CITIZENS BANK

DIGITAL BANKING GUIDE

Account Access - Online Banking

- Enter your 12-digit ID assigned by the bank and click **Submit**.
- ID: ____________________
- Initial Password (temporary): ____________________
- Verify that your personal watermark image is correct, enter your password and click **Submit**.

Viewing Transactions

- From the **NetTeller** tab, select **Accounts** from the sub-menu.
- Select **Account History** from the **Options** drop-down menu next to the account.
- **Transaction Listing Options**:
  - Choose Range of Transactions Displayed. Transaction history is available for one year.
  - View check and deposit images.
  - Click on column header to sort columns.
- Transaction Search
  - Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description, or check number.

Transferring Funds

- From the **NetTeller** tab, select **Accounts** from the sub-menu.
- Select **Transfers** from the **Options** drop-down menu.
- Select the **New** tab on the sub-menu.
- Select the **From** and **To** accounts.
- Enter the transfer amount, frequency, and date of the transfer. Click **Submit**.
- Review the transfer information and click **Confirm** to receive a confirmation number.
- Pending and Completed Transfers
  - Select **Pending** to view, edit, or delete a scheduled transfer.
  - **History** lists completed transfers for one year.

Transaction Download

- From the **NetTeller** tab, select **Accounts** from the sub-menu.
- Select **Download** from the **Options** drop-down menu.
- Choose the **Download Range** and **Format**. Click **Download**.

Bill Pay Access

- Select the **Bill Pay** tab.

Adding a Payee

- Select the type of payee.
- Enter payee information: name, payee account number, phone number, and zip code.
- Review payee. Enter nickname, select default "pay from" account, enter category and name on bill (optional). Submit payee info.

Making Payments

- Add payee, if not already established.
- Enter the payment amount and date, then select **Pay** to submit payment.
- To expedite a payment, select **Rush Delivery**. A rush delivery fee will apply.
- Select **Make it Recurring** to schedule payments that happen on a regular basis.

Enroll for E-Statements and E-Notices

- Select the E-Documents tab.
  1. Select **Sign Up/Changes**, then click **Details** to see which accounts and document types you can enroll for electronic delivery. Remove check marks from any documents you wish to receive on paper.
  2. Select **Email Settings** to ensure your email address is correct. If no email is listed, you must fill one in.
  3. Enter a word or words that you will recognize for your security phrase. Automated emails from the bank regarding E-Documents will contain the security phrase in the subject line of the email.
  4. Click where it says click here. This will open a PDF document in a new window. The PDF will contain a passcode. This passcode is case-sensitive. Make a note of the passcode. Return to the enrollment screen and type the passcode in Step 4.
  5. Read the terms and conditions. Click the I **Agree** checkbox and click **Enroll Now**.
- You will receive an email from the bank any time you enroll or un-enroll a document for electronic delivery.

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Receiving Documents

- You will receive an email when your E-Statement or E-Notice is ready to view.
- Sign into Online Banking and select the E-Documents tab for a list of documents. Toggle between accounts by using the drop-down account listing. Click **View** to open the document.
- Use the toolbar to save or print.
- E-Documents are retained online up to 18 months. Documents start accumulating on the date of enrollment.

Other E-Document Tabs

- **Email Settings**: change your email address.
- **Additional Recipients**: send a copy of your E-Documents to another person, like a trusted family member or your accountant.
- **Reconciliation Wizard**: balance your account using this step-by-step wizard.

Options - Edit Your Information

- Select the Options tab.
- **Personal**
  - Update email address
  - Update mobile phone number for text alerts
  - Create alias ID to use instead of your 12-digit bank-assigned ID
  - Change Password
  - Change Password Reset Question and Answer
- **Account**
  - Change account pseudo-names (nicknames)
  - Drag and drop to change account display order
- **Display**
  - Edit number of accounts displayed per page
  - Edit number of days to show history
  - Edit number of transactions displayed
- **Alerts** (delivered by text, email, or login message)
  - **Event**: incoming direct deposits, funds transfer information, Bill Pay alerts, and more
  - **Balance**: notification of account balances
  - **Item**: notification of cleared checks
  - **Personal**: customized alerts delivered on a chosen date

Account Access - Mobile Banking

- Download the free Citizens Bank WI Mobile Banking App for iPhone®, iPad®, or Android™ from the App Store or Google Play. Be sure to search for "Citizens Bank WI" to find the correct app.
- Log in using your Online Banking ID and password.

Viewing Transactions via Mobile

- Tap the account name to see recent transactions.
- Tap the transaction to see transaction details.
- From the Transaction Details screen, tap the camera icon to view images.

Transferring Funds via Mobile

- From the menu on the upper left corner of the screen, tap **Transfers**.
- Tap **Make a Transfer**. Enter the From Account, To Account, Amount and Date. Tap **Transfer** to finish.

Depositing a Check via Mobile

- Endorse the back of the check with your signature and the words "For Mobile Deposit Only".
- From the menu, tap **Mobile Deposit**, then tap **Deposit Check**.
- Select the account to receive the deposit and the amount of the check.
- Tap **Take Pictures** to take photos of the front and back of the check. All four corners of the check must be captured in the image. Tap **Save Images**.
- Tap **Submit Deposit** to finish.

Making a Person-to-Person (P2P) Payment

- From the menu, tap **P2P**.
- Tap **Manage Cards,** then tap **Add Debit Card** to add your personal debit card information.
- To make a payment, tap **Send Money.**
- Tap **From Account** to select the debit card to use for the payment, then enter the amount, either the email address or mobile number of the recipient, and a memo describing the payment. Tap **Submit**.
- Enter your debit card PIN number when the shuffling keypad appears, then tap **Submit PIN** to complete the transfer.

Security

- One of the first times you log in, we'll ask you to choose and answer three **Personal Verification Questions**. During future online sessions, we'll ask you these questions if we feel there's a possibility someone else is trying to access your information. Choose answers you will remember. Incorrectly answering questions can disable your access.
- We will NEVER send an email asking for your personal information. Any email claiming to be from the bank requesting personal information such as Social Security numbers, IDs, or passwords should not be trusted or opened.
- Do not write your password down, and use a different password to access your online accounts than ones you use for other applications.