. Review your gift information and click the **Submit** button when you are finished.

Bill Pay

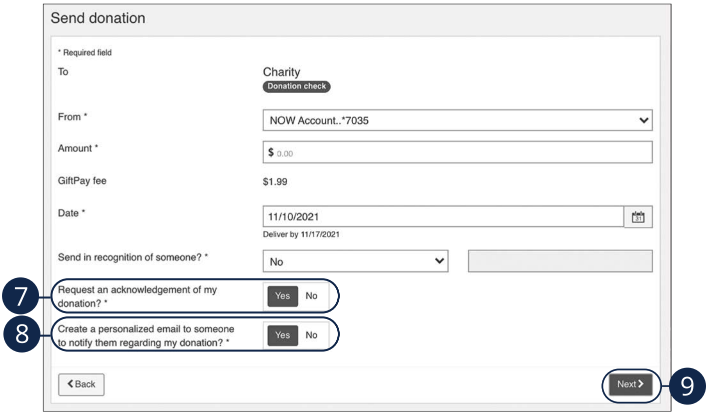
Sending a Donation

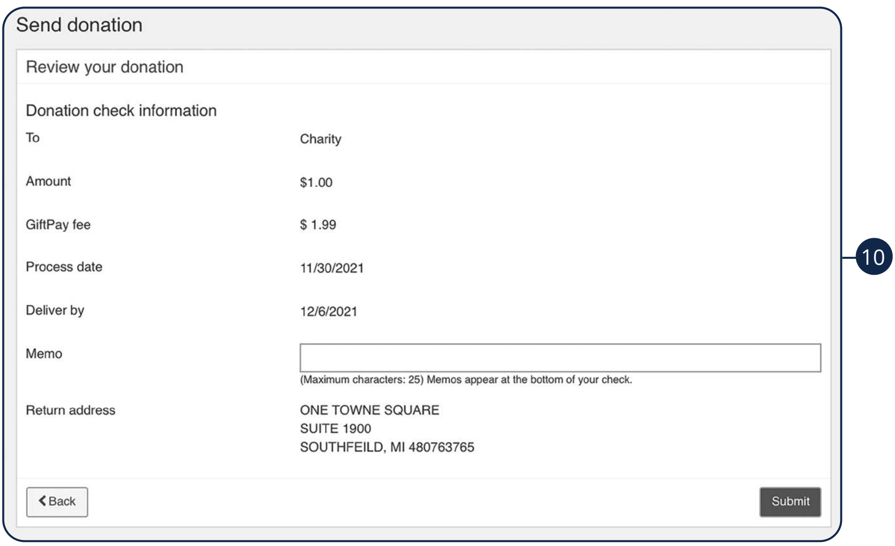
Once you have entered your recipient into the GiftPay feature, you can begin sending donations. All you need to do is enter the amount and date and decide if you would like to acknowledge someone. You also have the option to send a personalized email to the recipient.





1. Click the **GiftPay** tab.
2. Click the **Donate** button next to the recipient you would like to send a donation to.
3. Select an account to withdraw from using the drop-down.
4. Enter the amount of the donation.
5. Select the date using the calendar feature.
6. Choose if you want the donation in recognition of someone. Additional steps apply if you select "Yes."





7. Choose if you want an acknowledgment of your donation. Additional steps apply if you select "Yes."

8. Choose if you want to send a personalized email to someone to notify them regarding your donation. Additional steps apply if you select "Yes."

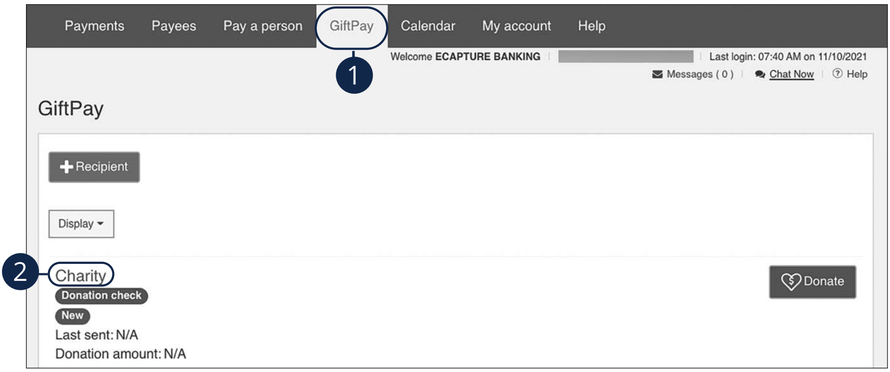
9. Click the **Next** button.

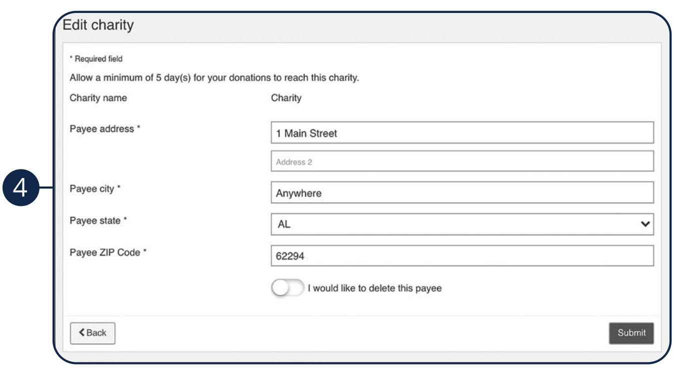
10. Review your donation information and click the **Submit** button when you are finished.

Bill Pay

Editing a Gift or Donation Recipient

When you need to make changes to a GiftPay recipient, you can easily update their profile. This is especially beneficial when an address changes.



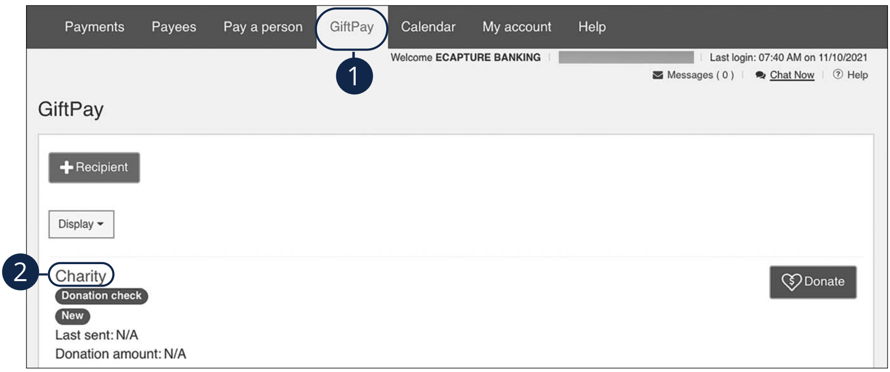


1. Click the **GiftPay** tab.
2. Select the recipient you would like to edit.
3. Click the **Edit** button.
4. Make the necessary changes and click the **Submit** button when you are finished.

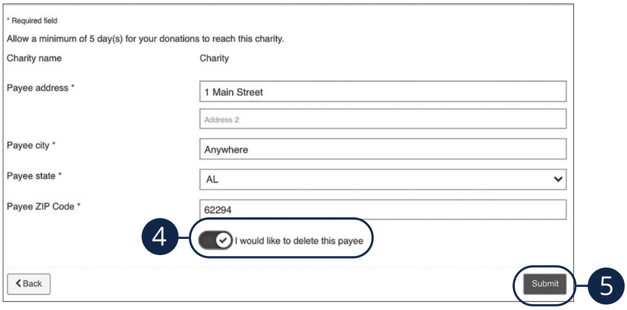
Bill Pay

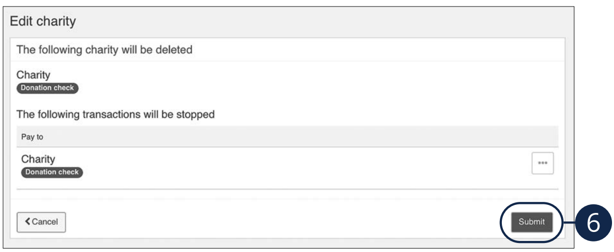
Deleting a Gift or Donation Recipient

You can also delete GiftPay recipients that you no longer need. This removes them as a GiftPay recipient.



1. Click the **GiftPay** tab.
2. Select the recipient you would like to delete.
3. Click the **Edit** button.





4. Click the toggle next to "I would like to delete this payee."

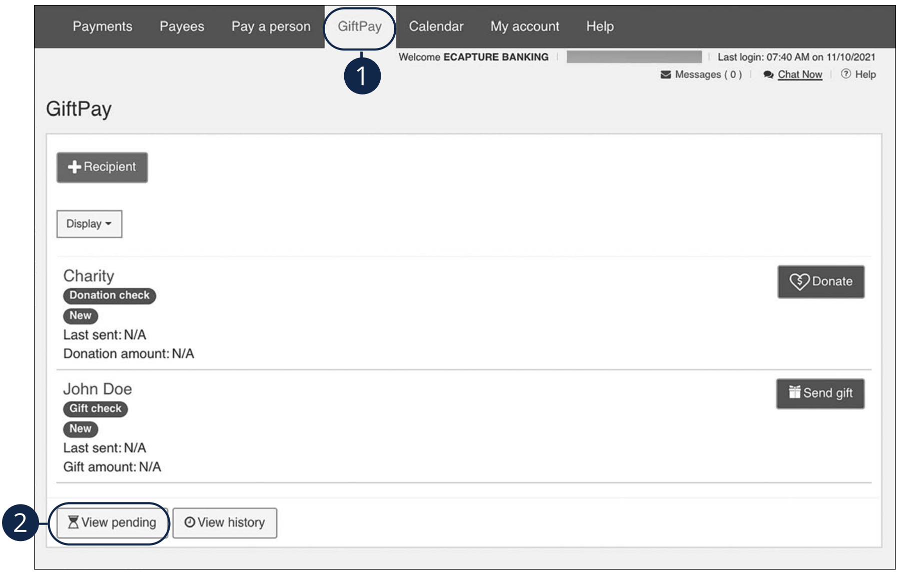
5. Click the **Submit** button.

6. Click the **Submit** button to permanently delete the payee.

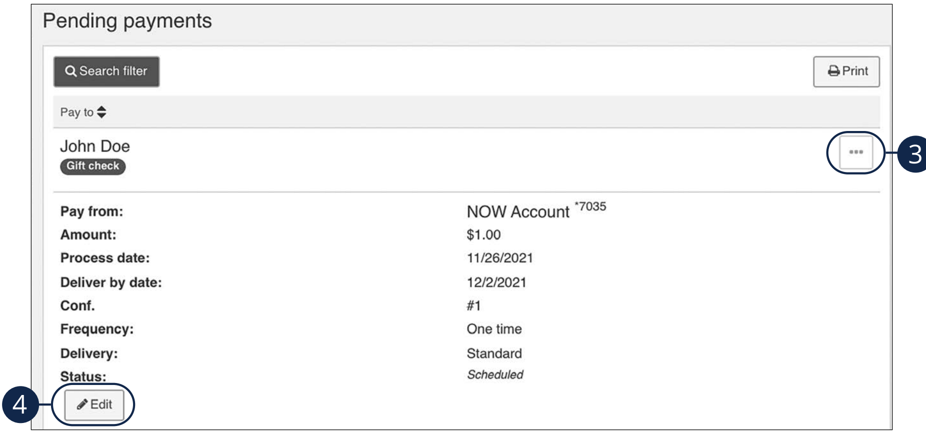
Bill Pay

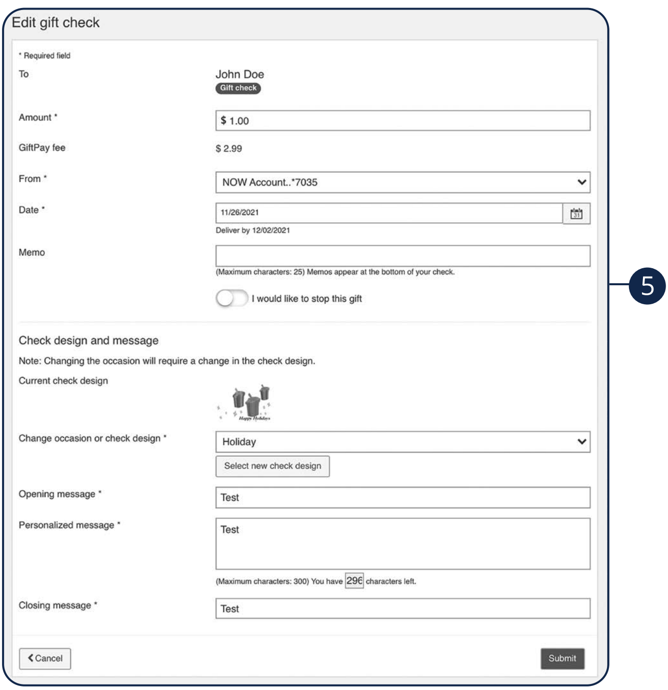
Editing a Pending Gift or Donation

You can make changes to pending gifts or donations up until their processing date. This allows you to adjust amounts, messages and acknowledgment requests even after you schedule a payment.



1. Click the **GiftPay** tab.
2. Click the **View pending** button.





3. Click the ··· icon next to the transaction you would like to edit.

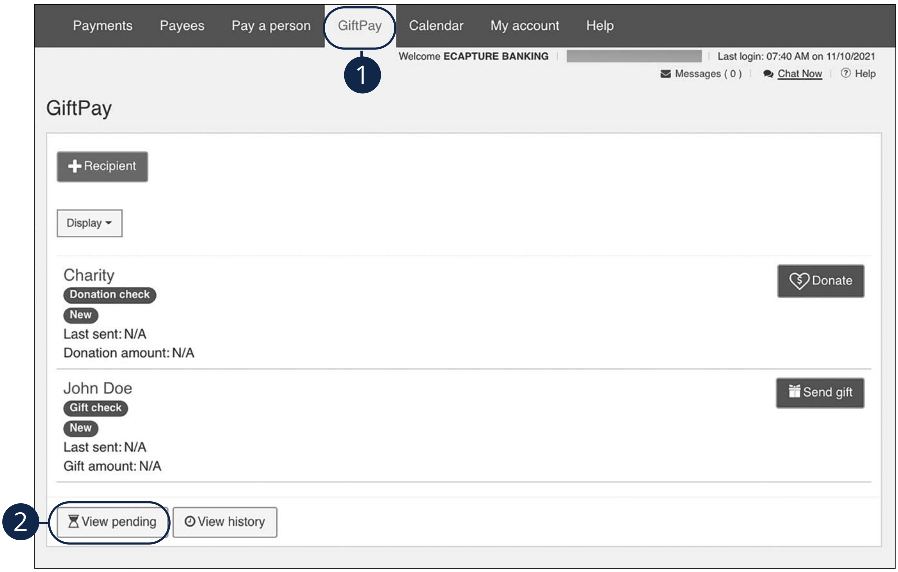
4. Click the **Edit** button.

5. Make the necessary changes and click the **Submit** button when you are finished.

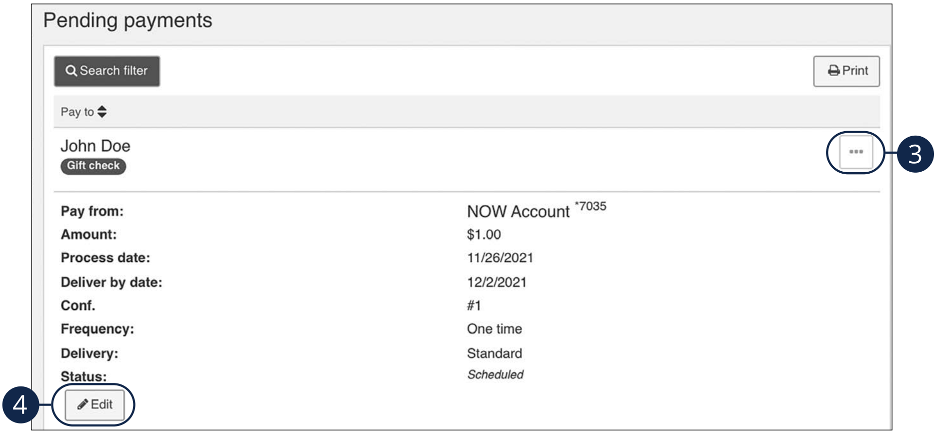
Bill Pay

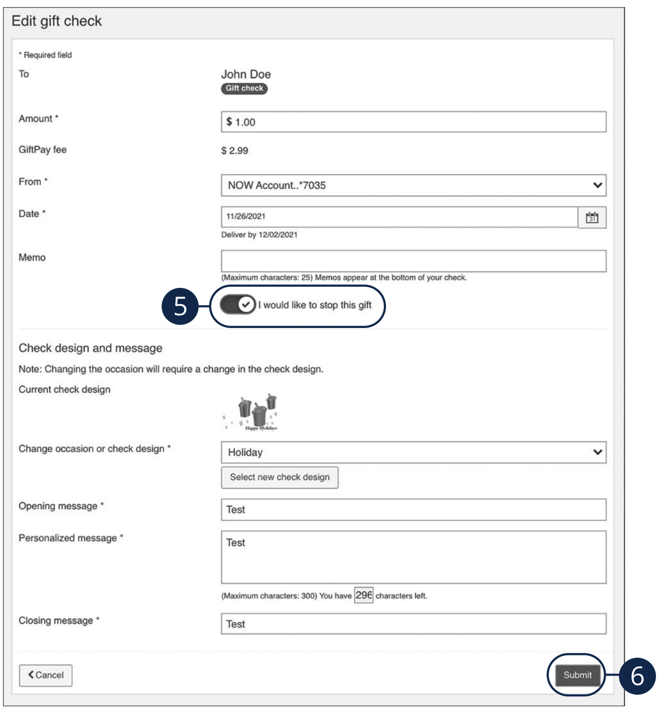
Deleting a Pending Gift or Donation

If you need to cancel a pending gift or donation for any reason, you can easily delete the transaction up until the date it processes.



1. Click the **GiftPay** tab.
2. Click the **View pending** button.





3. Click the ··· icon next to the transaction you would like to edit.

4. Click the **Edit** button.

5. Click the toggle next to “I would like to stop this gift.”

6. Click the **Submit** button to permanently delete this transaction.