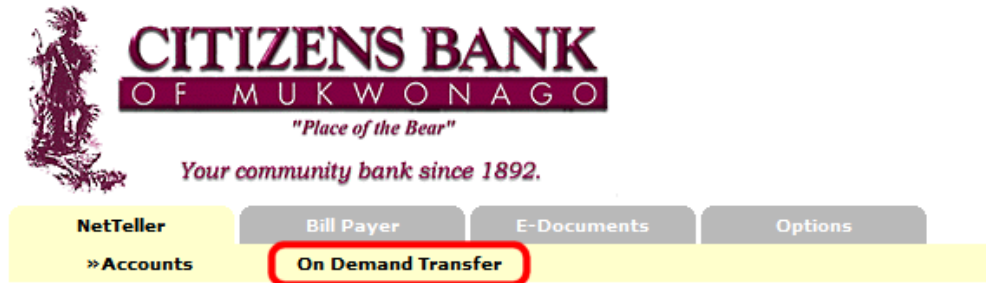


On Demand Transfer Instructions

Last updated: 06/26/09 smc

1. Log into NetTeller.
2. Select **On Demand Transfer** from the NetTeller menu.



3. Review the Enrollment Introduction. Click the **Enroll** button to start the set up process.


Add New On Demand Transfer External Account ?

Welcome to "**On Demand Transfer**"

On Demand Transfer allows you to transfer funds between banks. You can transfer to/from an account at Citizens Bank or to/from an account at another bank.

You can start the set up process by clicking the "**Enroll**" button below. Then follow the prompts to set up your account for transfer use at the other bank.

For questions, please contact Sean Chandler or Jonathan Lloyd at: 262-363-6500 or email us at: info@citizenbank.com. You can also send a secure email by clicking on the "**Secure Email**" link at the top of the page.



4. Review the Service Agreement.
 - a. Check the box next to "**I Agree**".
 - b. Click the "**Accept**" button.

On Demand Transfer Service Agreement ?

Please read and agree to the Transfer Agreement terms and conditions by selecting the "I Agree" check box.

Transfer Agreement:

This service allows you to transfer funds between your Citizens Bank of Mukwonago account(s) and your bank account(s) located at another institution. By clicking the "Accept" button below, I authorize your bank representative to verify my account information.

I hereby authorize CITIZENS BANK OF MUKWONAGO (CBM), to initiate DEBIT/CREDIT entries to my account(s) at another institution. I acknowledge that the origination of ACH transactions to my account(s) must comply with the provisions of US law.


Upon approval, this authorization is to remain in full force and effect until CBM has received written notification from me of its termination in such a time and in such a manner as to afford CBM and other institution a reasonable opportunity to act on it.

Note: Debits/Credits are only processed on business days. No processing on holidays. If Debit/Credit falls on a holiday or weekend, the Debit/Credit will be processed on the next business day. Allow up to 48 hours for Debit/Credit to post.

You acknowledge: per government regulation, transfers from a savings or Money Market account to another account or third party by preauthorized, automatic or telephone transfer - including online banking transfers - are limited to six per statement cycle with no more than three transfers by check, draft or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement period, your account could be subject to closure by the financial institution and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.

Fee per transfer: \$0.50 NSF or Returned Item Fee: \$28.00

I Agree



[Print](#)

5. Complete the **New On Demand Transfer External Account** form and click **Submit**.

Add New On Demand Transfer External Account ?

To enroll an external account for **On Demand Transfer** complete the information at the bottom of the screen. You will need the Routing / ABA Number and account number of the account you wish to enroll. These numbers can be found on a check or deposit slip. An example of where to find the requested information is below.

For questions, or if you need assistance with the enrollment process, please contact Sean Chandler or Jonathan Lloyd at: 262-363-6500 or email us at: info@citizenbank.com. You can also send a secure email by clicking on the "**Secure Email**" link at the top of the page.

Example:

Note:
If you use the Routing / ABA number from a deposit slip, be sure it does not begin with the number "5". You will need to get a different Routing number from the other bank.

Account Name	Financial Institution Name	Routing Number	Account Number	Account Type
<input type="text" value="My Credit Union"/>	<input type="text" value="CU"/>	<input type="text" value="275XXXXXX"/>	<input type="text" value="XXXXXX01"/>	<input type="text" value="Checking"/>

6. Select **Enrolled Accounts** in the **On Demand Transfer** menu. Added accounts will show a status as either **Pending Approval** or **Verified**. External accounts you are transferring from must have a completed application submitted before they will show up as **Verified**. Once an external account is verified, you are able to create transfers using that account.

Currently Enrolled Accounts ?

Below is a list of your currently enrolled **On Demand Transfer** accounts including those pending approval. You may edit or delete accounts from this page.

For questions, please contact Sean Chandler or Jonathan Lloyd at: 262-363-6500 or email us at: info@citizenbank.com. You can also send a secure email by clicking on the "**Secure Email**" link at the top of the page.

Alias:	FI Name:	Routing Number:	Account Number:	Status:	
My Credit Union	CU	275XXXXXX	XXXXXX01	Pending Approval	Edit Delete

7. Select **New Transfers** in the **On Demand Transfer** menu. Complete the form and click **Submit** to save the transfer. A confirmation message will display.

- a. If a CBM account is chosen as the **FROM** account, only external accounts will display in the **TO** account drop-down menu. If an external account is chosen as the **FROM** account, only CBM accounts will display in the **TO** account drop-down menu.
- b. The **Frequency** drop-down allows One Time, Weekly, Bi-Weekly, Semi-Monthly and Monthly transfers. The Date fields require different entries depending on the frequency of the transfer.

Add New On Demand Transfer ?

To add a new **On Demand Transfer**, complete the fields below and then click the "Submit" button below. You may set up recurring or future dated transfers. These transfers will count towards your daily limit on the day the transfer is scheduled to occur.

Please note:
Per government regulation, transfers from a savings or Money Market account to another account or third party by preauthorized, automatic or telephone transfer - including online banking transfers - are limited to six per statement cycle with no more than three transfers by check, draft or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement period, your account could be subject to closure by the financial institution and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.

* Denotes required field

* **Transfer funds from:**

* **Transfer funds to:**

* **Transfer Amount:**

* **Frequency:**

* **Transfer on:**

Transfer Memo:

8. Select **Add Account** in the **On Demand Transfer** menu to add additional external accounts. Follow steps 5-7 to get the new account verified and set up for new transfers.

NetTeller Accounts » On Demand Transfer

New Transfers Enrolled Accounts **» Add Account** Pending Transfers Transfer History

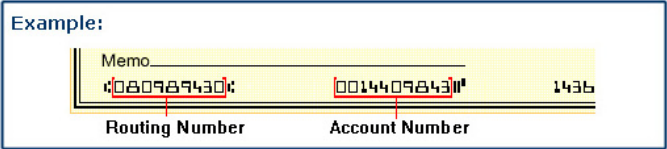
Citizens Bank of Mukwonago
301 N Rochester St
PO Box 223
Mukwonago WI 53149-0223
262-363-6500

Add New On Demand Transfer External Account ?

To enroll an external account for **On Demand Transfer** complete the information at the bottom of the screen. You will need the Routing / ABA Number and account number of the account you wish to enroll. These numbers can be found on a check or deposit slip. An example of where to find the requested information is below.

For questions, or if you need assistance with the enrollment process, please contact Sean Chandler or Jonathan Lloyd at 262-363-6500. You can also email us through the secure email feature in your NetTeller account by clicking the **Secure Email** link at the top of the page or through conventional email at: info@citizenbank.com.

Example:



Note:
If you use the Routing / ABA number from a deposit slip, be sure it does not begin with the number "5". You will need to get a different Routing number from the other bank.

Account Name	Financial Institution Name	Routing Number	Account Number	Account Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Savings

Submit Cancel

9. Select **Pending Transfers** in the **On Demand Transfer** menu to view, edit, or delete pending transfers.

NetTeller Accounts » On Demand Transfer

New Transfers Enrolled Accounts Add Account **» Pending Transfers** Transfer History

Citizens Bank of Mukwonago
301 N Rochester St
PO Box 223
Mukwonago WI 53149-0223
262-363-6500

Pending On Demand Transfer ?

Scheduled Date:	From Account:	To Account:	Amount:	Frequency:	Status:	
06/30/2009	My Credit Union	My CBM Checking	\$100.00	One Time	Pending	View Edit Delete
Grand Total:			\$100.00			

10. Select **Transfer History** in the **On Demand Transfer** menu to view previously completed transfers. Click the **View** link to view the details of a previous transfer.

NetTeller Accounts » On Demand Transfer

New Transfers Enrolled Accounts Add Account Pending Transfers **» Transfer History**

Citizens Bank of Mukwonago
301 N Rochester St
PO Box 223
Mukwonago WI 53149-0223
262-363-6500

On Demand Transfer Activity for the past 7 days ? View **7 Days** | [15 Days](#) | [30 Days](#) | [All](#)

Transfer Date:	From Account:	To Account:	Amount:	Frequency:	Details
06/22/2009	My Credit Union	My CBM Checking	\$5.00	One Time	View
06/19/2009	My CBM Checking	My Credit Union	\$10.00	One Time	View
Grand Total:			\$15.00		