

ACCOUNT ACCESS

- 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

- Select **Transactions** from the drop-down menu next to the account.
- **Transaction List Options:**
 - Choose Number of Transactions Displayed. Transaction History is available for 90 days.
 - View Check and Deposit Images
 - Sort Columns to Customize View
 - Switch Between Accounts
- Transaction Search
 - Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description, or check number.

TRANSFERRING FUNDS

- Select **Transfers** from the drop-down 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 and is available for 90 days.

TRANSACTION DOWNLOAD

- Select **Download** from the drop-down menu.
- Choose the **Download Range** and **Format**. Click **Download**.

BILL PAYER ACCESS

- Select the Bill Payer tab.

ADDING AN ACCOUNT TO BILL PAYER

- Select **Add Account** from the sub-menu.
- Select the account from the drop-down list.
- Review the terms & conditions and fee information.
- Select a starting digit for your Bill Payer checks.
- Click the **I Agree** checkbox and click **Submit**.

ADDING ELECTRONIC PAYEES

- Select **Add Payee > Pay a Company** to add a new electronic payee.
- Fill in the payee fields and click **Search**.
 - If the company you entered is available as an Electronic Payee, a link with the Payee Type Electronic displays.
 - If the payee is not available for electronic delivery, select the **Add Check Payee** button at the bottom of the page.
- Funds for electronic payments debit your account on the payment date. Allow 3 business days for the payee to receive the funds.

ADDING CHECK PAYEES

- To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.
- Fill in the payee fields and click **Submit**.
- Funds for check payments debit your account when the check clears. Allow 5-7 business days for the check to reach the payee.

ADDING PAYMENTS

- Click **New Payment** in the sub-menu.
- **Quick Payment** allows you to add up to 10 one-time payments on the same screen.
- Use **Add Recurring Payment** to set up repetitive payments that happen on a regularly scheduled basis.

ENROLL FOR E-STATEMENTS AND E-NOTICES

- Select the E-Documents tab.
 1. Click **Details** to see which accounts and document types you can enroll. Remove check marks from any documents you wish to receive on paper.
 2. 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 at the beginning of the email body.
 4. Click where it says [click here](#). This will open an Adobe® PDF document in a new window. In the center of the PDF you will see a passcode word. This word 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.

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 Adobe® toolbar to save or print.
- E-Documents are retained online up to 18 months from 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 family member or your accountant.
- **Reconciliation Wizard:** balance your account using this step-by-step wizard.

MOBILE BANKING

- Download the Citizens Bank WI Mobile Banking App for iPhone®, iPad®, or Android™ and log in with your NetTeller credentials. Our apps even include **Mobile Deposit** so you can deposit checks anywhere, anytime!
- No app? No problem. We also offer an enhanced Internet banking experience for all other web-enabled phones and devices. Simply go to www.citizenbank.mobi to log in.

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 Payer alerts, and more
 - **Balance:** notification of account balances
 - **Item:** notification of cleared checks
 - **Personal:** customized alerts delivered on a chosen date

SECURITY

- One of the first times you access your accounts online, we will ask you to choose and answer three (3) **Personal Verification Questions**. During future online sessions, we will ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information. Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.
- We will NEVER email you for your personal information. Any email claiming to be from the bank requesting personal information such as Social Security Number, IDs, or Passwords should not be trusted or opened.
- Do not write your password down.
- Use a different password to access your online accounts than ones you use for other applications.