



Mobile Personal Online Banking Experience

Using the Mobile Banking App

Access your online banking on the go by using the Community State Bank Personal Mobile Banking App. The new personal online banking experience on a mobile device is intuitively designed to make banking convenient and flexible.

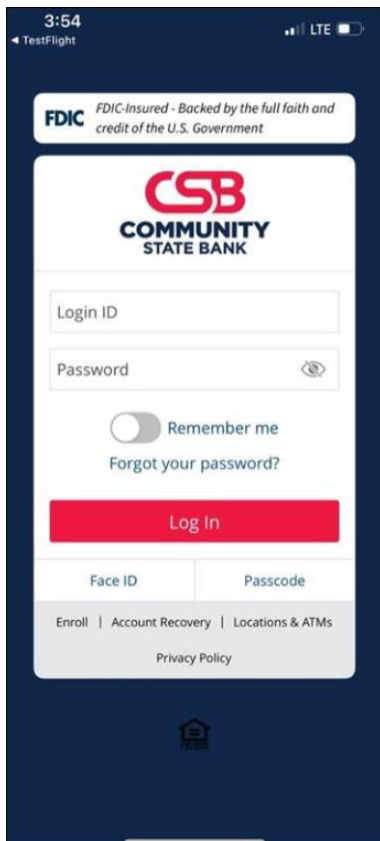
Apple users: After the upgrade, please apply the upgrade for your existing app if automatic updates are enabled on your device or manually upgrade your App.

Android or Google device users: After the upgrade, please delete the existing app and reinstall the new Community State Bank Personal App.

Important Note: The look and feel of the mobile app may vary by device type. Once you have started the first time login after the upgrade please do not navigate away from the session. Open a new window or minimize the app screen to easily go back to. If you have any issues during login please contact us at 515.331.3100.

First time Login after Upgrade

1. **Open** the updated or newly installed personal App.
2. Enter the username and password that you used for online banking prior to the upgrade.
3. Click **Log In**.



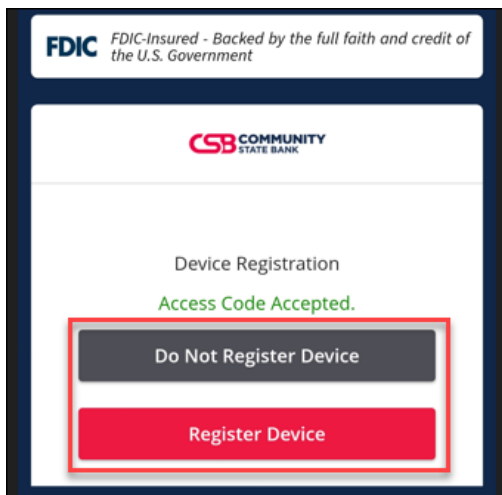
4. Choose a method to receive a secure access code. Possible methods may vary by what information you have on file with Community State Bank:
 - a. Call me – Voice call
 - b. Text me – SMS text message
 - c. Email me

The screenshot shows a mobile app interface for Community State Bank. At the top, there is an FDIC logo and the text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below this is the CSB Community State Bank logo. The main heading is "Please select a target:". There are three input fields: "Email me: ajacxxx@q[redacted].com", "Call me: (XXX) XXX-9-[redacted] 5", and "Text me: (XXX) XXX-9-[redacted] 5". A "Back" button is at the bottom. A red box with the text "Click One" points to the first input field.

5. Enter the 6 digit code provided to you in the call, text or email and click **Submit**.

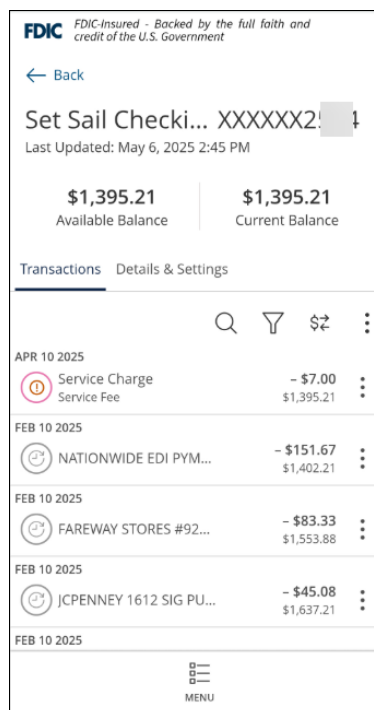
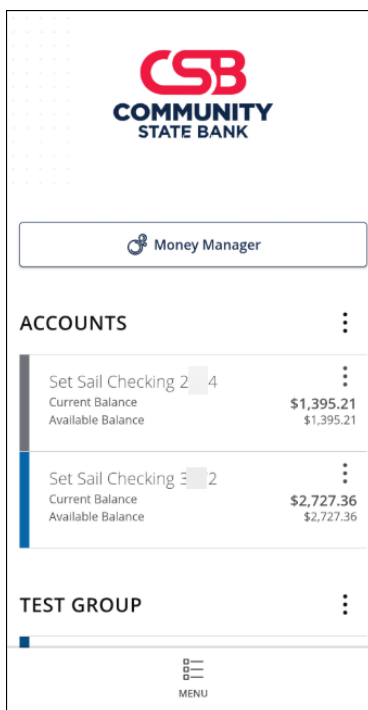
The screenshot shows a mobile app interface for Community State Bank. At the top, there is an FDIC logo and the text "4 ...access code is 979115 credit of". Below this is the CSB Community State Bank logo. The main heading is "Enter your Secure Access Code". There is a text input field containing "979115". Below the input field are two buttons: a red "Submit" button and a grey "Back" button.

6. Create a new password following the password policy provided and enter the password again for confirmation.
7. Click Change Password or Submit.
8. Choose whether to register your device for future logins.



Congratulations you have logged into your updated Mobile Banking App!

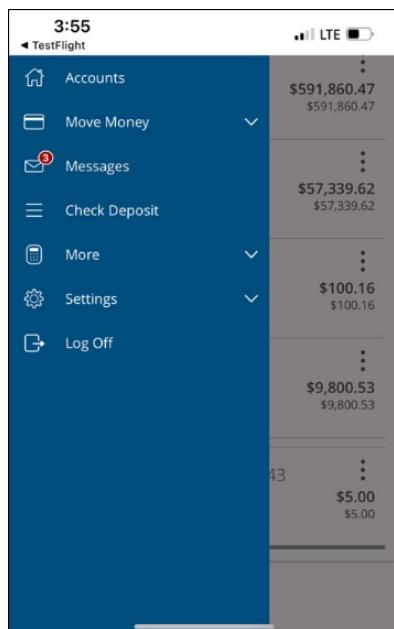
- Click on any **Account tile** for more details about that account.



- Click on the **Menu** to access additional online banking features. Remember location of buttons such as the menu or the overall look and feel may vary slightly by device type.

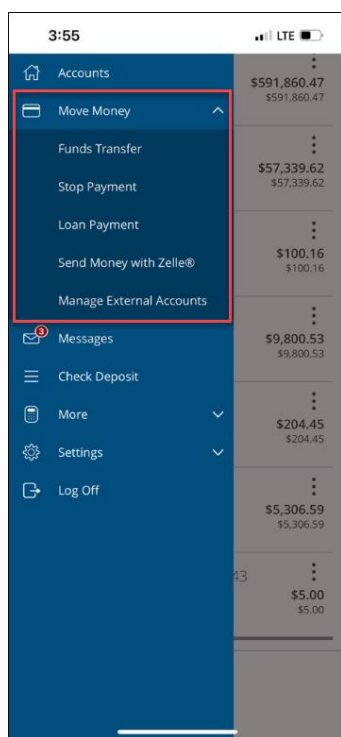


- Use the Menu to select Move Money, Check Deposit and more.



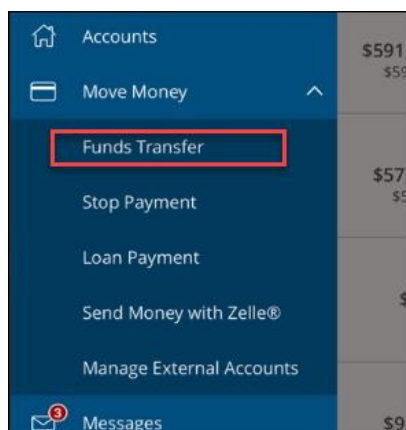
Move Money

- Use the **Move Money** section to complete a Funds Transfer, request a Stop Payment, complete a Loan Payment, send money with *Zelle* or make and manage an External Transfer.



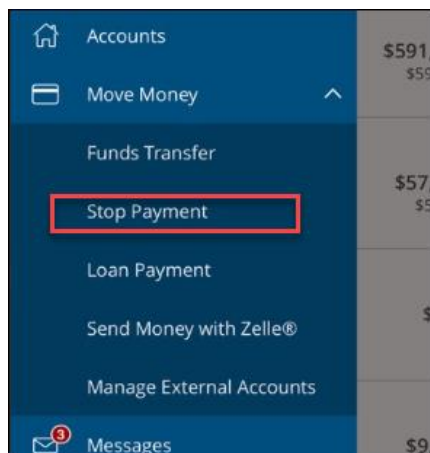
Move Money – Funds Transfer

- Select the **To** and **From Account**, set an **Amount**, select **One time** or **Recurring**, choose a **Date/Date Range**, add an optional **Note** and **Transfer**.

A screenshot of the 'Funds Transfer' form in the mobile app. The form is white with a green header bar that says 'View single or recurring transfers in the Activity Center.' Below the header is a green bar with 'FDIC' and 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. The form has fields for 'From Account', 'To Account', 'Amount' (with a dollar sign and '0.00'), 'Frequency' (set to 'One time transfer'), and 'Transfer Date'. There is a 'MENU' icon at the bottom.

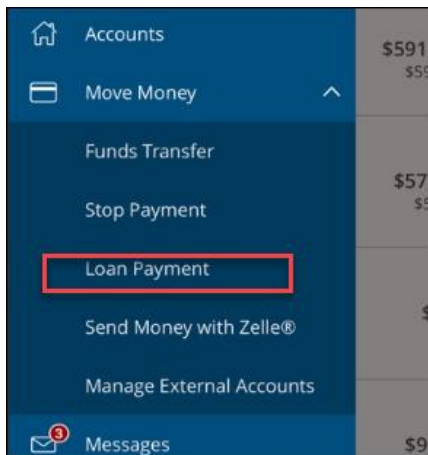
Move Money – Stop Payment

- Request a Stop Payment on a **Single Check** or **Multiple Checks** by completing the form.

A screenshot of the 'Stop Payment' form in the mobile app. The form is white with a green header bar that says 'Stop Payment Orders expire after 6 months. To continue the Stop Order, you must re-enter the request after the expiration. See our Fee Schedule for applicable Stop Payment fees.' Below the header is a green bar with 'FDIC' and 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. The form has a 'Request type' section with radio buttons for 'Single Check' (selected) and 'Multiple Checks'. There are fields for 'Account' (with a dropdown menu), 'Check number', and 'Check amount' (with a dollar sign and '\$0.00'). There is a 'MENU' icon at the bottom.

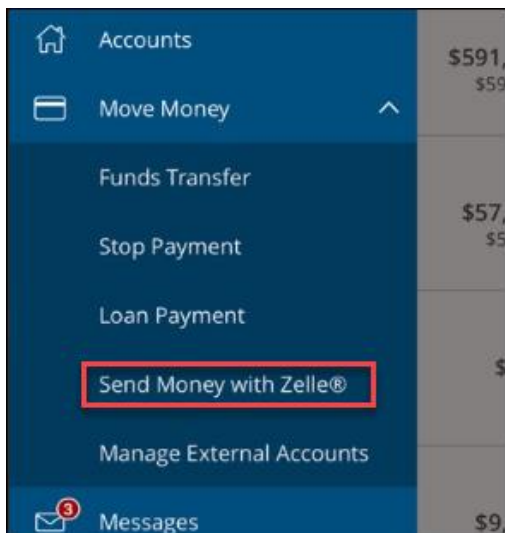
Move Money – Loan Payments

- Make Regular Payments and Principal Payments on your CSB loans.

A screenshot of the 'Loan Payments' screen in a mobile banking app. At the top is the FDIC logo and text: 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. Below this is the title 'Loan Payments' and a paragraph: 'Please note that payments submitted prior to 7:00 pm CT will be credited on the current business day. This is only a reminder and does not represent a change in cutoff time. Funds must be available at the end of the business day for the payment to be completed.' There are two dropdown menus labeled 'From' and 'To'. Below these are two buttons: 'Clear' and 'Submit'. At the bottom is a 'MENU' icon.

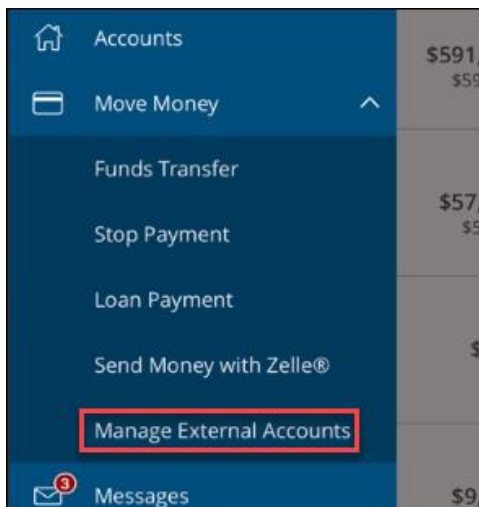
Move Money – Send Money with Zelle

- Access Zelle from mobile banking to easily send money to friends and family or receive payments in return.



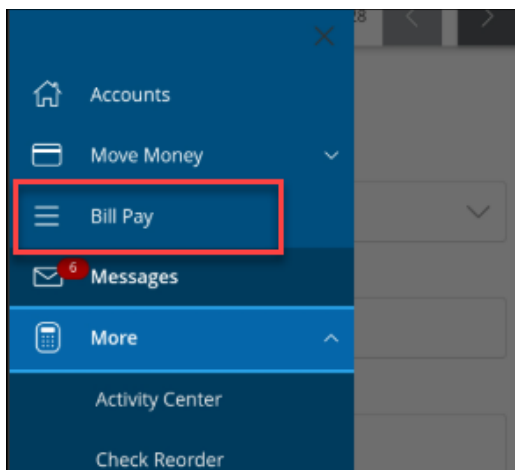
Move Money – Manage External Accounts

- You can complete a transfer between an External Account you own at another financial institution by setting up the routing and account number. **Micro deposits** will be deposited at the other institutions that you will verify to complete set up. Timing can take two to three days to process between institutions.

A screenshot of the 'Manage External Accounts' screen in a mobile banking app. At the top, it says 'FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. Below that is the title 'Manage External Accounts'. A short instruction reads: 'Link accounts with another financial institution and use electronic transfers to move money to and from these accounts.' Underneath is the section 'ADD EXTERNAL ACCOUNT'. It contains two input fields: 'Routing Number' and 'Account Number'. A link 'Need help finding?' is next to the 'Account Number' field. Below the fields are two radio buttons for 'Account Type': 'Checking' (selected) and 'Savings'. A dark blue 'Submit' button is at the bottom of this section. Below the 'Submit' button is the section 'MANAGE EXTERNAL ACCOUNT(S)' with a 'MENU' icon and a 'MENU' label.

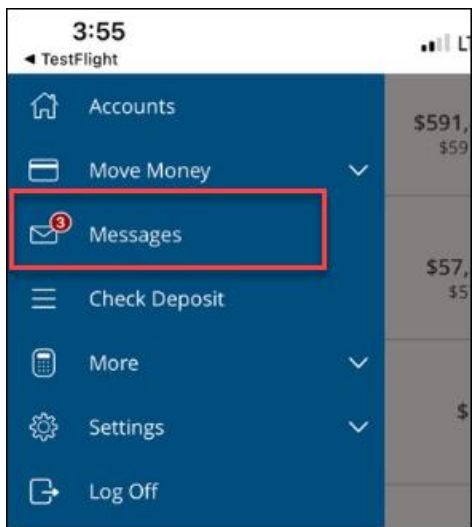
Bill Pay

- Pay and manage bills or use other convenient Bill Pay features with this option.

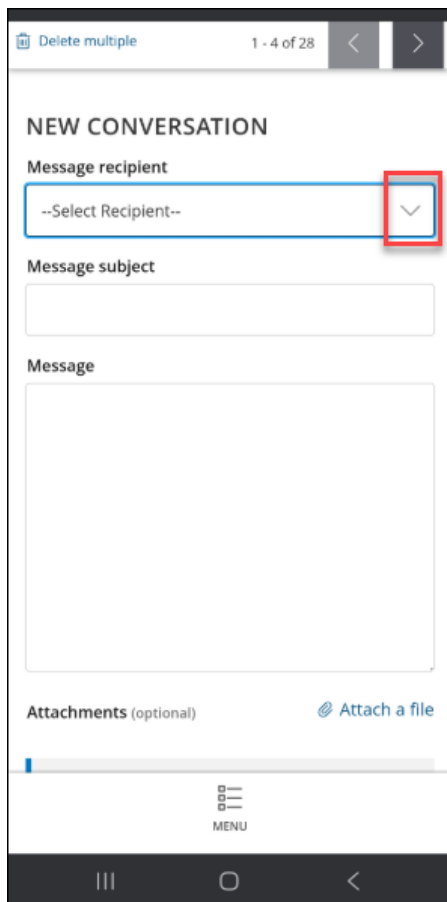
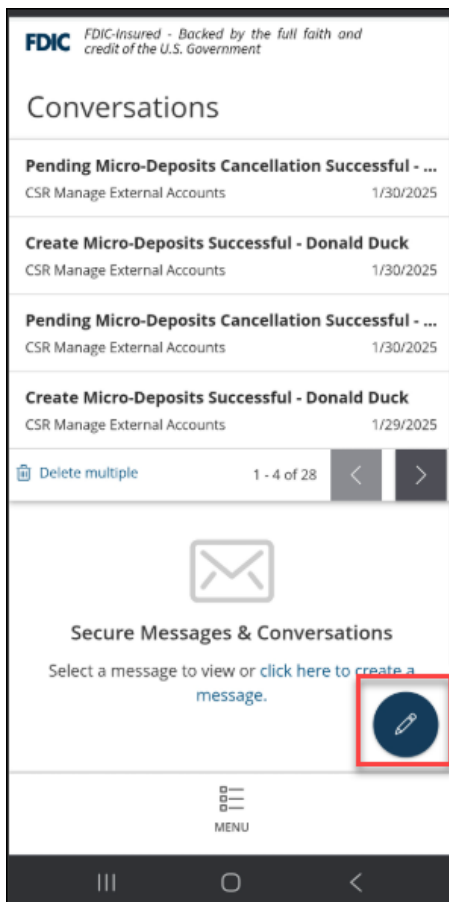


Messages

Messages allow you to communicate with Community State Bank from within your Mobile Banking App.

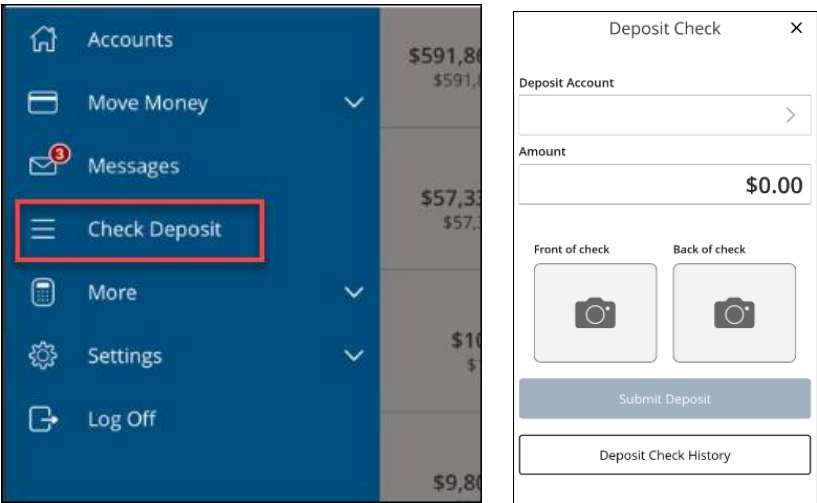


- Compose and send messages using the pencil **edit/compose** icon.
- Use the **Select Recipient** drop down to choose a topic or banking support group to send to.



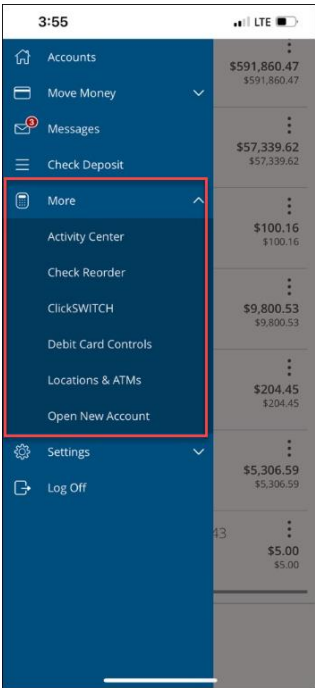
Check Deposit

When enrolled this feature is used to deposit checks by taking a picture using a mobile device. Certain limits or restrictions may apply. Follow the directions and endorse the check exactly as instructed by the app.



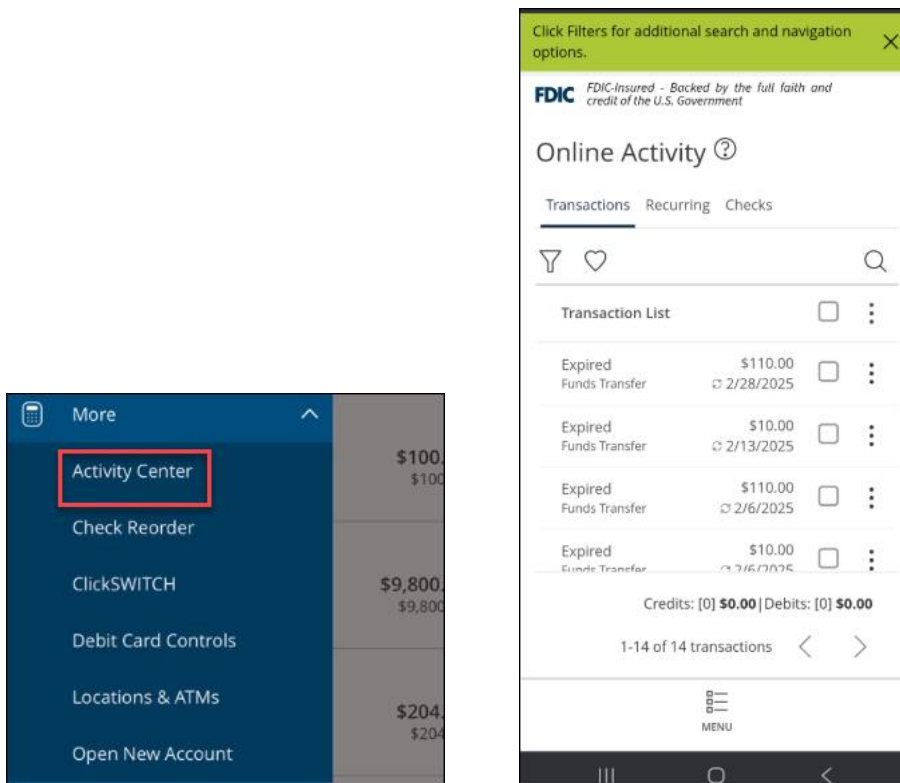
The More section of the Menu

This section is where you can find Location and ATM information, order Checks, enroll or access eStatements and more.



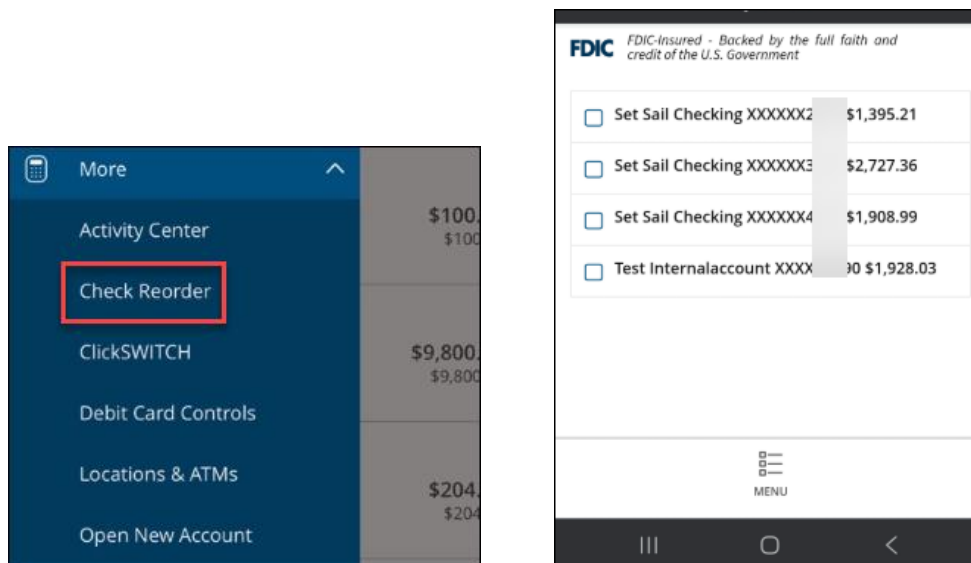
More Menu – Activity Center

The Activity Center displays recent transactions that were completed within online banking. To view your completed transaction history, click into the desired account tile on the main screen.



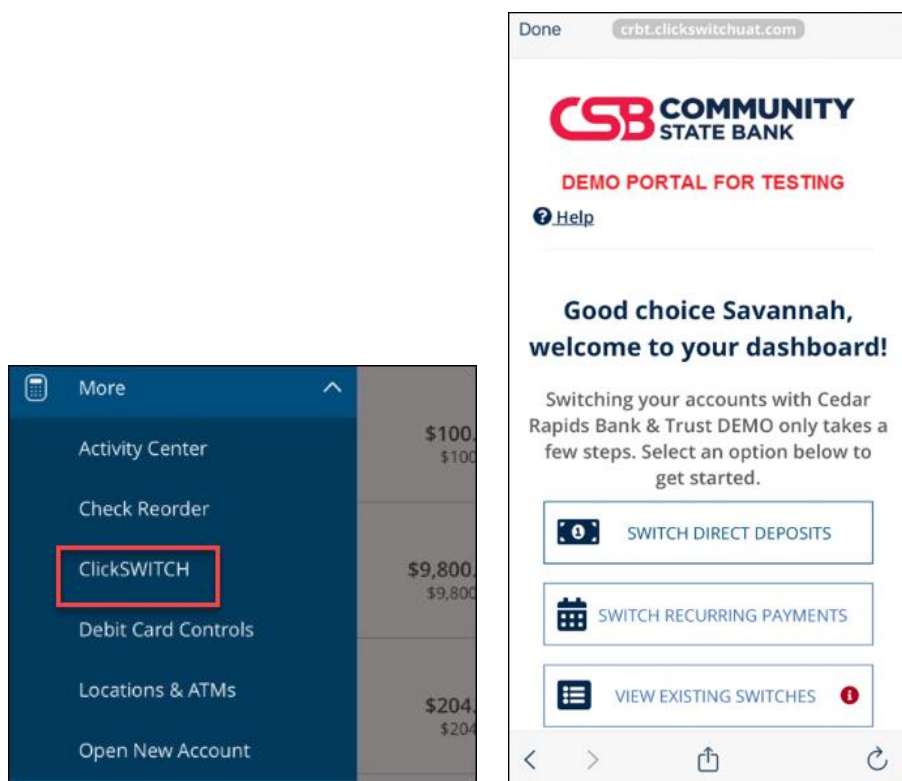
More Menu – Check Reorder

- Select the desired account to order Checks from *Deluxe*.



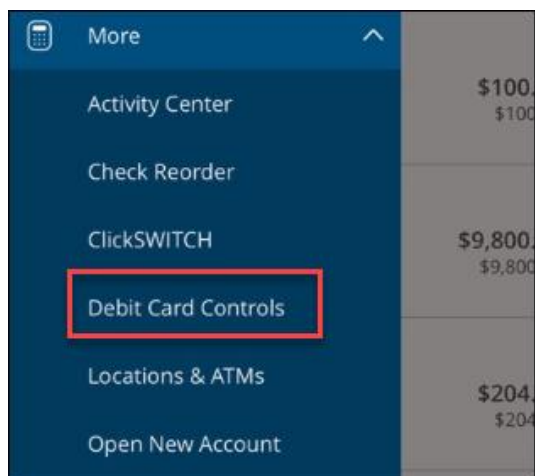
More Menu – ClickSWITCH

- Switch over your accounts to Community State Bank using the convenient ClickSWITCH app.



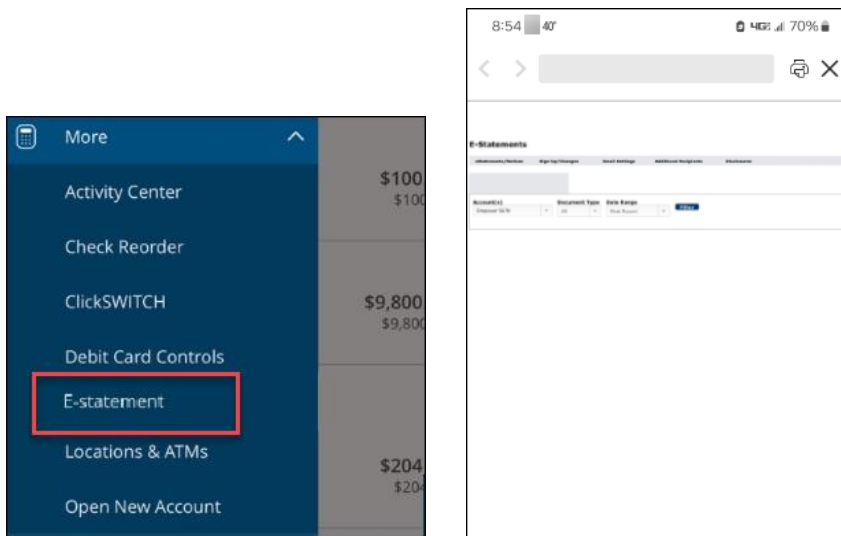
More Menu – Debit Card Controls

- Debit Card Controls is where you can set up card alerts and control options within online banking.



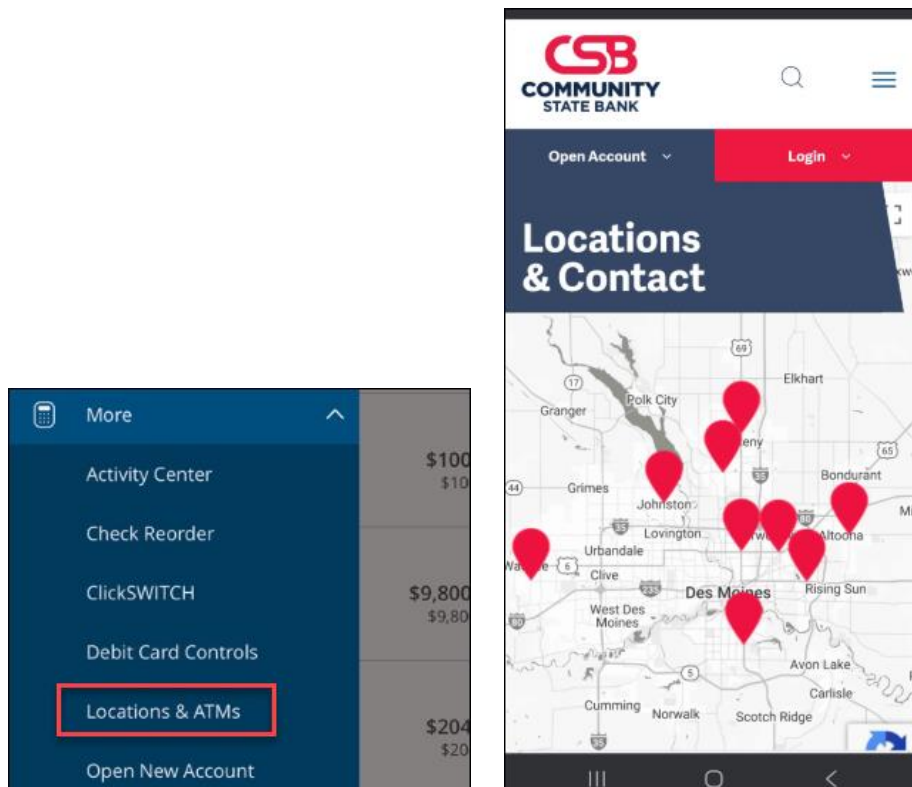
More Menu – eStatements

- Enroll for paperless statements or access you eStatements if you are already enrolled.



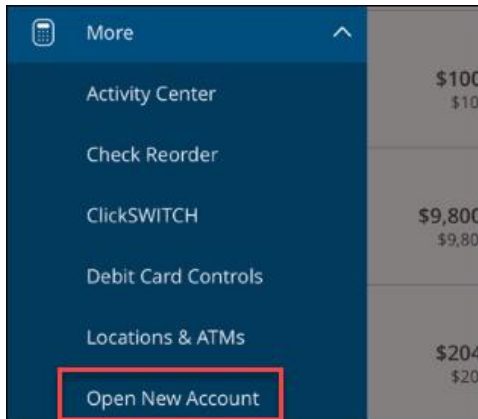
More Menu – Locations & ATMs

- Use the map to help you locate CSB branches and ATMs close to you.



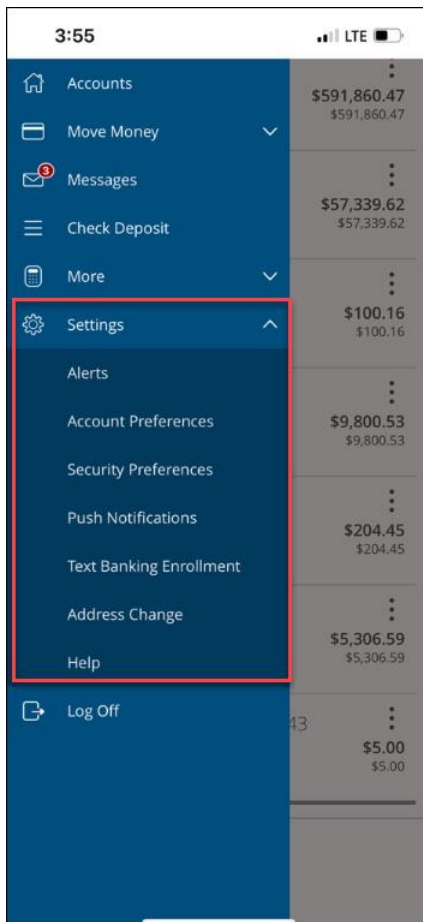
More Menu – Open New Account

Open an account online. This takes you to the Community State Bank online account opening on our website.



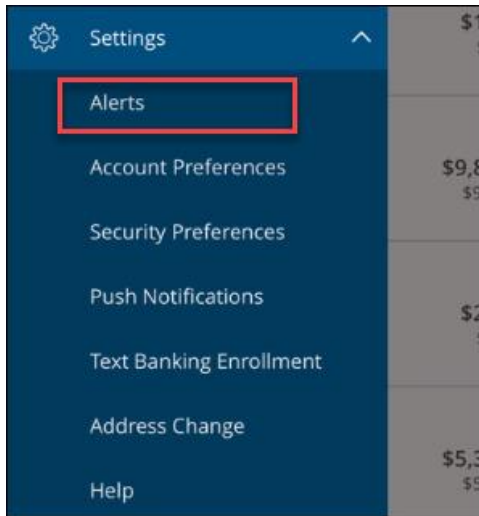
Settings

Settings is where you can perform additional configuration to your mobile banking experience.

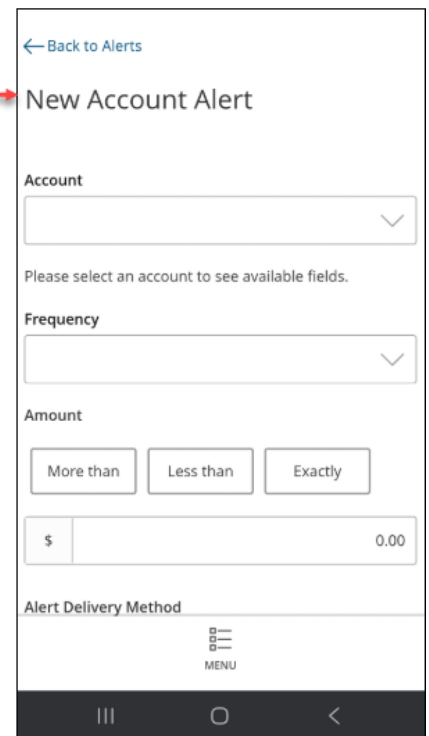
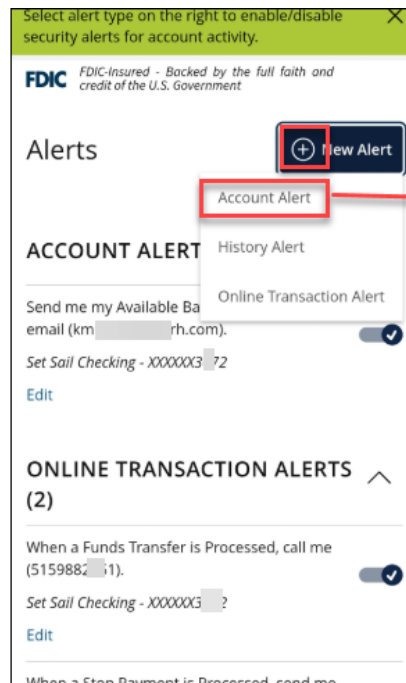
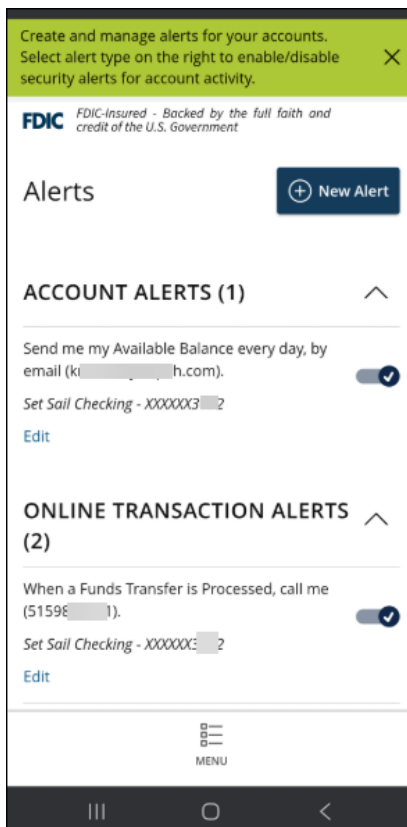


Settings – Alerts

- Set up online banking alerts and reminders to let you know when certain activities take place on your accounts or within online banking.

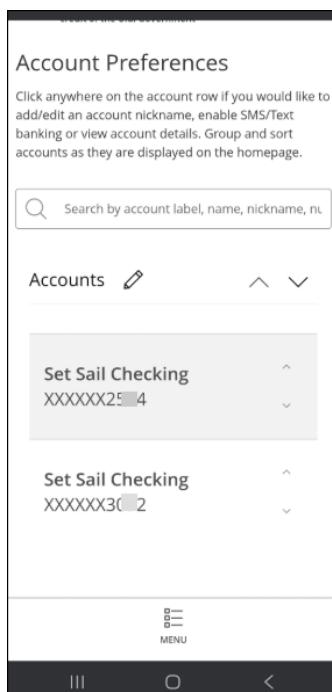
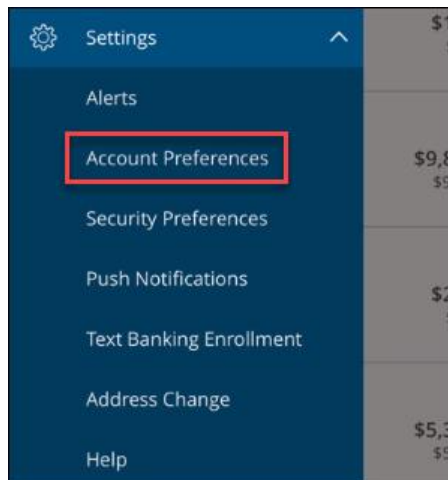


- Select **+ New Alert**, choose the **alert type** and enter the **desired parameters** for your alert.



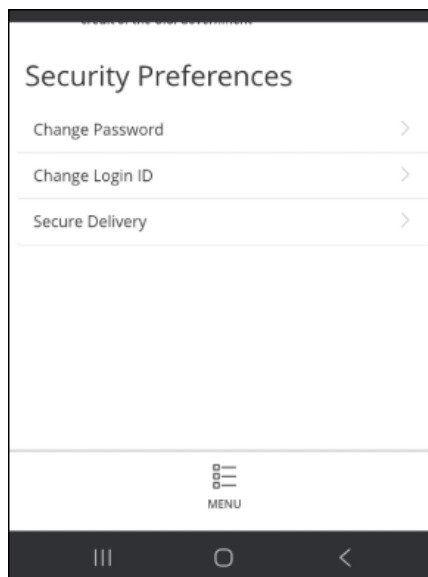
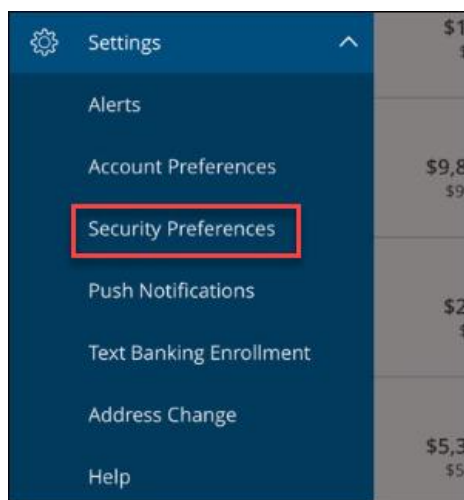
Settings – Account Preferences

- Update or create Nicknames, change home screen display preferences and more account configurations.



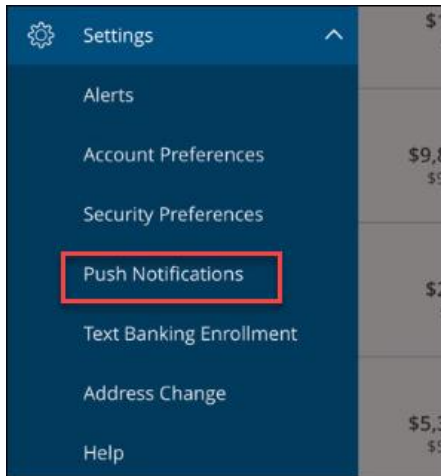
Settings – Security Preferences

- Change your Password, Login ID or Secure Delivery method for your Secure Access Codes.

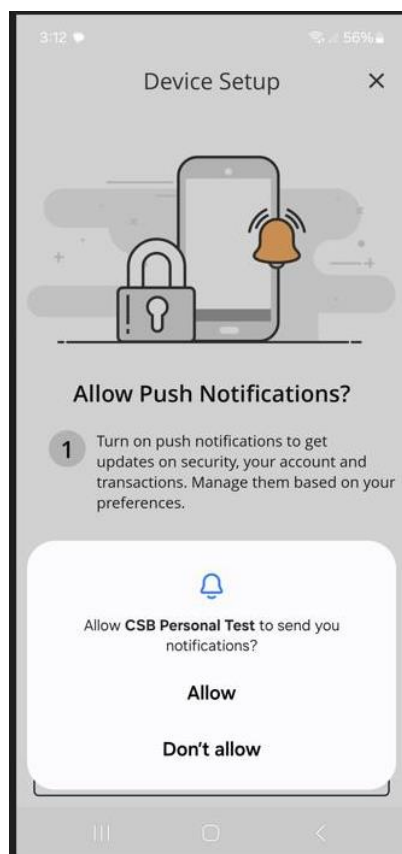
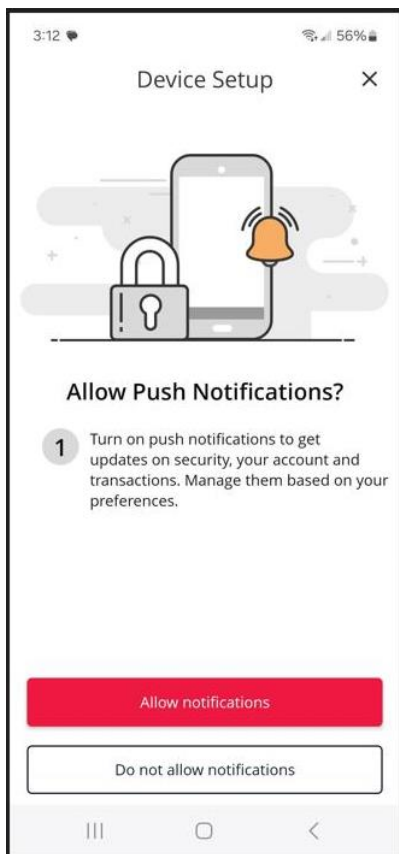


Settings – Push Notifications

If you would like notifications to push from the app to your mobile device you can set it up from the **Push Notifications** menu. Note: the method notifications arrive, or related charges may vary by your mobile device and mobile plan.

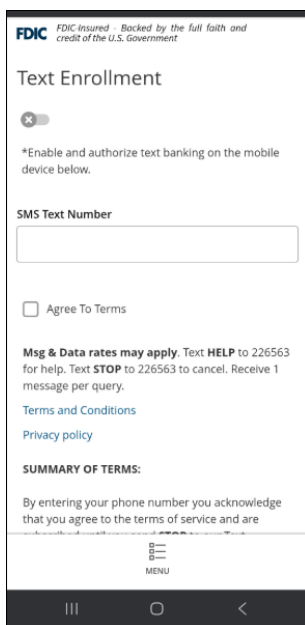
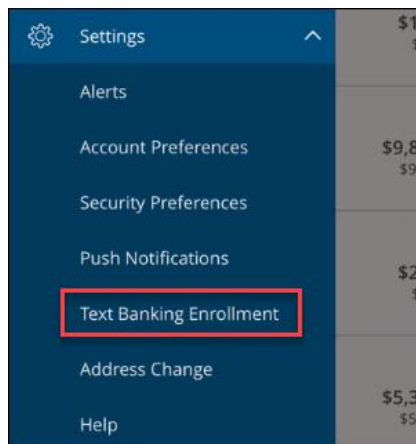


- To enable, click **Allow notifications**. If you do not want them click **Do not allow notificaitons**.
- Click Allow or Don't Allow to confirm your selection.



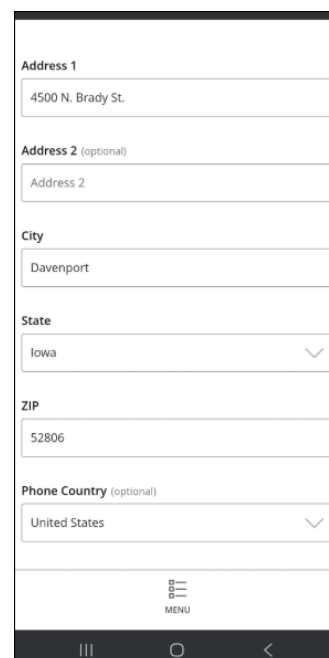
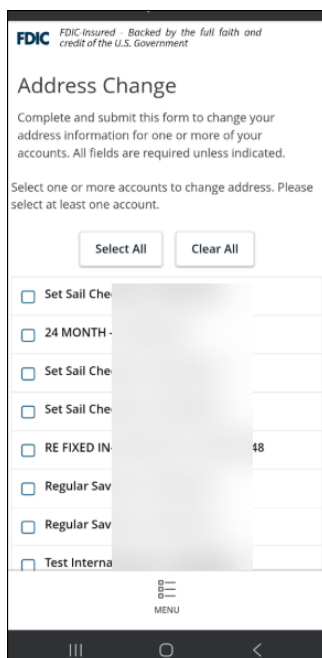
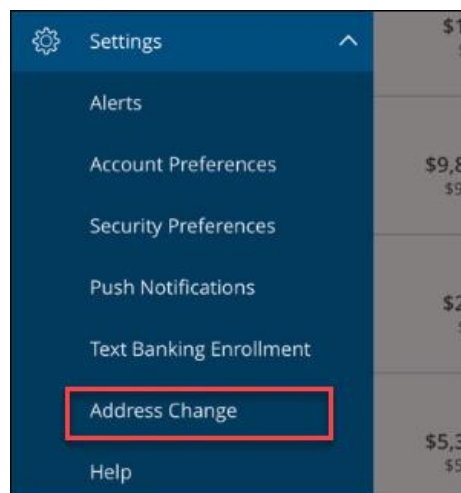
Settings – Text Banking Enrollment

Sign up for text banking where you can receive information about transactions and balances via any text enabled device.



Settings – Address Change

- Update the address for some or all of your accounts. Check individual accounts or choose Select All.
- Scroll down and enter the new address.



Settings – Help

The Community State Bank Online Banking App has an easy-to-use help feature with detailed instructions on how to use all of the online banking features.

