



CITIZENS BANK
OF MUKWONAGO

Your community bank since 1892.

ON DEMAND TRANSFER

(Transfer funds between banks using NetTeller)

Welcome to a new feature of NetTeller, “On Demand Transfer” (ODT). This option will allow you to transfer funds between banks and puts you in control of when transfers can be made. Funds are transferred electronically via the Automated Clearing House (ACH) between your account(s) at Citizens Bank of Mukwonago and your account(s) at another Financial Institution. Transfers can be made between checking or savings accounts.

How do I get set up for On Demand Transfer? First you will need to complete an “On Demand Transfer Application”. The application is where you will list the accounts at the other bank you intend on using. Just ask a Personal Banker for the application or go to our website at: www.citizenbank.com/onlineGuides.cfm and scroll down to the “On Demand Transfer” section. Once you complete the form, drop it off at any branch location or fax it back to us at: 262-363-6520, Attention Sean Chandler or Jonathan Lloyd. After we get the form, we will turn on the ODT feature so you can start the account set up process. You can ask a Personal Banker for the “On Demand Transfer Instructions” or download them from the same section of our website as the application.

If you would like to pull funds from another bank and for your piece of mind, we will send a test transaction to your account at the other bank. The details of the test can be found at the bottom of the application. Once we get the verification information back from you, we will finish your account set up and you can start making transfers.

Note:

- Please be aware that larger dollar transfer limits may need further credit review by a loan officer for approval. This may extend the length of time it takes to set up the On Demand Transfer feature.
- Transfers made using this product are not made the same day. ACH’s take 2 business days to be completed. Transfers are not posted to an account during weekends or Federal holidays.