

Online Banking User Guide

Account Access:

1. Go to www.citizenssecurity.com.
2. Click **Log In**.
3. Enter the 12-digit ID and password assigned by the bank and click **Submit**.
4. You will be prompted to change your password the first time you log in.
5. If you do not want to use your 12 digit ID every time to log in, you can make up a new ID. Go to **Personal Options** from the menu at the top of the page. Enter new **CSB Internet Banking ID** and enter it again. Click **Submit**. From now on, this will be your new ID.

Viewing Transactions:

1. Select **Transactions** from the drop-down menu next to an account on the **Internet Banking** tab. This is the main page.
2. Transaction History is available for # days.
3. Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit or check number.

Transferring Funds:

1. Select **Transfers** from the drop-down menu next to an account.
2. Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.
3. Pending and Completed Transfers: Select **Pending Transfers** to view, edit, or delete a scheduled transfer. **Transfer History** lists completed transfers.

Viewing Statements:

1. Select **Statements** from the drop-down menu next to an account
2. Statements are available in PDF, HTML, and Text formats.

Stop Payments:

1. Select **Stop Payments** from the drop-down menu next to an account.
2. Fill in the required fields and click **Submit**.
3. You must contact the bank to edit or remove a Stop Payment.
4. Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.

Transaction Download:

1. Select **Download** from the drop-down menu next to an account.
2. Choose the **Download Range** and **Format** and click **Submit**.

Personal Options:

1. Modify Personal Settings
 - Update e-mail address
 - Provide **Password Reset Question** and **Answer**
2. Modify Login Information
 - Assign new **CSB Internet Banking ID** and **CSB Internet Banking PIN**
3. Click **Submit** to Update any changed information.
4. **Account** menu option
 - Change Account pseudo names.
 - Change order in which accounts appear.
5. **Display** menu option
 - Edit number of accounts displayed per page.
 - Edit number of transactions displayed by default.

6. **Alerts** menu option

- **Event Alerts** – Incoming direct deposits, funds transfer information, and statement notifications.
- **Balance Alerts** – Notification of account balances.
- **Item Alerts** – Notification of cleared checks.
- **Personal Alerts** – Text based alerts delivered on chosen date.