



# 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.

The screenshot shows the CSB Community State Bank website. The top navigation bar includes links for 'Give Feedback', 'Locations & Hours', and 'Careers'. Below this is a dark blue menu with 'Personal', 'Business', 'Wealth Management', and 'Resources'. On the right, there is an 'Open Account' dropdown and a red 'Login' button. A red circle '1' is placed over the 'Login' button. Below the main navigation is a large image of a person's face. A red circle '2' is placed over a login form that has been zoomed in. The form contains the CSB logo, a 'Login ID' input field, a 'Password' input field with a 'Show' toggle, a 'Remember me' checkbox, and a red 'Log In' button. A 'Forgot your password?' link is at the bottom of the form.

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.

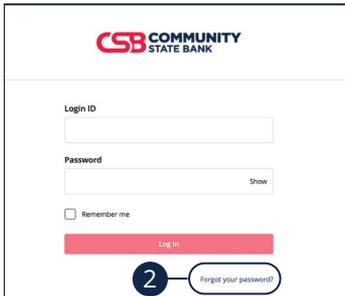
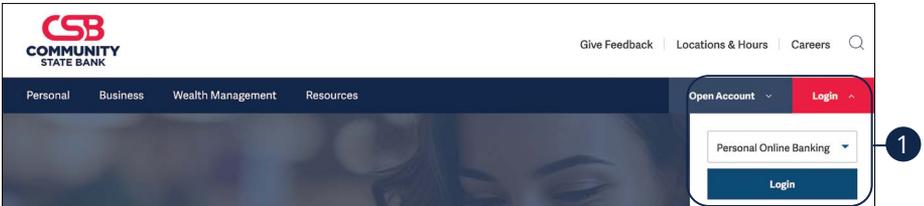
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



# 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.

The image displays three sequential screenshots of a user interface for resetting a password. Each screenshot is enclosed in a light gray border and contains a dark gray header area with white text.

**Screenshot 1:** The header reads "Please select a target:". Below it are two horizontal bars. The first bar contains the text "E-mail : [redacted]@fbi.gov.com" and is circled in blue with a blue circle containing the number "4" to its right. The second bar contains the text "SMS : (781) 362-4479". Below these bars is a "Back" button.

**Screenshot 2:** The header reads "Enter your Secure Access Code". Below it is a text input field containing "Secure Access Code", which is circled in blue with a blue circle containing the number "5" to its right. Below the input field are "Back" and "Submit" buttons.

**Screenshot 3:** The header reads "Please set your new password:". Below it are two text input fields. The first is labeled "New Password" and the second is labeled "Confirm New Password". Both fields are circled in blue with a blue circle containing the number "6" to their right. Below the input fields is a "Submit" button.

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!

The screenshot shows the CSB Community Online Banking Home Page. At the top, there is a navigation bar (A) with tabs for Accounts, Move Money, Bill Pay, Messages, Check Deposit, More, Settings, and Log Off. The main content area is divided into several sections. The 'MONEY MANAGER' section has tabs for Spending, Budget, Trends, Cash Flow, Net Worth, and Debt. Below this is the 'ACCOUNTS' section, which displays two account cards (C). The first card is for 'Set Sail Checking 2554' and the second is for 'Set Sail Checking 3072'. Each card shows the current and available balances. A 'Print' icon (D) is located in the top right of the account list area. A 'Link Account' button is also present. Below the accounts is the 'TEST GROUP' section, which displays a card (F) for 'Test Internalaccount 590' with its current and available balances. At the bottom, there are two 'Link Account' options (E) with 'Get Started' buttons. Callout boxes (B) highlight the account details and balance information for the 'Set Sail Checking 3072' account.

- 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.



- 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.

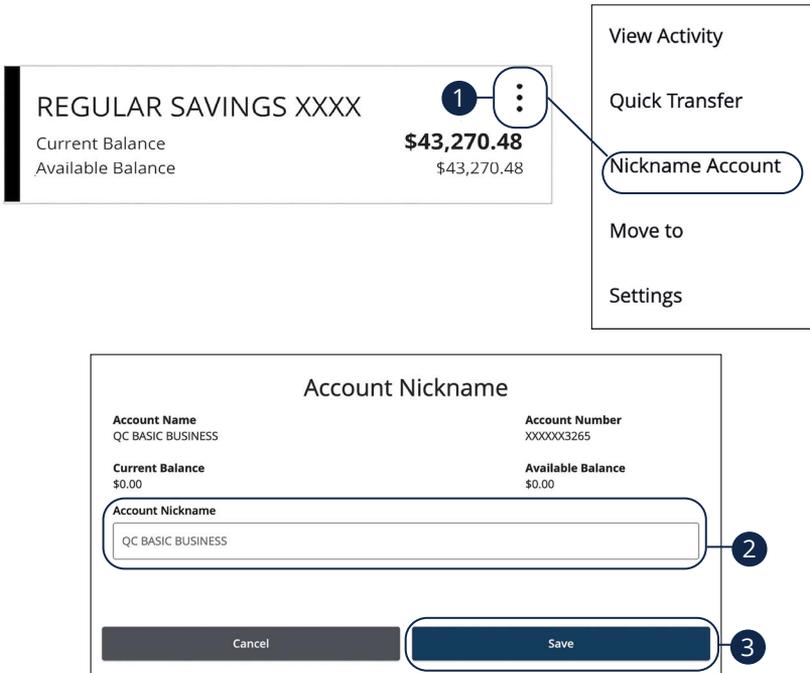
The image shows a mobile banking interface. At the top, there is an account card for 'REGULAR SAVINGS XXXX' with a current balance of \$43,270.48 and an available balance of \$43,270.48. A menu icon (three dots) is circled with a '1'. A menu overlay on the right lists options: 'View Activity', 'Quick Transfer' (highlighted with a rounded rectangle), 'Nickname Account', 'Move to', and 'Settings'. Below the account card is the 'Quick Transfer' form. It has four main sections: 'From Account' (set to 'NOW ACCOUNT' with a balance of \$4,854.67), 'To Account' (a dropdown menu), 'Amount' (set to \$0.00), and 'Transfer Date' (set to 06/29/2022). At the bottom of the form are two buttons: 'Advanced Options' (circled with a '5') and 'Transfer Funds' (circled with a '6').

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.

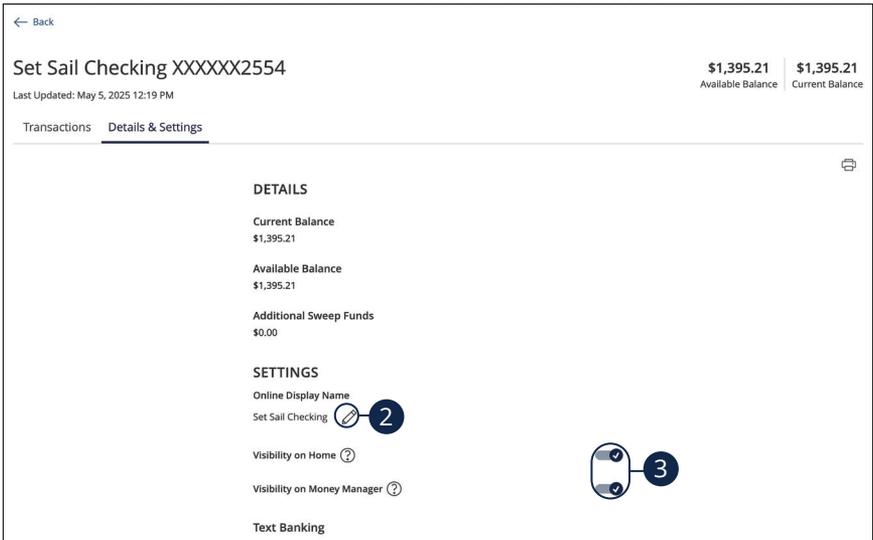


1. Click the  icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

# Home Page

## Details & Settings

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

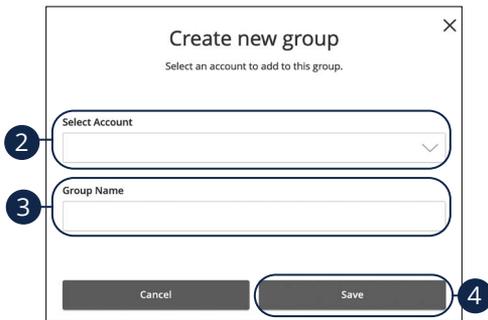


1. Click the  icon on the right side of an account card and select "Settings."
2. Click the  icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page or within Money Manager.

# Home Page

## Account Grouping

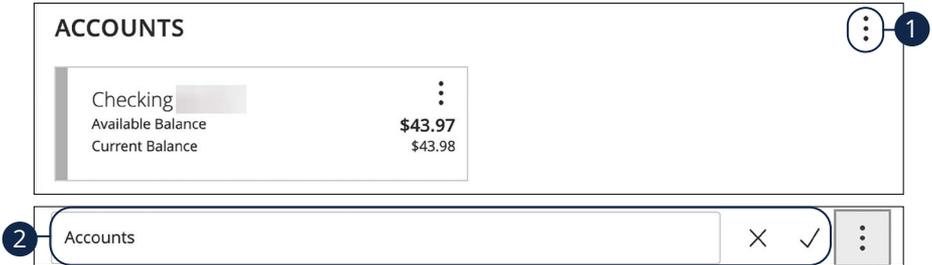
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



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

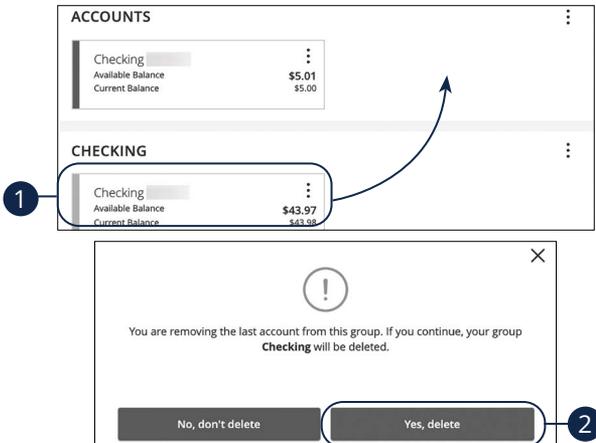
The names of existing groups can be edited in just two easy steps.



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

 **Link Account**  
View your balance and history from other banks and credit unions.

 **Add a Manual Account**  
Manually track the value of assets and debts to see your full financial picture.

Get Started

Get Started

### Create Manual Account

Manual accounts are a way to represent external debts, properties, or any account type that you are unable to link at another financial institution. You can utilize this feature to track your balance and accurately reflect your financial health.

2

Account name

3

Account type

v

4

Balance (optional)

\$

0.00

Cancel

5
Save

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

MANUAL ACCOUNTS

|   |               |              |   |
|---|---------------|--------------|---|
|  | House         | \$225,000.00 |  |
|  | Cash on Hand  |              |   |
|  | Loan From Mom |              |   |

1

Edit account

Delete account

2

### Edit Manual Account

Account name

Loan From Mom

Account type

Loan

Balance (optional)

\$14,000.00 X

Financial Institution (optional)

APR (%) (optional)

2%

Credit limit (optional)

\$0.00

Original balance (optional)

\$20,000.00

Delete Cancel Save

3

### Success



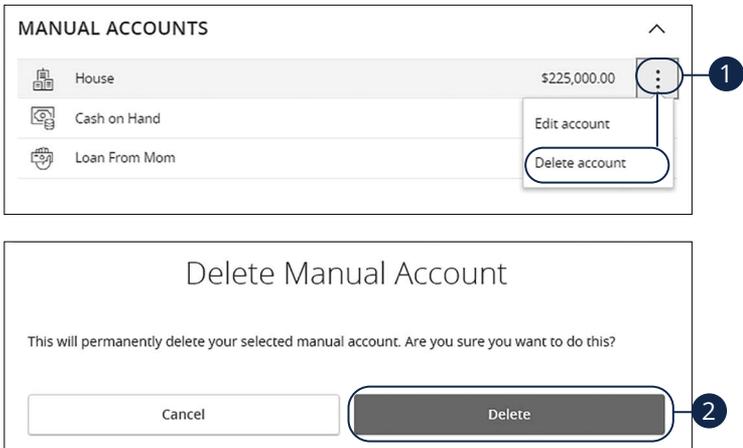
Your **Loan From Mom** manual account was edited.

This account will show up on your homepage along with your other accounts. Manual accounts can be edited or deleted at any time.

Done

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

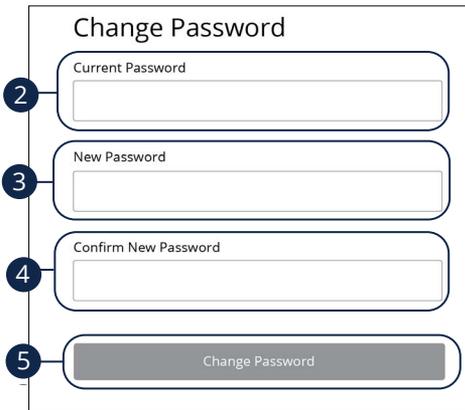
## Security Preferences

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.

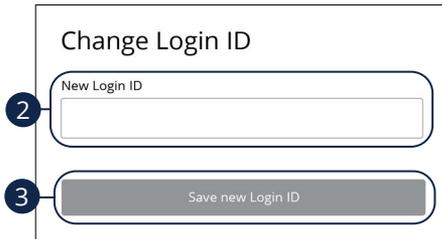
A diagram of the 'Change Password' form. The form is titled 'Change Password' and contains four main sections: 'Current Password', 'New Password', 'Confirm New Password', and a 'Change Password' button. Each section is numbered with a blue circle containing a white number: 2 for 'Current Password', 3 for 'New Password', 4 for 'Confirm New Password', and 5 for the 'Change Password' button. The button is shaded grey.

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.



The image shows a screenshot of a web form titled "Change Login ID". The form contains a text input field labeled "New Login ID" and a button labeled "Save new Login ID". A blue circle with the number "2" points to the input field, and another blue circle with the number "3" points to the "Save new Login ID" button.

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.

**Secure Delivery Contact Information** + Add Contact

Enter your preferred contact information, which will be used for Secure Access Code delivery.

**Email Address**

**1**

**2**

**Edit Email Address**

You're updating this email address to receive a secure access code via email.

Email Address

**3**

Cancel Save

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 assistance.

# 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®

#### Android™

#### What Is This Feature?

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

#### Feature Enablement

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

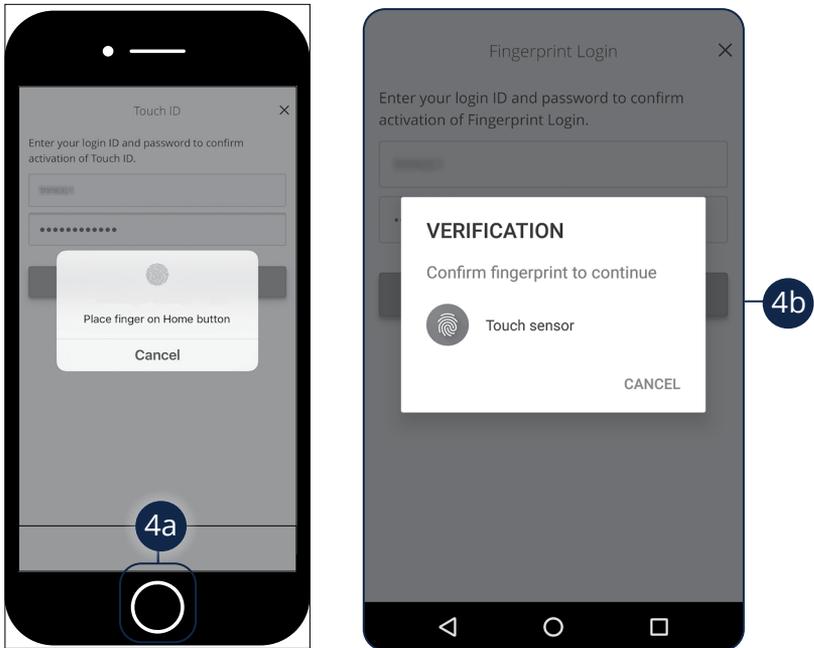
Continue 2

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.

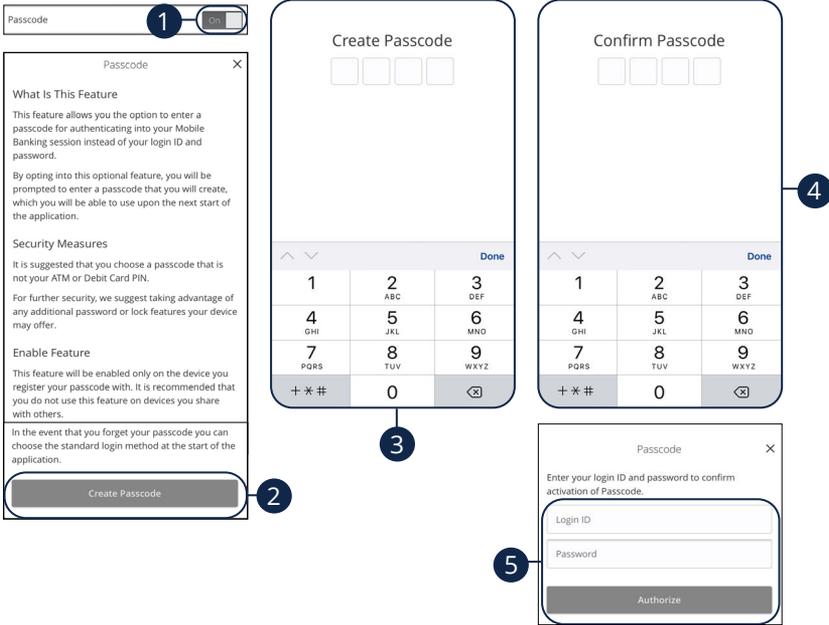


4. Scan your fingerprint.

- 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!

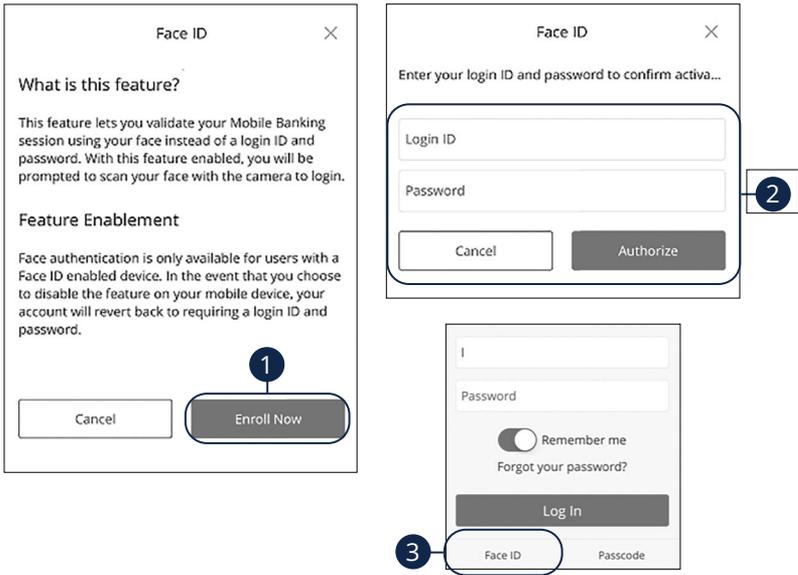


Sign in to CSB's app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

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.

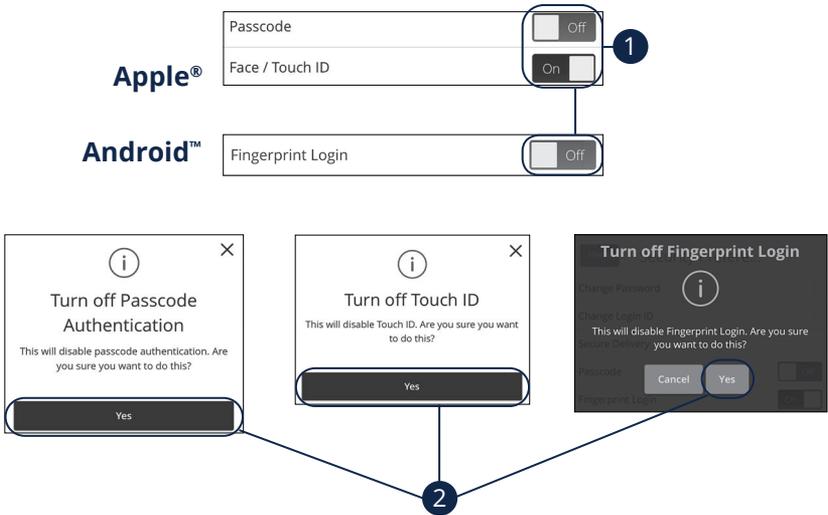
1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



**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.

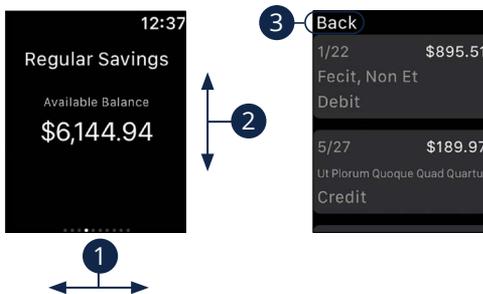


Sign in to CSB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Apple Watch®**.

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.

The screenshot shows the 'New Account Alert' form. On the left, a menu (1) lists 'Account Alert', 'History Alert', and 'Online Transaction Alert'. The main form (2) includes a dropdown for 'Account' (2) showing 'DEMAND DEPOSIT ACCOUNT xxxx1111 \$19.10', a dropdown for 'Account balance type' (3), a dropdown for 'Frequency' (4), and an 'Amount' section (5) with radio buttons for 'More than', 'Less than', and 'Exactly'. Below this is an input field for the amount (6) showing '\$' and '0.00'. The 'Alert Delivery Method' section (7) has buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only', followed by an 'Email Address' input field. At the bottom are 'Go back' and 'Create Alert' buttons (8).

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.

The screenshot shows the 'New History Alert' form with the following fields and callouts:

- 1**: A menu on the left with 'Account Alert', 'History Alert', and 'Online Transaction Alert'. 'History Alert' is selected.
- 2**: 'Transaction Type' section with buttons for 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description'.
- 3**: 'Amount' section with buttons for 'More Than', 'Less Than', and 'Exactly'.
- 4**: An input field for the amount, currently showing '\$0.00'.
- 5**: 'Account' section with a drop-down menu.
- 6**: 'Alert Delivery Method' section with buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only'.
- 7**: 'Email Address' input field.
- At the bottom, there are 'Go back' and 'Create Alert' buttons.

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.

The image shows a user interface for creating a new online transaction alert. On the left, a box labeled '1' contains a list of alert types: 'Account Alert', 'History Alert', and 'Online Transaction Alert'. The main form, titled 'New Online Transaction Alert', contains several fields and buttons, each with a numbered callout:

- 2:** A drop-down menu for 'Transaction' with 'Funds Transfer' selected.
- 3:** A drop-down menu for 'Account'.
- 4:** A drop-down menu for 'Status'.
- 5:** An 'Alert Delivery Method' section with four radio buttons: 'Email' (selected), 'Voice', 'SMS Text Message', and 'Secure Message Only'. Below this is an 'Email Address' input field.
- 6:** Two buttons at the bottom: 'Go back' and 'Create Alert'.

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.

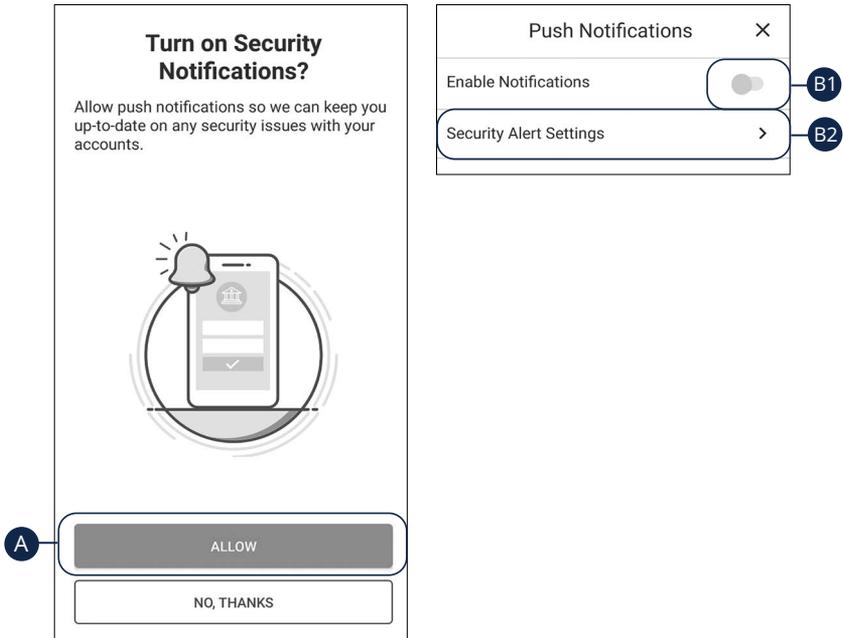
# Security

## 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.

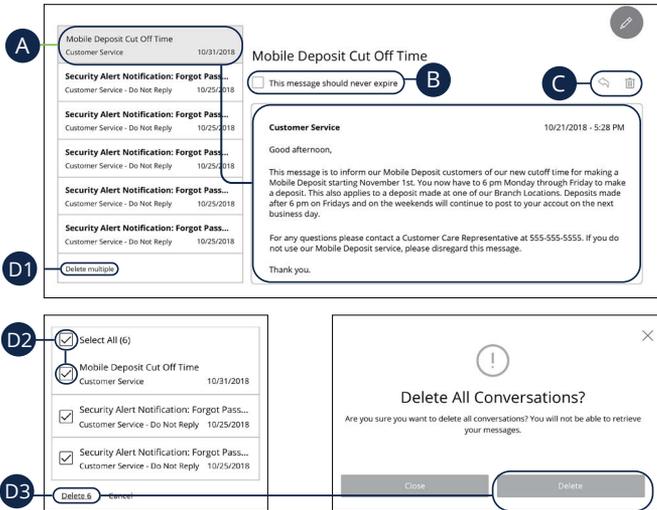


- A. When you first sign into CSB’s Digital Banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
  1. Use the **Enable Notifications** 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.



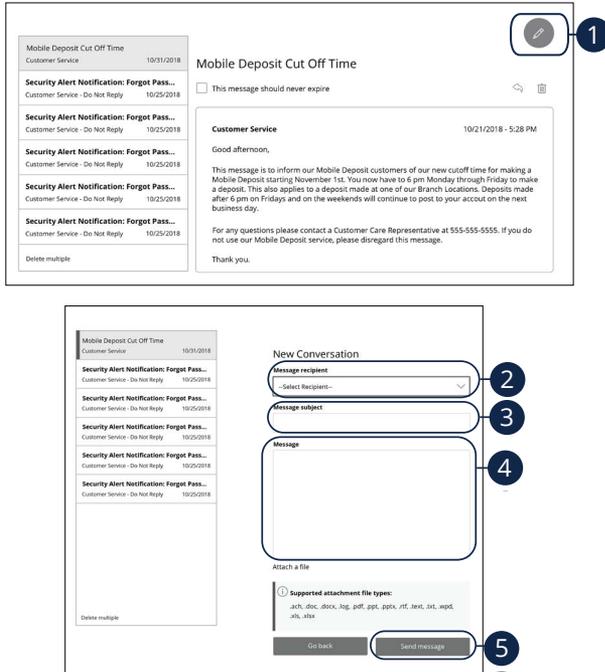
Click the **Messages** tab.

- 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.

The screenshot shows a 'Funds Transfer' form with the following fields and steps:

- Step 1:** 'From Account' and 'To Account' dropdown menus.
- Step 2:** 'Amount' field with a '\$' symbol and '0.00' value, and 'Frequency' dropdown menu set to 'One time transfer'.
- Step 3:** 'Transfer Date' field with the date '04/28/2020' and a calendar icon.

Below the date field is an optional 'Memo' field with the placeholder text 'Enter letters and numbers only'. At the bottom of the form is a dark grey button labeled 'Transfer Funds'.

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.

The screenshot shows a form for setting up a recurring transfer. It includes the following elements:

- 4a:** A dropdown menu labeled "Frequency" with the selected option "Last day of the month".
- 4b:** A date field labeled "Start Date" with the value "04/28/2020" and a calendar icon.
- Information:** A grey box with an information icon and text: "Transfers falling on a Sunday or banking holiday will be processed the following business day."
- 4c:** A section labeled "Repeat Duration" with two radio button options: "Forever (Until I Cancel)" (selected) and "Until Date (Set An End Date)".
- 5:** An optional text field labeled "Memo (optional)" with the placeholder text "Enter letters and numbers only".
- 6:** A dark grey button labeled "Transfer Funds".

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

**1**

**Send Money with Zelle®**

You need an email or mobile number to securely send and receive money.

Choose one from your profile or add a new one.

[Redacted]

(\*\*\*) \*\*\*-2300

(\*\*\*) \*\*\*-2265

Email not verified. Call (800) 877-8021.

[+ Add new email or mobile number](#)

**CONTINUE**

Enter new email to securely send and receive money. You've already reached the limit for adding mobile numbers.

Email

**BACK** **ADD**

**2**

**Send Money with Zelle®**

To receive payments sent to e\*\*\*a@mcompany.com, enter the 6-digit verification code.

000000

[Resend Code](#)

**BACK** **VERIFY**

**3**

**Send Money with Zelle®**

You need an account to send and receive money with.

Choose a primary account. ⓘ

[Redacted] Checking, ###1441

[Redacted] Checking, ###1414

**CONTINUE**

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

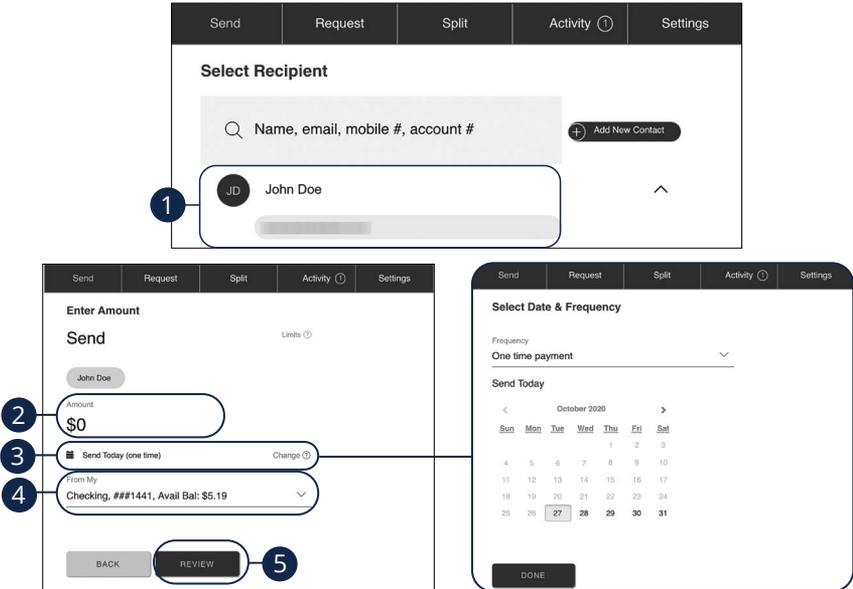
In the **Move Money** tab, click **Send Money with Zelle®**.

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.

Send Request Split Activity Settings

**Review and Send**

Send \$5.00

JD to John Doe  
at [redacted]

6 Reason (Optional) 0/200

John needs to enroll with Zelle® using [redacted] to get the money.

BACK SEND 7

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

The image displays three sequential screenshots of the Zelle mobile application interface, illustrating the steps to request money. Each screenshot has a numbered callout (1-6) indicating a specific step.

- Screenshot 1:** Shows the top navigation bar with tabs: Send, Request (highlighted with a blue circle 1), Split, Activity (1), and Settings. Below the tabs is the "Select Recipient" screen with a search bar labeled "Name, email, mobile #" and an "Add New Contact" button. A recipient "John Doe" is selected, indicated by a blue circle 2.
- Screenshot 2:** Shows the "Enter Amount" screen. The recipient "John Doe" is at the top. The "Amount" field contains "\$0" (highlighted with a blue circle 3). Below it, the "To My" field shows "Checking, ###141". At the bottom, there are "BACK" and "REVIEW" buttons (the latter highlighted with a blue circle 4).
- Screenshot 3:** Shows the "Review & Request" screen. It displays "Request \$5.00 from John Doe at [redacted]" (the redacted name is highlighted with a blue circle 5). Below this is a "Reason (Optional)" text field. At the bottom, there are "BACK" and "REQUEST" buttons (the latter highlighted with a blue circle 6).

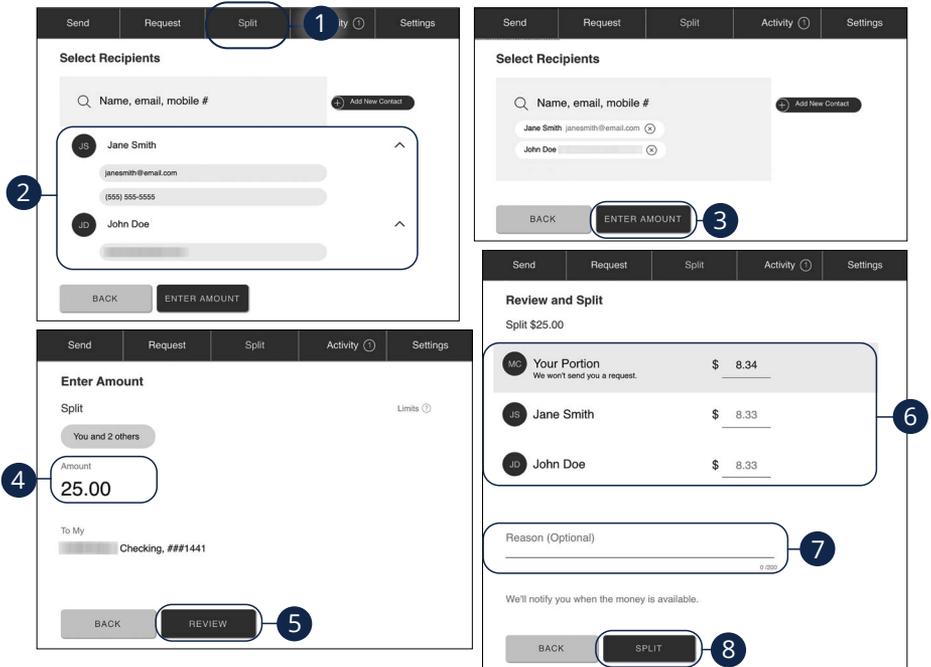
In the **Move Money** tab, click **Send Money with Zelle®**.

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.

**Settings**

Profile

MC

Murphy Comp

Update your primary email address at \_\_\_\_\_ profile.

**Email**

\_\_\_\_\_
Primary
+

A

**Mobile**

\_\_\_\_\_
+

(\*\*) \*\*\*-5017

Verify

**Manage Accounts**

Primary Account ⓘ

\_\_\_\_\_ Checking, ###1441
▼

B

**Deposit Accounts**

---

\_\_\_\_\_
Checking, ###1441
Change

---

Contacts

JD

John Doe

C

BACK

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.

### Manage External Accounts

Link accounts with another financial institution and use electronic transfers to move money to and from these accounts.

**ADD EXTERNAL ACCOUNT**

1

2

Need help finding?

3 **Account Type**  
 Checking     Savings

4

**MANAGE EXTERNAL ACCOUNT(S)**

If you are unable to locate your micro-deposits, it may have expired. Please resubmit the external account for verification.

You do not have any external accounts that are currently linked in the online banking.

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.

Please enter the two micro-deposit amounts that you received in your External Transfer Account. Enter the amounts as they appear after the decimal point. (Example: \$0.XX should be entered as XX.)

Micro-deposit 1

Micro-deposit 2

Cancel Submit

**3**

**Secure Access Code Required**  
A Secure Access Code is required to link your External Transfer Account

Voice Number: (XXX) XXX-5017

SMS Text Number: (XXX) XXX-5017

Cancel

**4**

**Enter your Secure Access Code**  
Enter the code that has been sent via sms text number to (XXX) XXX-5017.

Enter code

Back Verify

**5**

**Success**  
You have successfully verified the micro-deposits, and your External Transfer Account is now linked. You can now use this account to transfer funds.

Close

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.

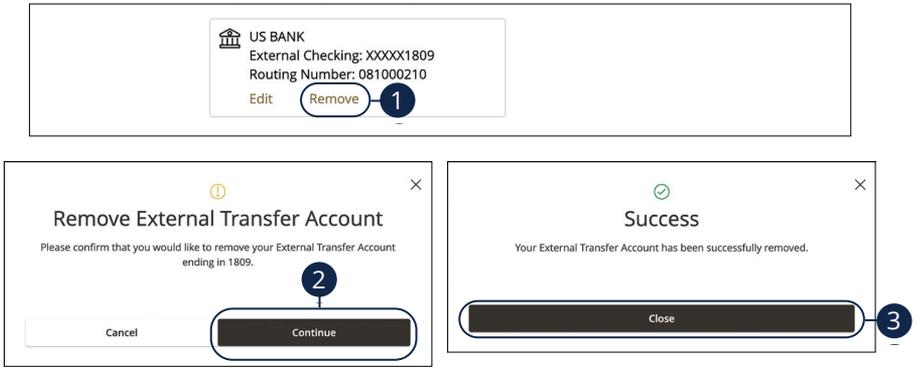
### Nickname External Transfer Accounts

The image shows two parts of a user interface. The top part is a card for a bank account. It has a bank icon, the text "US BANK", "External Checking: XXXXX1809", and "Routing Number: 081000210". Below this text are two buttons: "Edit" and "Remove". A blue circle with the number "1" is positioned to the left of the "Edit" button. The bottom part is a modal dialog box. It has a note at the top: "Note: The nickname for this account is only visible to you XXXXX3365". Below the note is a text input field labeled "Nickname". At the bottom of the modal are two buttons: "Cancel" and "Edit Account". A blue circle with the number "2" is positioned to the left of the "Edit Account" button.

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.

### Loan Payments

Please note that payments submitted prior to 7:00 p.m CT, will be credited on the current business day. Funds must be available at the end of the business day for the payment to be completed.

**From**

XXXXXXXX6456 - IMA - \$2.00 ▼

**To**

XXXXXXXX5138 - JAY C - \$58,272.37 ▼

|   |  |   |
|---|--|---|
| <b>Available Credit:</b><br>\$1,727.63  | <b>Current Balance:</b><br>\$58,272.37         | <b>Next Payment Amount:</b><br>\$370.95 |
| <b>Next Payment Date:</b><br>7/25/2024  | <b>Interest Rate:</b><br>8.00%                 | <b>Maturity Date:</b><br>12/25/2030     |
| <b>YTD Interest Paid:</b><br>\$2,346.55 | <b>Prior Year Interest Paid:</b><br>\$4,426.64 | <b>Interest Balance:</b><br>\$345.07    |
| <b>Renew Date:</b><br>10/10/2022        |  |   |

**Payment Type**

Regular Payment ▼

**Payment Amount**

\$

Make this a recurring transaction

**Date (MM/DD/YYYY)**

07/31/2024 📅

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.

The screenshot shows a form for setting up a recurring transaction. It includes a checkbox for 'Make this a recurring transaction', a 'Select Payment Frequency' dropdown menu, two date pickers for 'Start Date (MM/DD/YYYY)' and 'End Date (MM/DD/YYYY)', a checkbox for 'Repeat forever', a 'Memo (optional)' text field, and 'Clear' and 'Submit' buttons. Numbered callouts 5a through 7 point to these specific elements.

5a  Make this a recurring transaction

5b Select Payment Frequency

5c Start Date (MM/DD/YYYY) 07/31/2024 End Date (MM/DD/YYYY)

5d  Repeat forever

6 Memo (optional)

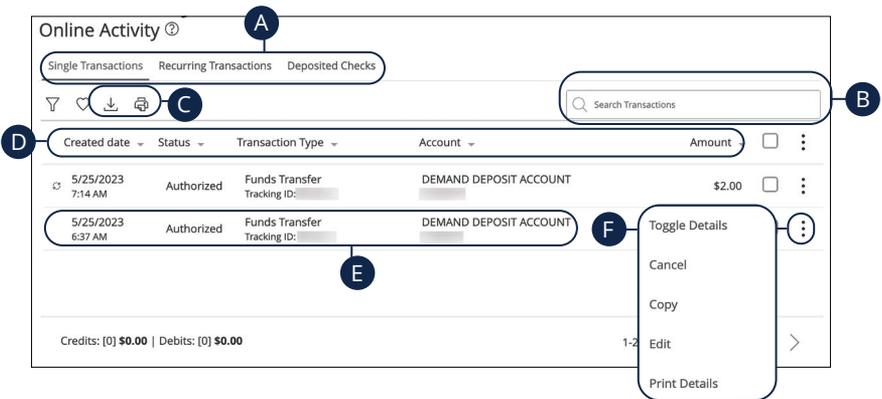
7 Clear Submit

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.

The screenshot shows a 'Filters' dialog box with the following sections:

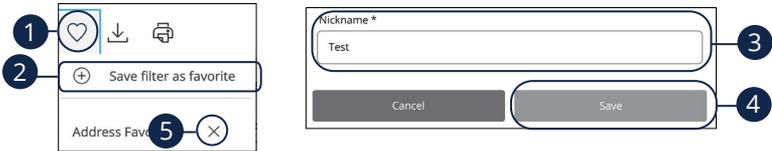
- Transaction Type:** Change of Address (selected)
- Status:** All
- Account:** All
- Created By:** All
- Min Amount:** \$ 0.00
- Max Amount:** \$ 0.00
- Filter by created date:**
  - Start Date:** MM/DD/YYYY
  - End Date:** MM/DD/YYYY
  - Tracking ID:**
  - Batch ID:**
- Columns to display (max 6):**
  - Created date
  - Created by
  - Process date
  - Status
  - Approvals
  - Type/ID
  - From account
- Buttons:** Save Filter in Favorite, Reset, Apply Filters

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.

The screenshot shows a list of transactions in the Activity Center. The first transaction is dated 5/25/2023 at 7:14 AM, with a status of 'Authorized', a transaction type of 'Funds Transfer', and an amount of \$2.00. The second transaction is dated 5/25/2023 at 6:37 AM, also with a status of 'Authorized', a transaction type of 'Funds Transfer', and an amount of \$2.00. A circled '1' points to the second transaction. A circled '2' points to the three-dot menu icon next to the second transaction. A circled '3' points to the 'Edit One-Time Transfer' dialog box.

The 'Edit One-Time Transfer' dialog box contains the following information:

- Title:** Edit One-Time Transfer
- Message:** Editing one-time transfer to DEMAND DEPOSIT ACCOUNT on 05/31/2024.
- From Account:** DEMAND DEPOSIT ACCOUNT (\$14,025.00)
- To Account:** DEMAND DEPOSIT ACCOUNT \$19.10
- Amount:** \$ 1.00
- Transfer Date:** 05/31/2024
- Memo (optional):** Funds Transfer via Online
- Buttons:** Cancel, Transfer Funds

The three-dot menu next to the second transaction in the list contains the following options:

- Toggle Details
- Cancel
- Copy
- Edit
- Print Details

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.

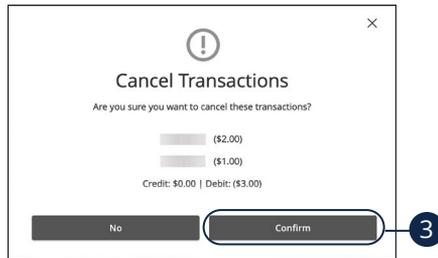
## Canceling Transactions

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

| Created date         | Status     | Transaction Type                          | Account                | Amount |                            |
|----------------------|------------|---|------------------------|--------|----------------------------|
| 5/25/2023<br>7:14 AM | Authorized | Funds Transfer<br>Tracking ID: [REDACTED] | DEMAND DEPOSIT ACCOUNT | \$2.00 | <input type="checkbox"/> ⋮ |
| 5/25/2023<br>6:37 AM | Authorized | Funds Transfer<br>Tracking ID: [REDACTED] | DEMAND DEPOSIT ACCOUNT | \$1.00 | <input type="checkbox"/> ⋮ |

Credits: [0] \$0.00 | Debits: [0] \$0.00 1-2 of 2 transactions

Print Selected Details  
 Approve Selected  
 Cancel Selected



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  $\text{⋮}$  icon to select all transactions.
2. Click the  $\text{⋮}$  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.

The screenshot shows a 'Stop Payment' form with the following fields and callouts:

- 1**: Request type section, with 'Single Check' selected.
- 2**: Account selection dropdown menu.
- 3**: Check number input field.
- 4**: Check amount input field, currently showing '\$0.00'.
- 5**: Check date (optional) input field with a calendar icon.
- 6**: Payee name (optional) input field.
- 7**: Note (optional) input field.
- 8**: 'Request stop payment' button.

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.

### Stop Payment

Request type

Single Check

**1**  Multiple Checks

**2** Account  
Select an account ▼

**3** Starting check number Ending check number

**4** Starting date (optional) Ending date (optional)

**5** Note (optional)

**6**

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.

### Check Reorder

Please choose an account to reorder checks.

|                            |        |
|----------------------------|--------|
| PRIME SHARE XXXX           | \$0.19 |
| HSA SHARE XXXX             | \$0.00 |
| MONEY MARKET CHECKING XXXX | \$0.02 |

1

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

**1** Good choice KATELYN, welcome to your dashboard!

Switching your accounts with \_\_\_\_\_ only takes a few steps. Select an option below to get started.

SWITCH DIRECT DEPOSITS

SWITCH RECURRING PAYMENTS

VIEW EXISTING SWITCHES

**2** Let's start switching!

Choose an option below to start your direct deposit switch:

ENTER DIRECT DEPOSIT DETAILS

or

USE SWITCH ASSIST

to sign into your previous financial institution to view your accounts and help you identify direct deposit transactions

**3** So, who pays you?

Search for depositors like your employer, social security benefit or other recurring deposits below to get started.

Select @ Verified results to make your switch go even faster.

Who pays you? Start typing the name here...

PREVIOUS CONTINUE

**4** Select your account

Please select where you would like your deposit to go by clicking "Add an account" below.

Washington State Employment Security Department (Washington Unemployment)

Add an account

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.

The image displays two screenshots from a mobile application. The left screenshot, marked with a circled '5', is a login screen titled 'Log In' under the heading 'connect to' and the logo of the 'Employment Security Department'. It features two input fields: 'Username' and 'Password', each with a small icon on the right. Below the fields is a link for 'Trouble Signing in?' and a dark grey button labeled 'CONTINUE'. The right screenshot, marked with a circled '6', is titled 'Don't have your login credentials?'. It contains a paragraph of text: 'Download your PDF and send it to the payroll department at Washington State Employment Security Department (Washington Unemployment). After confirming that they've received it and updated your deposit you can mark your switch as complete.' Below the text are two buttons: a dark grey 'DOWNLOAD' button and a light grey 'MARK AS COMPLETE' button.

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

**Good choice KATELYN, welcome to your dashboard!**

Switching your accounts with [redacted] only takes a few steps. Select an option below to get started.

1 **SWITCH DIRECT DEPOSITS**

**VIEW EXISTING SWITCHES**

**SWITCH RECURRING PAYMENTS**

---

**Let's start switching!**

Choose an option below to start your direct deposit switch:

**ENTER DIRECT DEPOSIT DETAILS**

OR

2 **USE SWITCH ASSIST**

to sign into your previous financial institution to view your accounts and help you identify direct deposit transactions

---

**Which account would you like to review for direct deposits?**

We need to see which direct deposits to switch over.

Select Account [dropdown]

**CONTINUE**

---

**Review Direct Deposit Transactions**

We've filtered your transactions and put those that appear to be eligible for switching at the top so you can easily make the switch. Just select and continue to finish.

| Date          | Who paid you  | Amount  |
|---------------|---------------|---------|
| May 30, 2022  | Interest Paid | \$1.82  |
| Apr. 28, 2022 | Interest Paid | \$1.11  |
| Mar. 30, 2022 | Interest Paid | \$0.20  |
| Mar. 23, 2022 | Inc Transfer  | \$50.00 |
| Feb. 27, 2022 | Interest Paid | \$0.55  |
| Jan. 30, 2022 | Interest Paid | \$0.28  |

« 1 »

**CONTINUE**

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.

**So, who pays you?**

Search for depositors like your employer, social security benefit or other recurring deposits below to get started.

Select  Verified results to make your switch go even faster.

5 Interest Paid  
View results found

6 Not here? Create a new depositor

PREVIOUS CONTINUE 7

**So, who pays you?** ⓘ

Manually enter your depositor information below.

MAILING ADDRESS

Address Line 2 (optional)

Address Line 3 (optional)

6a Olympia Washington

98501- United States

PHONE NUMBER

Payroll

\*Indicates required field.

**Select your account**

Please select where you would like your deposit to go by clicking "Add an account" below.

Washington State Employment Security Department (Washington Unemployment)

8 + Add an account

uses Plaid to connect your account

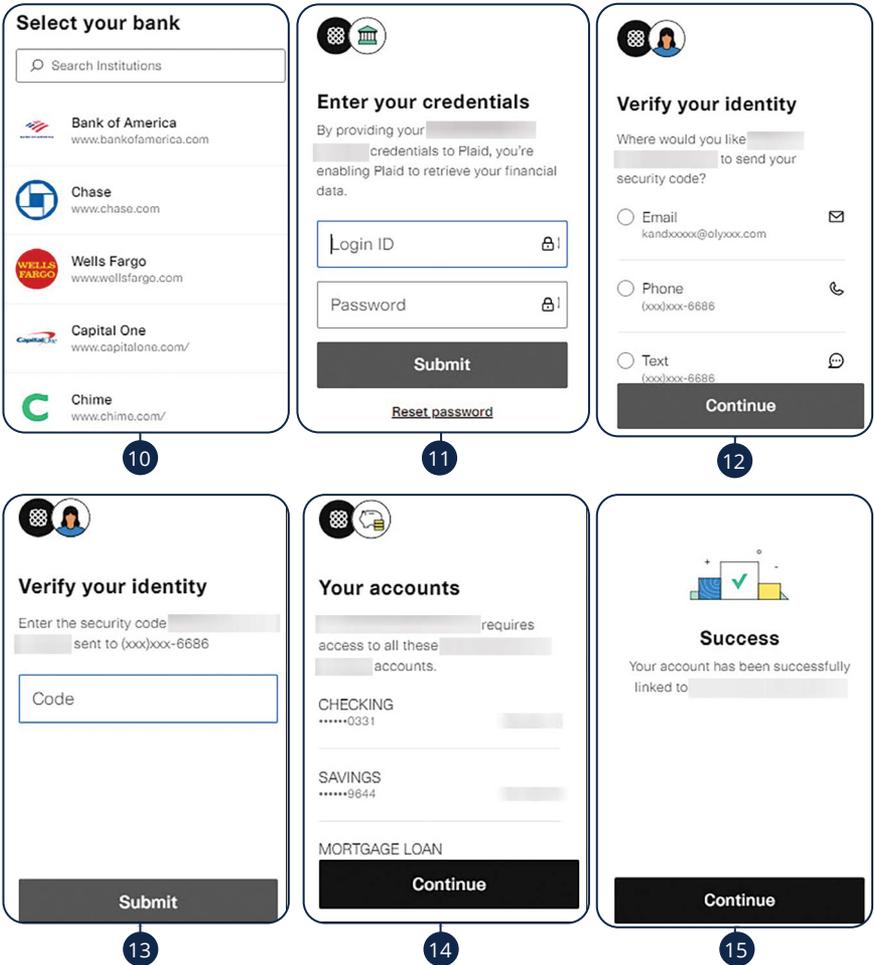
🔗 Connect effortlessly  
 Plaid lets you securely connect your financial accounts in seconds

👁️ Your data belongs to you  
 Plaid doesn't sell personal info,

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#)

9 Continue

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

**Good choice KATELYN, welcome to your dashboard!**

Switching your accounts with \_\_\_\_\_ only takes a few steps. Select an option below to get started.

SWITCH DIRECT DEPOSITS

SWITCH RECURRING PAYMENTS

VIEW EXISTING SWITCHES

**Let's start switching!**

Choose an option below to start your recurring payment switch:

ENTER RECURRING PAYMENT DETAILS

OR

USE SWITCH ASSIST

to sign into your previous financial institution to view your accounts and help you identify recurring transactions

**Which account would you like to take these payments from?**

Select from the options below to continue making the switch.

SELECT ACCOUNT

Select Account

CONTINUE

**Great! Here's the information to complete your switch.**

Capital One requires you to access your online account to switch your automatic payments. From the Account Sign In section, use the drop down menu to select an account type. Then enter the information requested to access your account and complete your switch.

[CLICK HERE TO LOG IN TO YOUR CAPITAL ONE ACCOUNT.](#)

To update your information over the phone, please dial 800-888-7070.

When you are done switching this account you can mark it as completed by clicking the Completed button below

COMPLETE

PREVIOUS

SAVE & CONTINUE LATER

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

**Good choice KATELYN, welcome to your dashboard!**

Switching your accounts with \_\_\_\_\_ only takes a few steps. Select an option below to get started.

 SWITCH DIRECT DEPOSITS

 SWITCH RECURRING PAYMENTS

 VIEW EXISTING SWITCHES

**Let's start switching!**

Choose an option below to start your recurring payment switch:

ENTER RECURRING PAYMENT DETAILS

or

USE SWITCH ASSIST

to sign into your previous financial institution to view your accounts and help you identify recurring transactions

**Review Recurring Transactions**

We're filtering your transactions and put those that appear to be eligible for switching at the top so you can easily make the switch. This process can take up to 2 minutes to complete.

| Date | Who you paid | Amount |
|------|--------------|--------|
| ...  | ...          | ...    |

**Other Transactions**

Follow these steps to switch your Bill Pays from your old account to your new one:  
 1. Review and refer to this list (or you can download it) to identify your existing bill pay transactions  
 2. Use the list to cancel the bill pays at Olympia Federal Savings  
 3. Use the list to set up your bill pays at Olympia Federal Savings

| Date | Who you paid | Amount |
|------|--------------|--------|
| ...  | ...          | ...    |

PREVIOUS

CONTINUE

**Which account would you like to review for recurring payments?**

We need to see which recurring payments to switch over.

Select Account

PREVIOUS

CONTINUE

**Who do you pay?**

Search below for recurring payments you need to switch.  
 Select @ verified results to make your switch go even faster.

Apple Inc

PREVIOUS

CONTINUE

**Which account would you like to take these payments from?**

Select from the options below to continue making the switch.

SELECT ACCOUNT

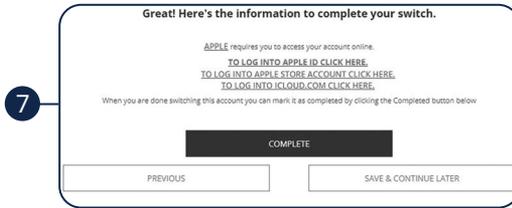
Select Account

CONTINUE

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.

ClickSWITCH: Recurring Payments

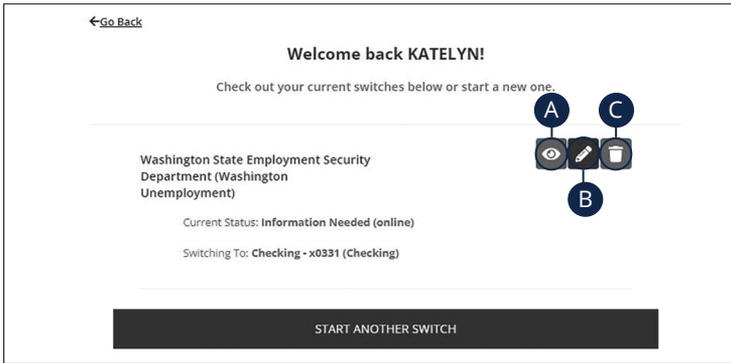


7. Follow the steps to complete the switch. After completing the switch, click the **Complete** button.

# ClickSWITCH

## Existing Switches

Easily view, edit or delete an existing switch.



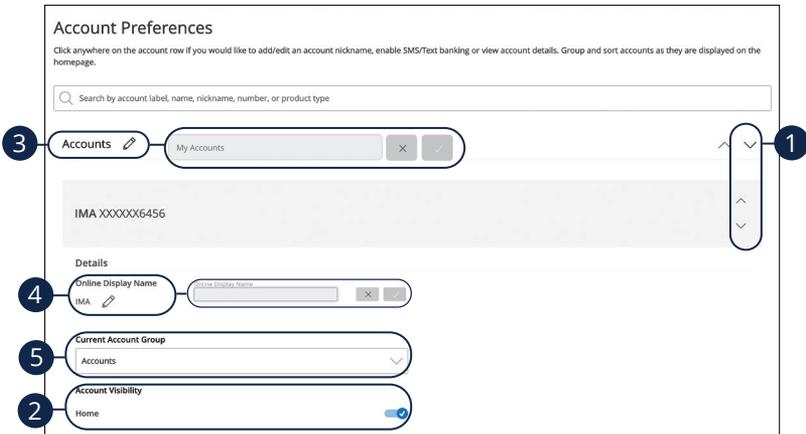
In the **More** tab, click **ClickSWITCH**. Then click the **View Existing Switches** button.

- 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.

**1**

**2** SMS Text Number

**3**  Agree To Terms

**4** Save

**5** Visit Preferences

**Text Enrollment**

\*Enable and authorize text banking on the mobile device below.

**Msg & Data rates may apply:** Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query. [Privacy policy](#)

**SUMMARY OF TERMS:**

By entering your phone number you acknowledge that you agree to the terms of service and are subscribed until you send STOP to our Text Banking. Our Text Banking works with: Alltel, AT&T, Boost Mobile, Cincinnati Bell, Sprint PCS, T-Mobile, U.S. Cellular, Virgin Mobile USA, and Verizon Wireless but is not compatible with all handsets. Receive account alerts. Receive a minimum of 1 message per query. **Message and data rates may apply.** I confirm that I hold the account corresponding to the mobile phone number I have entered, or that I have the account holder's permission to use this service. For help, send HELP to 226563. To cancel, text STOP to 226563 at any time.

**ENABLING ACCOUNTS FOR TEXT BANKING:**  
You will need to both enable and provide nicknames for your accounts to use Text Banking. These changes can be made on the 'Account Preferences' page.

**TEXT BANKING PHONE NUMBER:**  
Send any of the commands below to **226563**. For easier access and added security, please add this code to your contacts.

**TEXT BANKING COMMANDS:**

**BAL** - provides balances for all accounts that are enabled for Text Banking  
**BAL account nickname** - provides the balance for the specified account. Example: BAL acct1  
**HST account nickname** - provides account history for the specified account. Example: HST acct1  
**LIST** - sends a list of text banking commands  
**HELP** - sends a list of contact points for the credit union  
**STOP** - stops all further text message communications

**COST:**  
There are no premium charges for using Text Banking, however message and data rates may apply.

**HOW TO OPT-OUT:**  
To opt-out of Text Banking, text STOP to 226563. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that.

**SUPPORTED CARRIERS:**  
Alltel, Appalachian Wireless, AT&T, Bluegrass Cellular, Boost Mobile, Cellcom, Cellular South, Centennial Wireless, Cincinnati Bell, GCI, Inmix Wireless, Inland Cellular, IV Cellular, Nex-Tech Wireless, Nextel Communications, Netel, Revol Wireless, Sprint PCS, T-Mobile, U.S. Cellular, United Wireless, Verizon Wireless, Virgin Mobile, and West Central Wireless. For support, please contact us.

Enrollment Successful

You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?

Close Visit Preferences

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.

| <b>Commands for Text Banking</b>                                     |   |
|--|---|
| <b>Text Command Options to 226563 for the Following Information:</b> |   |
| BAL or BAL <account nickname>  | Request account balance   |
| HIST <account nickname>  | Request account history   |
| XFER <from account nickname><br><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.

### Address Change

Complete and submit this form to change your address information for one or more of your accounts. All fields are required unless indicated.

Select one or more accounts to change address. Please select at least one account.

JAY C - XXXXXX5138

IMA - XXXXXX6456

IMA - XXXXXX3123

IMA - XXXXXX3987

**Address 1**

**Address 2 (optional)**

**City**

**State**

**ZIP**

**Phone Country (optional)**

**Home Phone**

**Work Phone (optional)**

**Cell Phone (optional)**

**Email Address (optional)**

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.

The screenshot displays the 'Link Account' workflow. At the top, a navigation bar includes 'Spending', 'Budget', 'Trends', 'Cash Flow', 'Net Worth', 'Debts', and a highlighted 'Link Account' button (1). Below this, a section titled 'Find a financial institution using the search box below, or select one from the list of most common choices.' features a search bar (2) and a list of institutions: 'National Bank' and 'Midwest Credit Union'. The next step is a sign-in section (3) with the heading 'Sign in using your Bank login credentials'. It contains a dropdown menu for the selected institution, followed by 'User ID' and 'Password' input fields. At the bottom of this section is a checkbox for 'Don't remember your Bank User ID or Password?' and a 'Continue' button (4).

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.

The screenshot shows the 'Linked Accounts' section of the Money Manager interface. A 'Checking -' account is highlighted with a red circle labeled '1'. Below the account name, there are 'Details' for 'Online Display Name' (Checking -), 'Current Account Group' (Linked Accounts), and 'Account Visibility' (Home and Financial Tools, both checked). A red circle labeled '2' highlights the 'Remove' button at the bottom of the account details. A second screenshot shows a 'Warning' dialog box with a red circle labeled '3' highlighting the 'Yes, remove' button. The dialog box contains the following text:

**Warning**

Are you sure you want to remove this account? All accounts from this institution will be removed, including:

- Checking -
- Mortgage -
- Mortgage -

This action cannot be un-done. In order to get them back you will need to re-link your accounts. If you wish to hide an individual account from view, please select **No, don't remove** below, return to the previous screen, and set Visibility to Hidden.

Buttons: No, don't remove (disabled), Yes, remove (active).

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.

| Date           | Description               | Amount             |
|----------------|---------------------------|--------------------|
| JUN 11<br>2020 | Wire Transfer<br>Transfer | -\$2.00<br>\$14.37 |
| JUN 10<br>2020 | Wire Transfer<br>Transfer | +\$5.00<br>\$16.37 |

**Categorize** Wire Transfer

Search categories

- Auto & Transport
- Bills & Utilities
- Business Services** ✓
- Shipping
- Printing
- Office Supplies
- Legal
- Advertising

+ Add Sub-Category

1. Click the category icon next to the transaction.

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.

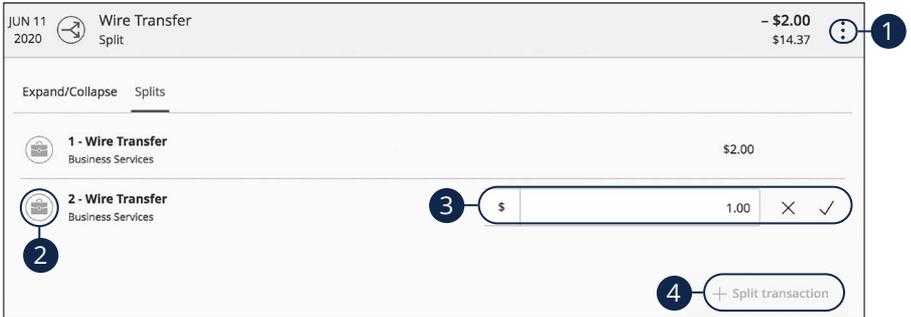
5. Enter the sub-category's name and click the ✓ button.

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.

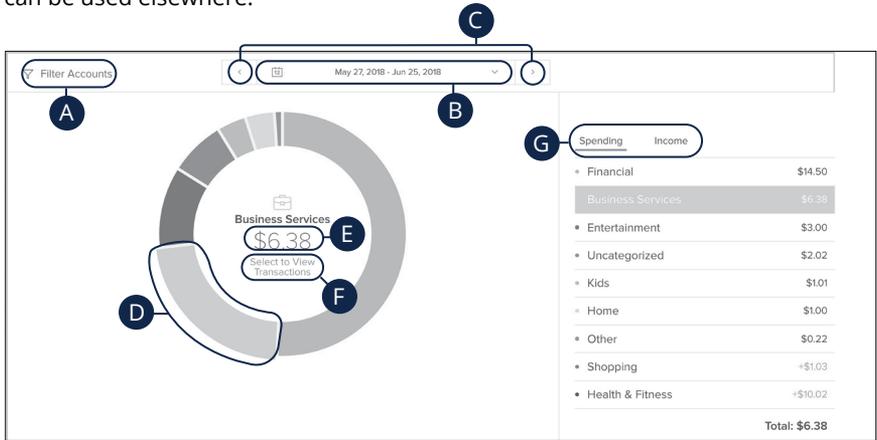


Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **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.

The image illustrates the process of recategorizing a transaction in an online banking system. It is divided into two main sections: a summary view and a transaction details view.

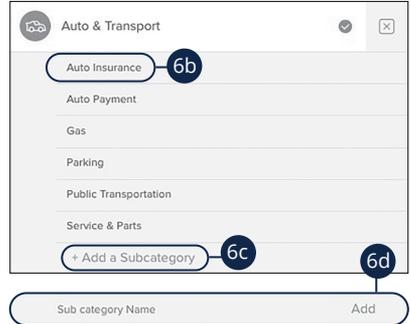
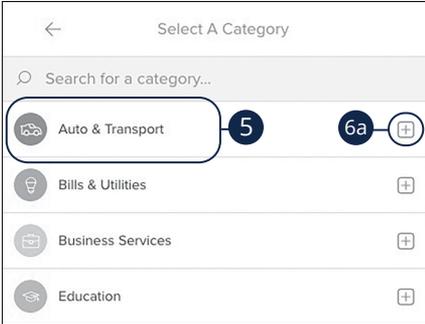
**Summary View (Left):** A donut chart displays a category named "Business Services" with a total amount of \$6.38. A link labeled "Select to View Transactions" is highlighted with a circled "1".

**Transaction List (Top Right):** A table titled "Transactions" lists recent transactions. The first transaction is dated "Jun 25, 2018", with a payee of "From Checking To Savings", a category of "Fees & Charges", an account of "UB Checking", and an amount of "\$1.00". This row is highlighted with a circled "2".

**Transaction Details (Bottom Right):** A detailed view of the selected transaction. The payee is "From Checking To Savings" (UB Checking). The date is "Jun 25, 2018". The current category is "Auto & Transport", which is highlighted with a circled "4". A "Flag" menu is open, showing options: "Flag", "Exclude", and "Split". The amount "\$1.00" is displayed on the right. A circled "3" points to the "Flag" menu.

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

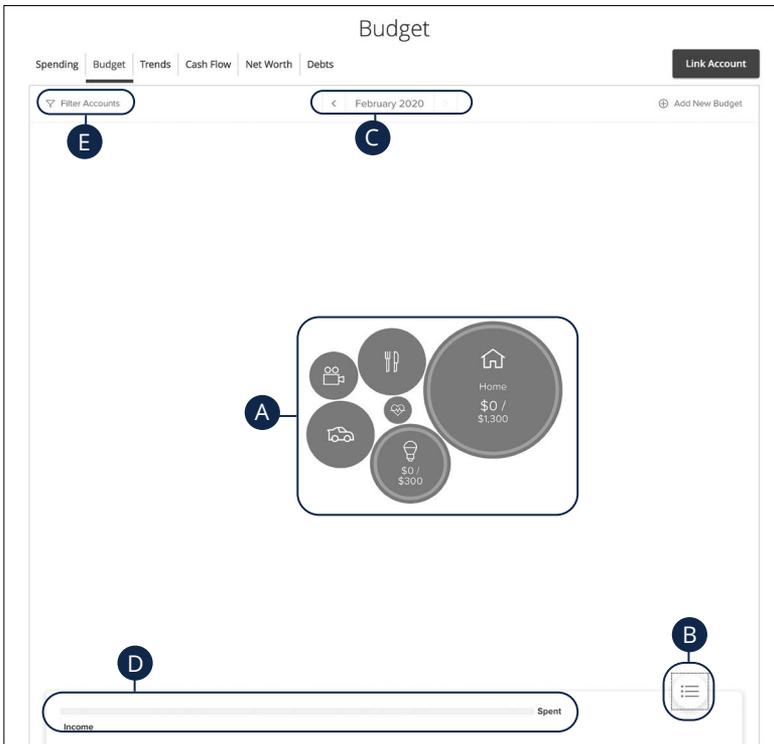
1. Click the "Select to View Transactions" link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the \*\*\* icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details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

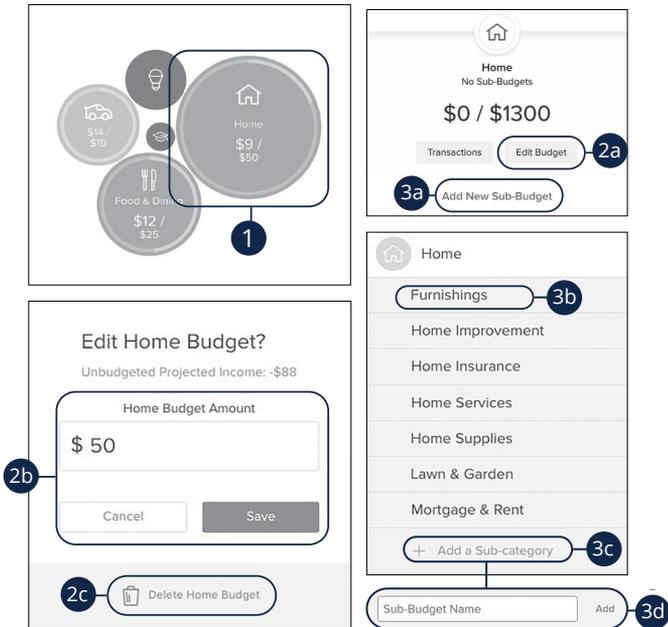
Create custom budgets.

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.

The screenshot displays the 'Budget' management interface. At the top, there are navigation tabs: 'Spending', 'Budget', 'Trends', 'Cash Flow', 'Net Worth', and 'Debts'. A 'Link Account' button is located in the top right corner. Below the tabs, there is a search bar labeled 'Filter Accounts' and a date selector set to 'February 2020'. A circled '1' points to the '+ Add New Budget' button.

The main content area shows a table with columns for 'Projected income', 'Budgeted', and 'Remaining', all in '\$0'. The table lists three categories: 'Auto & Transport', 'Bills & Utilities', and 'Business Services', each with a '\$0' value. A vertical column of '+' and '-' icons is on the right side of the table, with a circled '2' pointing to the '+' icon for 'Bills & Utilities'.

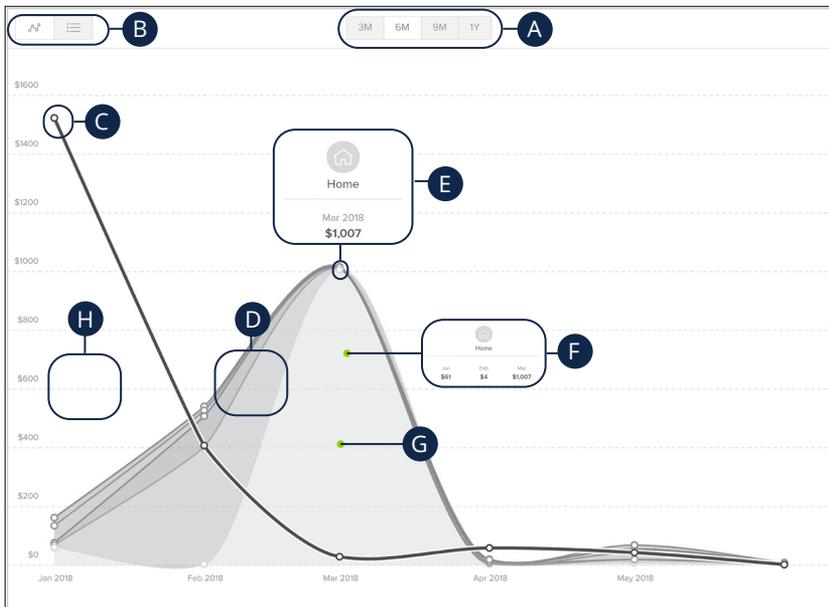
A modal dialog titled 'Add Auto & Transport Budget?' is open. It displays 'Unbudgeted Projected Income: \$0' and 'Auto & Transport Budget Amount'. A text input field contains '\$ 0', with a circled '3' pointing to it. At the bottom, there are 'Cancel' and 'Save' buttons, with a circled '4' pointing to the 'Save' button.

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.

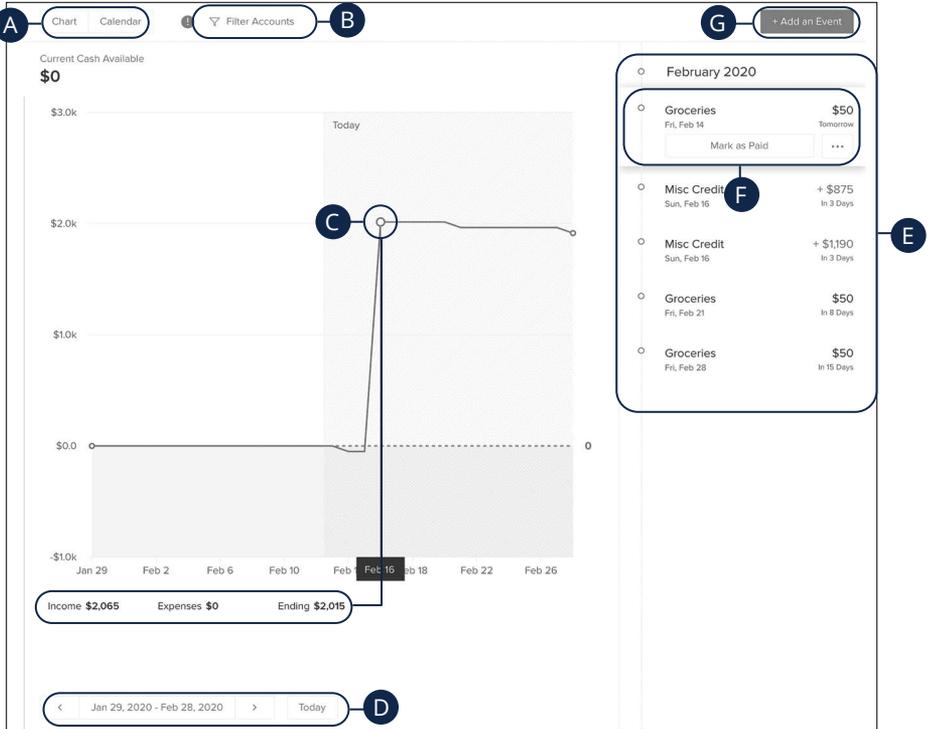


Click the **Trends** tab from the Home page.

- 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.

- Use the **Chart** and **Calendar** buttons to view your cash flow as a chart or on a calendar.
- Click the "Filter Accounts" link to filter your net worth by account.
- Hover on a data point to view your cash flow on a specific day.
- Click the **< >** buttons or the **Today** button to view your cash flow on specific days.
- Cash events are listed on the right side of the screen.
- Click on an event to mark it as paid or to edit, delete or skip it.
- 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.

The screenshot shows the 'Add a Cash Event' interface. At the top, there is a navigation bar with 'Chart', 'Calendar', and 'Filter Accounts' options, and a '+ Add an Event' button (1). Below this, the main area is titled 'Add a Cash Event' and contains a message: 'Here are a few of your past transactions that look like bills and recurring income. Scheduling these as Cash Events will help improve your financial forecast.' There are three cards: 'Misc Credit' (Income, Last Occurred: Jan 16th, 2020, + \$875.00) (2), another 'Misc Credit' (Income, Last Occurred: Jan 16th, 2020, + \$1,190.00), and 'Create Your Own'. To the right, the 'Frequency' section shows a calendar for January 2020 (3) with the 16th selected. Below the calendar, there are repeat options: 'No Repeat (one-time only)', 'Weekly (Thursdays)', 'Every Other Week (Thursdays)', 'Monthly (on 16th)' (4), 'Monthly (on 3rd Thursday)', 'Quarterly (Jan, Apr, Jul, Oct)', and 'Yearly (on January 16th)'. At the bottom, there is an 'End Date' section with an 'Add an End Date' button (5) and a 'Save' button (6).

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

The screenshots illustrate the process of creating a cash event:

- 1**: Home page navigation bar with "Add an Event" button.
- 2**: "Add a Cash Event" screen showing "Create Your Own" link.
- 3**: "Create Your Own Event" dialog with "Based on Past Transaction" selected.
- 4a**: Transaction list with "Misc Credit Income" selected.
- 4b**: Calendar for selecting a start date.
- 4c**: Repeat frequency options with "Monthly" selected.
- 4d**: End date selection.
- 4e**: Save button.

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.

Cash Event

5a Payee ie: Verizon Wireless

5b Average Amount 45.00

5c Type Expense  Income

5d Account Select An Account

5e Frequency Monthly(on 13th)

5f Category (optional) Choose A Category

5g Save

5. Create a from scratch event.
- Enter the payee name.
  - Enter the average amount.
  - Use the toggle to select Expense or Income.
  - Select an account.
  - Choose a frequency.
  - (Optional) Choose a category.
  - Click the **Save** button.

## Editing, Deleting or Skipping a Cash Event

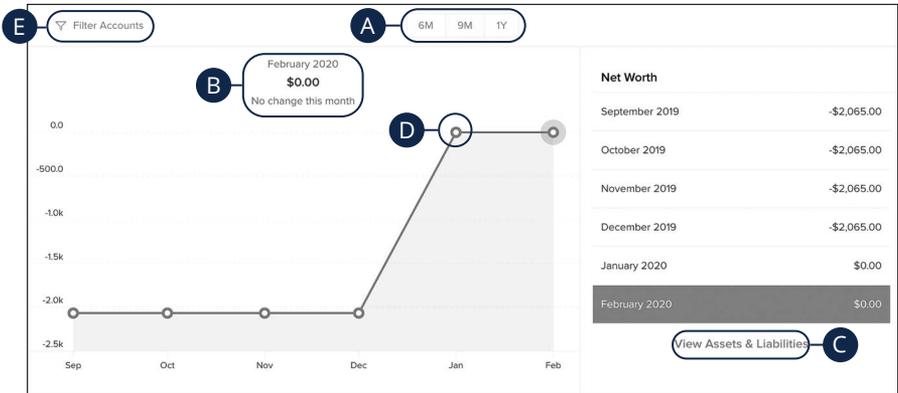
The screenshot displays the Money Manager interface. At the top, there are tabs for 'Chart' and 'Calendar', and a 'Filter Accounts' button. The main area shows 'Current Cash Available' as \$0 and a calendar for February 2020 with a 'Groceries' event on Feb 14 for \$50. A callout box labeled '1b' shows the event details: Payee (Groceries), Average Amount (50), Type (Expense), Account (Premier Checking), Frequency (Weekly(Fridays)), and Category (Food & Dining). A callout box labeled '1a' shows the 'Edit', 'Delete', and 'Skip' options. A callout box labeled '2b' shows the 'Delete this Cash Event?' dialog with two options: 'All future events' and 'This whole series'. A callout box labeled '3b' shows the 'Skip event?' dialog with 'Cancel' and 'Continue' buttons.

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.

**A** Debts: *Fastest Payoff First* Total Monthly Paydown \$2,263.00 Extra Payment Toward Debt: \$

**B** Total Minimum Monthly Payments: \$2,263.00

**C** Dec 2018 \$167,240.30

**D**

| Priority | Account             | Balance    | APR    | Last Payment | Amount Due |
|----------|---------------------|------------|--------|--------------|------------|
| 1        | Credit Card         | \$2,817.22 | 14.99% | 5.1.2018     | \$120.00   |
| 2        | Primary Credit Card | \$1,798.65 | 7.99%  | 6.1.2018     | \$65.00    |

**E**

**F**

**G**

Debt Eliminated: May 2018

Balance: \$2,817.22  
Next Payment: \$120.00  
Min Payment: \$120.00  
Interest (APR): 14.99  
Payment Due: Enter Due Date

SNOWBALLING  
Playing off your debt in the fastest way possible.  
For example, say you've budgeted \$1,500 for debt payoff. To start you'll focus on your smallest debt first.

| Debt           | Amount  | APR |
|----------------|---------|-----|
| Debt 1 Payment | \$150   |     |
| Debt 2 Payment | \$400   |     |
| Debt 3 Payment | \$1,000 |     |
| Totals         | \$1,500 |     |

Of money you've already saved: \$22,331.45 1 year off debt 13 Years And 3 Months saved

VIEW MY DEBTS

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

- Select a debt payoff option using the “Debts” drop-down.
- The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.
- The chart illustrates an accelerated payoff timeline using the snowball method.
- Your debts are listed below the chart.
- Click a debt to edit your APR interest and minimum payment.
- Click the **i** icon to view more details about the snowball method.
- 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.

The screenshot shows the Bill Pay interface with several callouts:

- A**: Navigation bar at the top with the "Payments" tab selected.
- B**: "Display" drop-down menu for sorting transactions.
- C**: "Category" drop-down menu for filtering transactions.
- D**: Search bar for finding bills by name or address.
- E**: "Pay to" section for a bill, showing the payee name and amount.
- F**: "Bill connect" section for linking a new bill.
- G**: "Pending" section showing bills being processed in the next 45 days.
- H**: "History" section showing bills processed in the last 45 days.
- I**: "View more" link for expanding the pending or history list.
- J**: "Edit" link for modifying a pending bill.
- K**: "View" link for viewing details of a bill in the history section.

The main list of bills includes:

| Pay to  | Pay from            | Amount  | Deliver by | Action |
|---|---------------------|---------|------------|--------|
| American Express 13456<br>AMERICAN EXPRESS Electronic | Hobby Account.*1753 | \$ 0.00 | 04/07/2021 | \$ Pay |
| Car Loan 19467<br>G M A C Electronic                  | Hobby Account.*1753 | \$ 0.00 | 04/07/2021 | \$ Pay |
| Cellular One 15555<br>SPRINT Electronic               | Hobby Account.*1753 | \$ 0.00 | 04/07/2021 | \$ Pay |
| Day Care 16789<br>Day Care Check                      | Hobby Account.*1753 | \$ 0.00 | 04/12/2021 | \$ Pay |
| Lawn Service 14321<br>Lawn Service Check              | Hobby Account.*1753 | \$ 0.00 | 04/07/2021 | \$ Pay |
| Mortgage 12345<br>RENT Electronic                     | Hobby Account.*1753 | \$ 0.00 | 04/07/2021 | \$ Pay |
| Office Depot 17156<br>Office Depot Electronic         | Hobby Account.*1753 | \$ 0.00 | 04/07/2021 | \$ Pay |

The Pending section shows:

| Payee                         | Amount            | Action |
|-------------------------------|-------------------|--------|
| American Express 04/07/2021   | \$1,000.00        | Edit   |
| Fred Andrew Nelson 04/09/2021 | \$50.00           | Edit   |
| Red Cross 04/09/2021          | \$500.00          | Edit   |
| <b>Total</b>                  | <b>\$1,550.00</b> |        |

The History section shows:

| Payee                         | Amount            | Action |
|-------------------------------|-------------------|--------|
| Day Care 04/07/2021           | \$500.00          | View   |
| Christmas Account 04/06/2021  | \$200.00          | View   |
| Mortgage 04/06/2021           | \$1,200.00        | View   |
| Cellular One 03/21/2021       | \$75.00           | View   |
| Phone 03/10/2021              | \$50.00           | View   |
| Sarah Louise Mason 02/24/2021 | \$100.00          | View   |
| <b>Total</b>                  | <b>\$2,125.00</b> |        |

Click the **Bill Pay** tab.

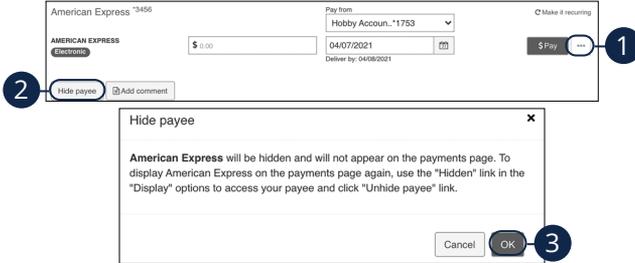
- The navigation bar appears in every view at the top of the screen. You can navigate to the payments features under the **Payments** tab.
- Use the "Display" drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

- 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.

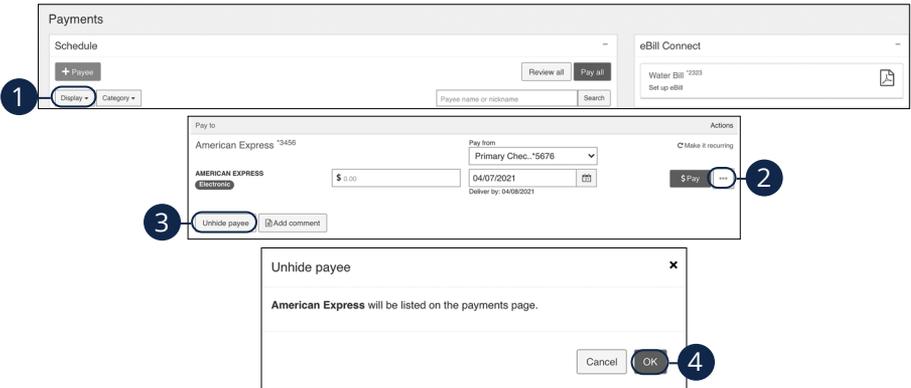
### Hide a Payee



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.

The screenshot shows the 'Schedule' section at the top with a 'Payee' button circled in red and labeled '1'. Below it are 'Display' and 'Category' dropdown menus. The 'Add payee' section is circled in red and labeled '2'. It contains a search bar for frequently used payees with an 'Add' button. Below the search bar is a grid of 10 preloaded payees: CAPITAL ONE, CHASE MASTERCARD AND VISA, CITY OF GIRARD, CRAW KAN TELEPHONE COOPERATIVE, DISCOVER CARD, GAPIOLD NAVY/BANANA REPUBLIC VISA, HOME DEPOT, KANSAS GAS SERVICE, MCCLELLAND SANITATION, and VISA MASTERCARD. At the bottom, there are two buttons: 'Pay a company (e.g. credit card, utilities or cable)' and 'Pay a person (e.g. friend or relative)'.

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

Set up popular payee

\* Required field

CAPITAL ONE  
P O BOX 85147, RICHMOND, VA, 23285-5147

1 Payee account number \*

Confirm account number \*

2 Submit

Back

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

## For an Unknown Payee

**Add payee**

Who are you trying to pay?

\* Required field

Payee name \*

Payee account number \*

Confirm account number \*

Payee ZIP Code \*

**Add payee**

Need more information about John Doe

\* Required field

Payee name **John Doe**

Payee account number **123456789**

Payee phone number

Address you use to send payments to John Doe:

Address \*

City \*

State **Illinois**

ZIP code **62220**

Payee nickname \*

Default pay from \*

Category

Name on bill

(Name as it appears on the bill)

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.

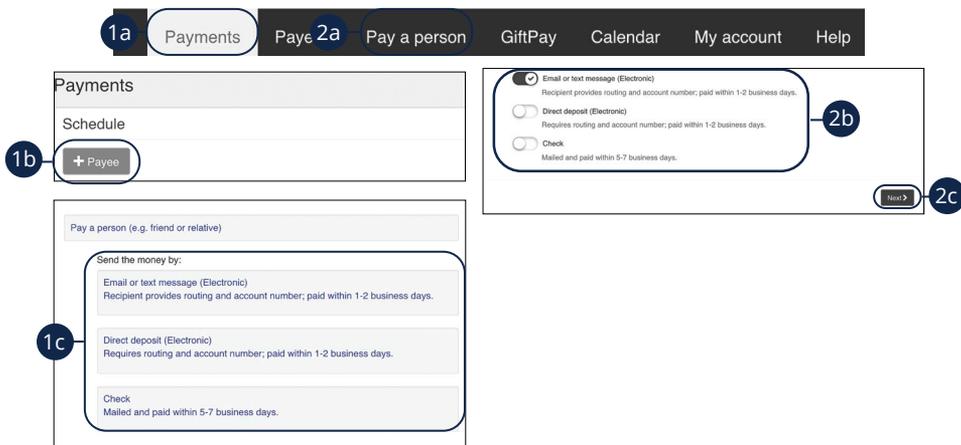
# Bill Pay

## 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.

The image shows three screenshots of the 'Add payee' form, labeled 1a, 1b, and 1c, illustrating different delivery options. Each screenshot shows a 'Who are you paying?' section with fields for 'Payee first name', 'Payee last name', 'Payee phone number', 'Payee nickname', 'Default pay from', and 'Category'. A 'Send notification to payee by' section allows selecting 'Text', 'Email', or 'Check'. A 'Next' button is present in each screenshot.

**1a** shows the 'Text' and 'Email' options selected. The 'Text' option is active, and the 'Email' option is also selected. The 'Send notification to payee by' section includes a 'Text' radio button (checked), an 'Email' radio button (checked), and a 'Text' input field with a placeholder '0000000-XXXX'. The 'Email' option includes an 'Email address' input field.

**1b** shows the 'Check' option selected. The 'Send notification to payee by' section includes a 'Text' radio button (unchecked), an 'Email' radio button (unchecked), and a 'Check' radio button (checked). The 'Check' option includes a 'Payee account number' input field, a 'Confirm account number' input field, a 'Payee routing number' input field, and a 'Confirm routing number' input field.

**1c** shows the 'Check' option selected. The 'Send notification to payee by' section includes a 'Text' radio button (unchecked), an 'Email' radio button (unchecked), and a 'Check' radio button (checked). The 'Check' option includes a 'Payee account number' input field, a 'Confirm account number' input field, a 'Payee nickname' input field, a 'Default pay from' dropdown menu (set to 'BasicCkg 0001'), and a 'Category' dropdown menu (set to 'Unassigned').

- Enter the required information based on which delivery option you choose.
  - 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.
  - 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.
  - 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.

- 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.

The image shows three sequential screenshots of a payee activation process for Jane, numbered 1 through 6.

**Screenshot 1:** "Create a keyword for Jane". The page explains that the keyword is a password for Jane's secure website. It features two input fields: "Keyword \*" and "Confirm keyword \*". A note states "Jane access will be locked after 3 failed login attempts". There are "Back" and "Next" buttons.

**Screenshot 2:** "First time payee activation for Jane". It explains that a one-time activation code is required for scheduling payments. It has a "Delivery method for activation code \*" field with a toggle switch and "Home phone" selected. There are "Back" and "Next" buttons.

**Screenshot 3:** "First time payee activation for Jane". It shows the "Enter activation code \*" field with a "Click here to resend code" link below it. There are "Back" and "Next" buttons.

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.

The screenshot shows a user interface for editing a payee. It consists of two main sections. The top section is a card with a header 'Jane' (callout 1) and a sub-header 'JANE DOE'. Below the sub-header are four buttons: 'Edit payee' (callout 2), 'Pay', 'Pay recurring', and 'Add reminder'. The bottom section is a larger form with a title 'JANE DOE'. It contains several fields: 'Payee name' (JANE DOE), 'Send notification to payee by \*' (Text Message selected, callout 3), 'Payee phone number' (placeholder: (XXX)XXX-XXXX), 'Payee nickname \*' (Jane), 'Default pay from \*' (BasicCkg 0001), 'Category' (Unassigned), and 'Keyword' (keyword). There is also a checkbox 'I would like to delete this payee' which is unchecked. At the bottom of the form are 'Cancel' and 'Submit' (callout 4) buttons. A note at the top of the form states: '\* Required field. Allow a minimum of 3 day(s) for your electronic payments to reach this payee.'

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.

The screenshot shows a mobile application interface for deleting a payee. At the top, a list of payees is shown with 'Jane' selected. Below the list, there are buttons for 'Edit payee', 'Pay', 'Pay recurring', and 'Add reminder'. The 'Edit payee' button is highlighted with a circled '2'. Below this is a detailed form for the selected payee, 'JANE DOE'. The form includes fields for 'Payee name', 'Send notification to payee by \*' (with options for 'Text Message' and 'Email'), 'Payee phone number', 'Payee nickname \*', 'Default pay from \*', 'Category', and 'Keyword'. The 'Send notification to payee by \*' field has a dropdown menu with 'Text Message' selected. The 'Keyword' field has a toggle switch labeled 'I would like to delete this payee', which is highlighted with a circled '3'. At the bottom of the form, there are 'Cancel' and 'Submit' buttons. The 'Submit' button is highlighted with a circled '4'. A circled '1' points to the 'Jane' payee in the list above.

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.

The screenshot shows a 'Schedule' payment form. At the top, there are buttons for '+ Payee', 'Review all', and 'Pay all'. Below these are filters for 'Display' and 'Category', and a search bar for 'Payee name or nickname'. The main form area is titled 'Pay to' and shows a payee named 'American Express \*3456'. The amount field is set to '\$ 0.00' (callout 1). The 'Pay from' dropdown is set to 'Hobby Account..\*1753' (callout 2). The 'Deliver by' date is '04/07/2021' (callout 3). At the bottom right, there is a '\$ Pay' button (callout 4) and a 'Make it recurring' checkbox.

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.

The screenshot shows the Bill Pay interface with the following elements:

- Top Bar:** '+ Payee', 'Review all', 'Pay all', 'Display', 'Category', 'Payee name or nickname', 'Search'.
- Pay to:** American Express <sup>3456</sup>, 'Pay from' dropdown (Primary Chec., \*56), 'Make it recurring' checkbox.
- Payment Details:** AMERICAN EXPRESS, 'Electronic', '\$ 0.00', '04/15/2021' (with calendar icon), 'Process date: 04/14/2021', '\$ Pay' button with a three-dot menu icon (1).
- Bottom Bar:** 'Hide' button (2), 'Rush delivery' button, 'Add comment' button.
- Rush delivery Section:**
  - Payment information:** 'Pay to' American Express <sup>3456</sup>, 'Electronic'.
  - Amount \*:** Input field with '\$ 0.00' (3).
  - Pay from \*:** Dropdown menu (4).
  - Select delivery option:**
    - Delivery day \*:**
      - Thursday 4/15/2021 Check\$19.95
        - May be scheduled until 4:00 PM ET
        - Check payment delivered to submitted physical address
        - Payment deducted from account when check clears
        - UPS tracking provided
      - Friday 4/16/2021 Check\$14.95
        - May be scheduled until 4:00 PM ET
        - Check payment delivered to submitted physical address
        - Payment deducted from account when check clears
        - UPS tracking provided
    - Rush payment sent to \*:**  New address
    - Buttons:** 'Cancel', 'Next' button (6).

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.

New address

\* Required field

Please provide a physical street address for American Express. Rush delivery not available to Post Office Boxes. Rush Payments may need to be sent to another address than appears on your regular billing statement.

Pay to **American Express** <sup>3456</sup>  
**Electronic**

Payee phone number \*

Payee address \*

Payee city \*

Payee state \*

Payee ZIP code \*

[← Back](#) [Next →](#)

Review payment information

Pay to **American Express** <sup>3456</sup>  
**Electronic**

Pay from **Primary Checking**

Amount **1.00**

Payee phone number **555-555-5555**

Rush payment fee **\$19.95**

New delivery date **4/15/2021**

Payment sent to

Fee debit authorization [Print](#)

We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

**⚠** By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.

[← Back](#) [Accept & Submit](#)

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.

American Express <sup>\*3456</sup>

AMERICAN EXPRESS  
Electronic

Pay from  
Hobby Account..\*1753

\$ 0.00

04/07/2021

Deliver by: 04/08/2021

1 [Make it recurring](#)

\$ Pay \*\*\*

Recurring payment

To schedule your payment automatically, select your preferences below.

\* Required field

Payee name **Jane**  
Electronic

2 Pay from\* BasicCkg ..\*7190

Amount\* \$ 0.00 3

4 Frequency\* Monthly

On\* 1 5

6 Select first payment date\* Fri, Apr 30, 2021  
Process date: 04/30/2021  
Deliver by: 05/03/2021 (Estimated date payee will receive payment)

If the payment falls on a holiday or weekend, what would you like to do? Pay before Pay after

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.

The screenshot shows a form for configuring a payment series. It is divided into two main sections. The top section, labeled '7', contains the question 'Will this payment series end?' with 'Yes' and 'No' radio buttons. Below this is 'End options\*' with a checked radio button for 'After the payment on this date' and a date dropdown menu showing 'Fri, Dec 31, 2021'. There is also an unchecked radio button for 'After' and a text input field. The bottom section, labeled '8', is titled 'Memo' and has a text input field with '(Maximum characters: 25)' below it. At the bottom of the form, there is a 'Payment cutoff time: 4:00 PM ET' label, a '< Cancel' button, and a 'Submit' button labeled '9'.

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.

| Pending                          |            |   |
|----------------------------------|------------|---|
| Processing in next 45 days       |            |   |
| Payee                            | Amount     |   |
| American Express<br>04/07/2021   | \$1,000.00 |  1 |
| Fred Andrew Nelson<br>04/09/2021 | \$50.00    |    |

### Edit recurring payment

To schedule your payment automatically, select your preferences below.

\* Required field

Pay to: American Express<sup>3456</sup>  
**Electronic**

Pay from: Primary Checking

Amount: \$ 25.00

Payment date: 5/3/2021

Additional items: Confirmation #: 26  
Process date: 4/30/2021  
Delivery: Standard  
Series start: 4/30/2021

What would you like to do? \*

Skip this payment scheduled on 4/30/2021

Edit single occurrence scheduled on 4/30/2021 2

Edit entire series

3

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.

Edit single occurrence

\* Required field

Pay to **American Express** \*3456  
**Electronic**

Pay from \*

Amount \*

Frequency

Process date \*

Comment

(Maximum characters: 1000) You have  characters left. Comments are for personal use and will not be seen by the payee

4

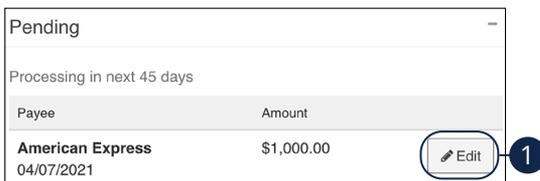
5

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.

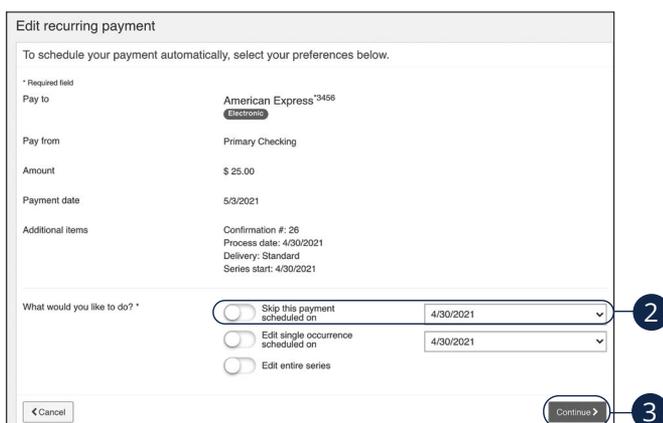


Pending

Processing in next 45 days

| Payee                          | Amount     |
|--------------------------------|------------|
| American Express<br>04/07/2021 | \$1,000.00 |

Edit



Edit recurring payment

To schedule your payment automatically, select your preferences below.

\* Required field

Pay to: American Express<sup>TM</sup> 3456  
Electronic

Pay from: Primary Checking

Amount: \$ 25.00

Payment date: 5/3/2021

Additional items: Confirmation #: 26  
Process date: 4/30/2021  
Delivery: Standard  
Series start: 4/30/2021

What would you like to do? \*

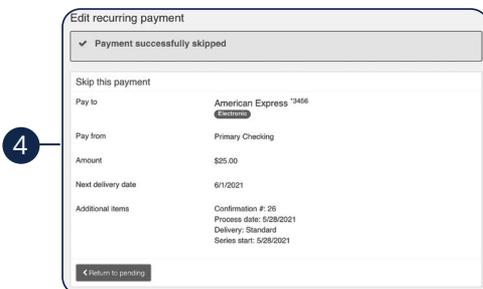
Skip this payment scheduled on 4/30/2021

Edit single occurrence scheduled on 4/30/2021

Edit entire series

Cancel

Continue



Edit recurring payment

✓ Payment successfully skipped

Skip this payment

Pay to: American Express<sup>TM</sup> 3456  
Electronic

Pay from: Primary Checking

Amount: \$25.00

Next delivery date: 6/1/2021

Additional items: Confirmation #: 26  
Process date: 5/29/2021  
Delivery: Standard  
Series start: 5/29/2021

Return to pending

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.

| Pending                          |            |   |
|----------------------------------|------------|---|
| Processing in next 45 days       |            |   |
| Payee                            | Amount     |   |
| American Express<br>04/07/2021   | \$1,000.00 |  1 |
| Fred Andrew Nelson<br>04/09/2021 | \$50.00    |    |

### Edit payment

\* Required field

Pay to: American Express<sup>3456</sup>  
Electronic

Pay from \*: Primary Chec. \*5676

Confirmation: 22

Amount \*: \$ 1000.00

Payment date \*: 04/07/2021 Deliver by: 04/07/2021

Comment:

(Maximum characters: 1000) You have 100 characters left. Comments are for personal use and will not be seen by the payee

I would like to stop this payment 2

Cancel Submit 3

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.

The image shows two overlapping windows from a software interface. The top window, titled 'eBill Connect', contains a list item 'Water Bill' with the number '2323' and a document icon, with a circled '1' pointing to a 'Set up eBill' button. The bottom window, titled 'Set up eBill', is for 'Cellular One' and contains a login form with fields for 'Username' (containing 'test'), 'Password' (containing '....'), and 'Account type' (with a dropdown menu showing 'Bill'). Below the form is a 'Terms and conditions' section with a circled '3' pointing to the text. At the bottom right of the form is a 'Cancel' button and an 'Accept and submit' button with a circled '4'.

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.

The screenshot shows the 'My account' tab selected in the top navigation bar. Below it is the 'Pay from accounts' section with a 'View accounts' link and an 'Add account' button. The 'Add pay from account' form contains the following fields:

- Account nickname \* (Required field)
- Account number \*
- Confirm account number \*
- Account type \* (Drop-down menu)
- Starting check number

The 'Account review' section displays the entered information:

- Account nickname: Checking
- Account number: 123456789
- Account type: Checking
- Starting check number: 1001

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.

The screenshot illustrates the process of editing an account nickname in the Bill Pay application. It is divided into four numbered steps:

- 1**: The user navigates to the **My account** tab in the top navigation bar.
- 2**: In the **Pay from accounts** section, the user clicks the **View accounts** button.
- 3**: In the **View pay from accounts** list, the user clicks the **Edit** button next to the account **Easy 0001 1301**.
- 4**: In the **Edit pay from account** form, the user makes changes to the **Account nickname** (e.g., changing it to **Easy 0001**) and clicks the **Submit** button.

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.

The screenshot illustrates the process of deleting an account through the Bill Pay interface. It is divided into five numbered steps:

- Click the **My account** tab in the top navigation bar.
- Click the **View accounts** button in the "Pay from accounts" section.
- Click the **Edit** button for the selected account.
- Click the toggle next to "Delete pay from account" to delete the account.
- Click the **Submit** button when you are finished making changes.

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.

The screenshot shows the Bill Pay interface with the 'My account' tab selected. The 'Notifications' section is visible, containing a 'View alerts' button (1) and a 'View reminders' button (2). The 'Alerts' section is expanded, showing a list of alert types with checkboxes for 'Email' and 'Mobile' (3). The 'Update' button is highlighted with a red circle and the number 4.

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.

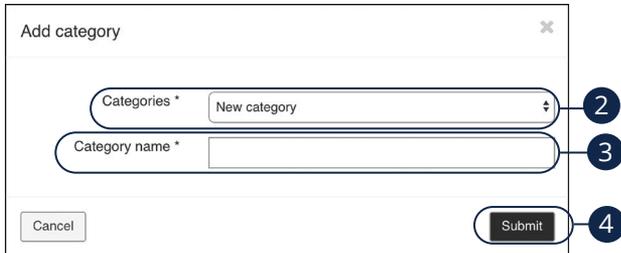
# Bill Pay

## Categories

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



The screenshot shows the "Payments" interface. At the top, there is a "Schedule" section with a "+ Payee" button, "Review all" and "Pay all" buttons, and a search box for "Payee name or nickname". Below this is a "Display" dropdown and a "Category" dropdown menu, which is circled with a blue circle containing the number 1. At the bottom, there is a "Pay to" field and an "Actions" button.



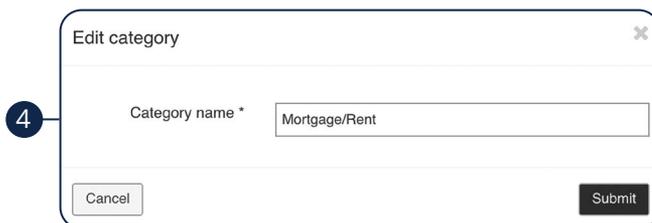
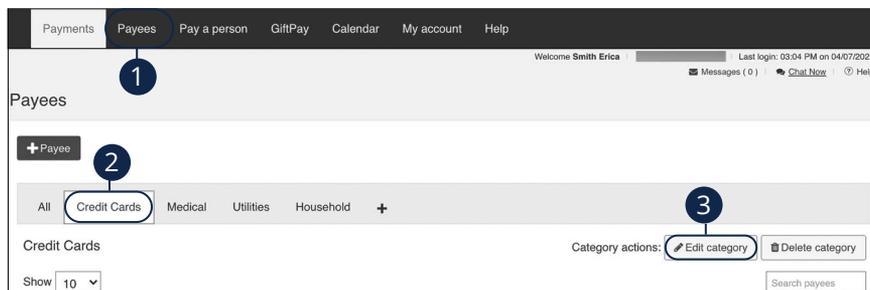
The screenshot shows the "Add category" dialog box. It has a close button (X) in the top right corner. There are two input fields: "Categories \*" with a dropdown menu showing "New category" (circled with a blue circle containing the number 2) and "Category name \*" with a text input field (circled with a blue circle containing the number 3). At the bottom, there are "Cancel" and "Submit" buttons (circled with a blue circle containing the number 4).

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.

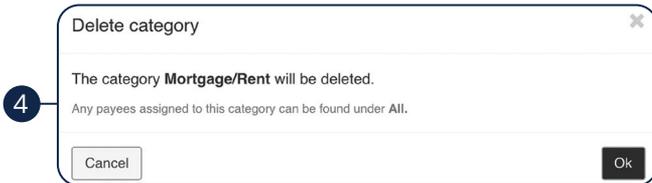
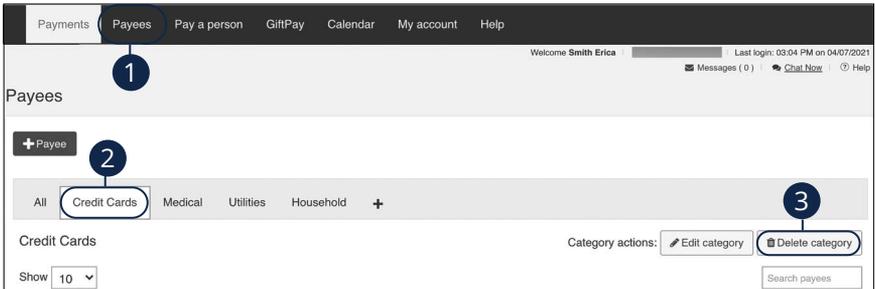


1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Edit category** button to edit the category.
4. Edit the category name and click the **Submit** button.

# 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

The screenshot shows the 'Add account' form in the Bill Pay interface. The form is titled 'Add account' and includes a '\* Required field' note. The form fields are as follows:

- 1:** The 'Transfers' tab in the top navigation bar is highlighted.
- 2:** The '+ Account' button in the 'Accounts' section is highlighted.
- 3:** The 'Account nickname \*' text input field is highlighted.
- 4:** The 'Account type \*' dropdown menu is highlighted, showing 'Select account'.
- 5:** The 'Routing number \*' and 'Confirm routing number \*' text input fields are highlighted.
- 6:** The 'Account number \*' and 'Confirm account number \*' text input fields are highlighted.
- 7:** The 'Category' dropdown menu is highlighted, showing 'Unassigned'.
- 8:** The 'Next >' button at the bottom right of the form is highlighted.

Other visible elements include a 'Skip to main content' link, navigation tabs for 'Payments', 'Payees', 'Pay a person', 'Transfers', 'GiftPay', 'Calendar', 'My account', and 'FAQ', and a 'Back' button at the bottom left of the form.

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** One time activation for Test Account

For security purposes, a one-time activation code is required.

Delivery method for activation code \*

Home phone: [redacted]

Primary email: [redacted]

**10** Account activation

One time activation for Test 2

\* Required field

Your activation code is being sent to [redacted]

Enter activation code \*

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

The screenshot shows the 'Transfers' section of a Bill Pay interface. At the top, a navigation bar includes 'Skip to main content', 'Payments', 'Payees', 'Pay', '1 Transfers', 'GiftPay', 'Calendar', 'My account', and 'FAQ'. Below this is a 'Transfers' header with an 'Accounts' sub-header and a '+ Account' button. The main form has columns for 'From', 'To', 'Amount', 'Date', and 'Actions'. The 'From' column has a dropdown 'Select from acc'. The 'To' column has a dropdown 'Select to accou'. The 'Amount' column has a text input '\$ 0.00'. The 'Date' column has a text input 'MM/DD/YYYY' and a calendar icon. The 'Actions' column has links for 'Make it recurring' and 'Add comment'. A '+ Add transfer entry' button is below the form. At the bottom right, there are 'Review' and 'Submit' buttons. Numbered callouts (1-11) highlight: 1. 'Transfers' tab; 2. 'Select from acc' dropdown; 3. '\$ 0.00' input; 4. 'MM/DD/YYYY' input; 5. 'Make it recurring' link; 11. 'Submit' button.

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.

Recurring transfer

\* Required field

**From \***

**To \***

**Amount \***

**6** **Frequency \***

**7** **On \***

**8** **Select first transfer date \***

Deliver by

**9** If the transfer falls on a holiday or weekend, what would you like to do? \*

**10** Will this transfer series end? \*

**10a** **End options \***  On this date

After a set # of transfers

**11**

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.

The screenshot displays the GiftPay interface within a banking application. The top navigation bar includes 'Payments', 'Payees', 'Pay a person', 'GiftPay', 'Calendar', 'My account', and 'Help'. The 'GiftPay' section is active, showing a '+ Recipient' button and a 'Display' dropdown menu. Below these, there are two recipient entries: 'Charity' (Donation check, New, Last sent: N/A, Donation amount: N/A) and 'John Doe' (Gift check, New, Last sent: N/A, Gift amount: N/A). Each entry has a corresponding action button: 'Donate' for Charity and 'Send gift' for John Doe. At the bottom of the list, there are two buttons: 'View pending' (labeled B) and 'View history' (labeled C). A circled 'A' points to the recipient list area.

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.

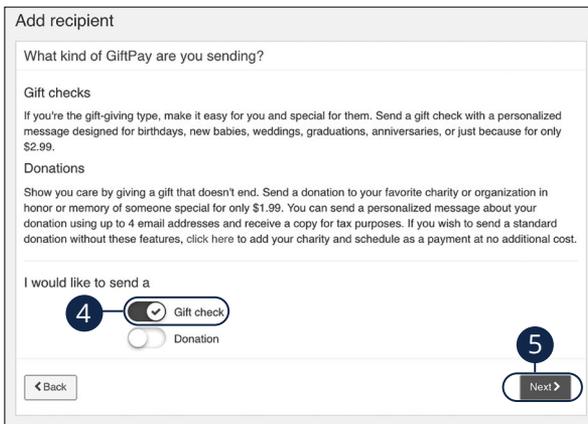
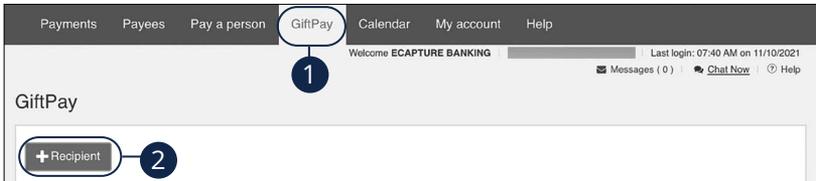


**Note:** Fees may apply when sending a gift or donation.

# 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.

### Add recipient

Tell us about your gift recipient

\* Required field

|              |  |
|--------------|--|
| First name * | <input type="text" value="First name"/>  |
| Middle name  | <input type="text" value="Middle name"/> |
| Last name *  | <input type="text" value="Last name"/>   |

6

|                  |   |
|------------------|---|
| Payee address *  | <input type="text" value="Address 1"/>    |
|                  | <input type="text" value="Address 2"/>    |
| Payee city *     | <input type="text" value="City"/>         |
| Payee state *    | <input type="text" value="Select State"/> |
| Payee ZIP Code * | <input type="text" value="ZIP Code"/>     |

7

8

### Add recipient

Review your gift recipient

|                |               |
|----------------|---------------|
| First name     | John          |
| Middle name    |               |
| Last name      | Doe           |
| Payee address  | 1 Main STreet |
| Payee city     | Anywhere      |
| Payee state    | AL            |
| Payee ZIP Code | 62294         |

9

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.

The screenshots illustrate the following steps:

- Click the **GiftPay** tab.
- Click the **+ Recipient** button.
- Answer the challenge prompt: "Maternal grandmother's maiden name \*".
- Select "Donation" as the kind of GiftPay to send.
- Click the **Next** button.

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

### Add charity

Tell us about your charity

\* Required field

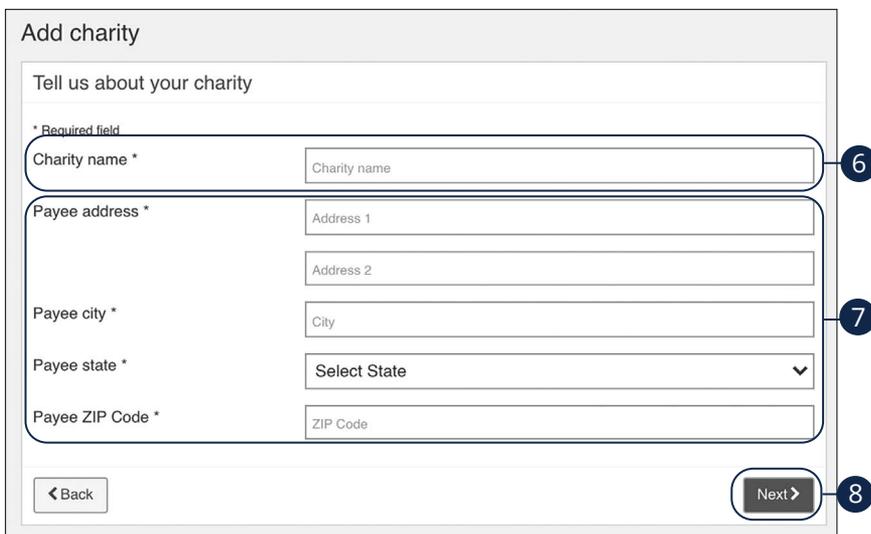
Charity name \*

Payee address \*

Payee city \*

Payee state \*

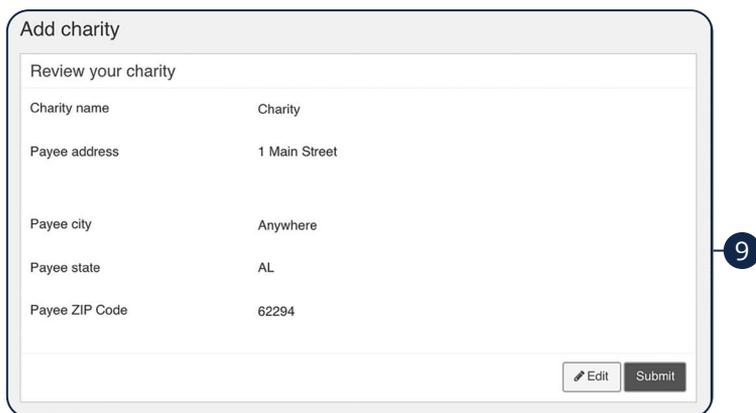
Payee ZIP Code \*



### Add charity

Review your charity

|                |               |
|----------------|---------------|
| Charity name   | Charity       |
| Payee address  | 1 Main Street |
| Payee city     | Anywhere      |
| Payee state    | AL            |
| Payee ZIP Code | 62294         |



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.

The screenshot shows the Bill Pay interface. At the top, there are navigation tabs: Payments, Payees, Pay a person, **GiftPay** (highlighted with a circled 1), Calendar, My account, and Help. Below the tabs, there is a header for "GiftPay" and a "Welcome ECAPTURE BANKING" message. The main content area shows a list of recipients. The first recipient is "Charity" with a "Donation check" label and a "Donate" button. The second recipient is "John Doe" with a "Gift check" label and a "Send gift" button (highlighted with a circled 2). Below the recipient list, there is a "Send gift check" form. The form has the following fields: "To" (John Doe, Gift check), "From \*" (NOW Account..\*7035, highlighted with a circled 3), "Amount \*" (\$ 0.00, highlighted with a circled 4), "GiftPay fee" (\$ 2.99), "Date \*" (11/10/2021, highlighted with a circled 5), and "Please select the occasion \*" (Holiday, highlighted with a circled 6). At the bottom of the form, there are "Back" and "Next" buttons (highlighted with a circled 7).

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.

Bill Pay: Sending a Gift

Send gift check

Holiday

Select gift check design

< Back

Next >

Create your message

Opening Message

Personalized message

(Maximum characters: 300) You have 300 characters left.

Closing message

Back

Next

Send gift check

Review your gift check

Sample check

Message printed above the check

| Message | Text             |
|---------|------------------|
|         | Test             |
|         | Test             |
|         | Test.            |
|         | ECAPTURE BANKING |

Gift check information

|                |  |
|----------------|--|
| To             | John Doe   |
| Amount         | \$ 1.00  |
| Gift/Pay fee   | \$ 2.99  |
| Process date   | 11/09/2021   |
| Deliver by     | 12/2/2021  |
| Memo           | <input type="text"/>   |
| Return address | ONE TOWNE SQUARE<br>SUITE 1900<br>SOUTHFIELD, MI 480763765 - 480763765 |

< Back

Submit

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.

The screenshot shows the GiftPay interface. At the top, there are navigation tabs: Payments, Payees, Pay a person, GiftPay, Calendar, My account, and Help. The GiftPay tab is selected and highlighted with a blue circle and the number 1. Below the tabs, there is a header for 'GiftPay' and a 'Donate' button with a heart icon, highlighted with a blue circle and the number 2. The main content area shows a recipient named 'Charity' with a 'Donation check' label. Below this, there is a 'Send donation' form with the following fields and options:

- From \***: A drop-down menu showing 'NOW Account..\*7035', highlighted with a blue circle and the number 3.
- Amount \***: A text input field containing '\$ 0.00', highlighted with a blue circle and the number 4.
- GiftPay fee**: A text input field containing '\$1.99'.
- Date \***: A date picker showing '11/10/2021', highlighted with a blue circle and the number 5.
- Send in recognition of someone? \***: A drop-down menu showing 'No', highlighted with a blue circle and the number 6.
- Request an acknowledgement of my donation? \***: Radio buttons for 'Yes' and 'No'.
- Create a personalized email to someone to notify them regarding my donation? \***: Radio buttons for 'Yes' and 'No'.

At the bottom of the form, there are 'Back' and 'Next >' buttons.

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."

Send donation

\* Required field

To **Charity**  
Donation check

From \* NOW Account..7035

Amount \* \$ 0.00

GiftPay fee \$1.99

Date \* 11/10/2021 Deliver by 11/17/2021

Send in recognition of someone? \* No

7 Request an acknowledgement of my donation? \* Yes No

8 Create a personalized email to someone to notify them regarding my donation? \* Yes No

◀ Back Next ▶ 9

Send donation

Review your donation

Donation check information

|              |            |
|--------------|------------|
| To           | Charity    |
| Amount       | \$1.00     |
| GiftPay fee  | \$ 1.99    |
| Process date | 11/30/2021 |
| Deliver by   | 12/6/2021  |

Memo

(Maximum characters: 25) Memos appear at the bottom of your check.

Return address

ONE TOWNE SQUARE  
 SUITE 1900  
 SOUTHFEILD, MI 480763765

◀ Back Submit 10

- Choose if you want an acknowledgment of your donation. Additional steps apply if you select "Yes."
- Choose if you want to send a personalized email to someone to notify them regarding your donation. Additional steps apply if you select "Yes."
- Click the **Next** button.
- 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.

The screenshot illustrates the process of editing a GiftPay recipient in four steps:

- Step 1:** Click the **GiftPay** tab in the top navigation bar.
- Step 2:** Select the recipient you would like to edit. In this case, the recipient is **Charity**.
- Step 3:** Click the **Edit GiftPay** button.
- Step 4:** Make the necessary changes in the **Edit charity** form and click the **Submit** button when you are finished.

The **Edit charity** form includes the following fields and options:

- Charity name:** Charity
- Payee address \*:** 1 Main Street
- Address 2:** (empty)
- Payee city \*:** Anywhere
- Payee state \*:** AL
- Payee ZIP Code \*:** 62294
- Optional:**  I would like to delete this payee

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.

The screenshot shows the Bill Pay interface with the following elements:

- 1**: The **GiftPay** tab is selected in the top navigation bar.
- 2**: The **Charity** recipient is selected in the list of recipients.
- 3**: The **Edit GiftPay** button is clicked for the selected recipient.

The interface includes a top navigation bar with tabs: Payments, Payees, Pay a person, GiftPay, Calendar, My account, and Help. Below the navigation bar, there is a header area with "Welcome ECAPTURE BANKING" and "Last login: 07:40 AM on 11/10/2021". The main content area is titled "GiftPay" and contains a "+ Recipient" button, a "Display" dropdown, and a list of recipients. The selected recipient is "Charity", which has a "Donation check" status, a "New" tag, and "Last sent: N/A" and "Donation amount: N/A" information. A "Donate" button is also visible. Below the recipient list is a "Payee details" section for "Charity", which includes an "Edit GiftPay" button and an "Add reminder" button.

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

\* Required field  
Allow a minimum of 5 day(s) for your donations to reach this charity.

Charity name Charity

Payee address \* 1 Main Street  
Address 2

Payee city \* Anywhere

Payee state \* AL

Payee ZIP Code \* 62294

4  I would like to delete this payee

< Back Submit 5

Edit charity

The following charity will be deleted

Charity  
Donation check

The following transactions will be stopped

Pay to

Charity  
Donation check

< Cancel Submit 6

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.

The screenshot shows the Bill Pay interface. At the top, there is a navigation bar with tabs: Payments, Payees, Pay a person, GiftPay (highlighted with a blue circle and the number 1), Calendar, My account, and Help. Below the navigation bar, the main content area is titled "GiftPay". It features a "+ Recipient" button, a "Display" dropdown menu, and two rows of pending items. The first row is for "Charity" with a "Donation check" label, "New" status, "Last sent: N/A", and "Donation amount: N/A". The second row is for "John Doe" with a "Gift check" label, "New" status, "Last sent: N/A", and "Gift amount: N/A". At the bottom of the main content area, there are two buttons: "View pending" (highlighted with a blue circle and the number 2) and "View history".

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

Pending payments

Search filter Print

Pay to ▾

John Doe ⋮

**Gift check**

|                         |                   |
|-------------------------|-------------------|
| <b>Pay from:</b>        | NOW Account *7035 |
| <b>Amount:</b>          | \$1.00            |
| <b>Process date:</b>    | 11/26/2021        |
| <b>Deliver by date:</b> | 12/2/2021         |
| <b>Conf.:</b>           | #1                |
| <b>Frequency:</b>       | One time          |
| <b>Delivery:</b>        | Standard          |
| <b>Status:</b>          | Scheduled         |

4 5

Edit

Edit gift check

\* Required field

To **John Doe**  
**Gift check**

Amount \*

GiftPay fee \$ 2.99

From \*

Date \*

Deliver by 12/02/2021

Memo

(Maximum characters: 25) Memos appear at the bottom of your check.

I would like to stop this gift

Check design and message

Note: Changing the occasion will require a change in the check design.

Current check design

Change occasion or check design \*

Opening message \*

Personalized message \*

(Maximum characters: 300) You have 296 characters left.

Closing message \*

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.

The screenshot shows the GiftPay interface. The 'GiftPay' tab is highlighted with a blue circle containing the number 1. Below the tab, there are buttons for '+ Recipient', 'Display', and 'Charity'. The 'Charity' section shows a 'Donation check' with a 'New' tag, 'Last sent: N/A', and 'Donation amount: N/A', along with a 'Donate' button. The 'John Doe' section shows a 'Gift check' with a 'New' tag, 'Last sent: N/A', and 'Gift amount: N/A', along with a 'Send gift' button. At the bottom, there are two buttons: 'View pending' (circled with a blue circle containing the number 2) and 'View history'.

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

Pending payments

Search filter Print

Pay to ▾

**John Doe** ⋮ **3**

**Gift check**

|                         |                   |
|-------------------------|-------------------|
| <b>Pay from:</b>        | NOW Account *7035 |
| <b>Amount:</b>          | \$1.00            |
| <b>Process date:</b>    | 11/26/2021        |
| <b>Deliver by date:</b> | 12/2/2021         |
| <b>Conf.:</b>           | #1                |
| <b>Frequency:</b>       | One time          |
| <b>Delivery:</b>        | Standard          |
| <b>Status:</b>          | Scheduled         |

**4** Edit

Edit gift check

\* Required field

To **John Doe**  
**Gift check**

Amount \*

GiftPay fee \$ 2.99

From \*  ▾

Date \*

Deliver by 12/02/2021

Memo

(Maximum characters: 25) Memos appear at the bottom of your check.

**5**  I would like to stop this gift

Check design and message

Note: Changing the occasion will require a change in the check design.

Current check design

Change occasion or check design \*  ▾

Select new check design

Opening message \*

Personalized message \*

(Maximum characters: 300) You have 296 characters left.

Closing message \*

Cancel **6** Submit

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.