Online Banking User Guide

www.citizenstricounty.com

CITIZENS TRI-COUNTY BANK

FDIC

Account Access

First Time Login

Enter the 12-digit ID and password assigned by the bank and click **Submit**.

ID: _____

Password: _____

Submit   Cancel

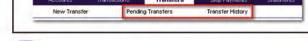*you will be prompted to change your password the first time you log in.

Viewing Transactions

Select **Transactions** from the drop-down menu next to an account.

Deposit Products			View 10	20	50	100	All
Account Name ▼	Balance:	Status:	Quick Link Options:
My Checking	$345.96	Open	View Transactions
My Savings	$2,908.33	Open	Select Option

Transaction History is available for 6 months.

View Transactions for: My Checking				
Current Transactions			View Range Since Last Statement	7 Days	15 Days	30 Days	
Date ▼	Ref/Check No.	Description	Debit	Credit	Balance
05/30/2007	5689497	Payroll		$2,165.36	$4,889.74
05/30/2007	5656	Check 5656	$125.00		$2,504.38

Transaction List Options:

✓ Choose Number of Transactions Displayed
✓ View Check 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, or check number.

Accounts	Transactions	Transfers	Stop Payments
	Current Transactions	Download Transactions	▶▶ Search

Transferring Funds

Select **Transfers** from the drop-down menu next to an account.

Deposit Products			View 10	20	50	100	All
Account Name ▼	Balance:	Status:	Quick Link Options:
My Checking	$345.96	Open	Transfer Funds
My Savings	$2,908.33	Open	Select Option

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.

Transfer Funds	Schedule	Review	Finish
* Transfer funds from:	Select From Account		
* Transfer funds to:	Select To Account		
* Transfer amount:			
* Frequency:	Select Frequency		
Transfer date:	10/05/2007		
Transfer memo:			
Submit			

Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

Transfer History lists completed transfers.

Transfer History is available for 6 months.

Accounts	Transactions	**Transfers**	Stop Payments	Statements
New Transfer		Pending Transfers	Transfer History	

Viewing Statements

Select **Statements** from the drop-down menu next to an account.

Deposit Products			View 10	20	50	100	All
Account Name ▼	Balance:	Status:	Quick Link Options:
My Checking	$345.96	Open	Statements
My Savings	$2,908.33	Open	Select Option

Statements are available in PDF, HTML, and Text formats.

Statement History is available for 24 months.

View Statements		
Statement Date:	Description:	Select Format to View:
08/20/2007	This is your statement	Select option...
08/17/2007	This is your statement	Select option...

Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

Fill in the required fields and click **Submit**.

You must contact the bank to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.

Transaction Download

Select **Download** from the drop-down menu next to an account.

Choose the **Download Range** and **Format** and click **Submit**.

Options

✓ Change **Personal**, **Account**, and **Display** Settings.

✓ Set up **Alerts**

Personal

✓ Update E-Mail Address

✓ Update ID*

*Create an ID to use instead of 12-digit ID

✓ Change PIN/Password

Account

✓ Change Account Pseudo Names (nicknames).

✓ Edit order in which accounts are displayed.

Display

✓ Edit Number of Accounts displayed per page.

✓ Edit numbers of transactions displayed by default.

Alerts

Event Alerts
✓ Incoming Direct Deposits
✓ Funds Transfer Information
✓ Statement Notifications

Balance Alerts
✓ Notification of Account Balances

Item Alerts
✓ Notification of Cleared Checks

Personal Alerts
✓ Text-based alerts delivered on chosen date.

Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll 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.

Security Reminders

✓ We will NEVER email you for your personal information. Any email claiming to be 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.

✓ Use a different password to access your online accounts than ones you use for other applications.

✓ Always exit your online banking session before leaving your computer

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