



# Personal Online Banking

## Important Information About Your New Online Banking Services



A Financial Services Company

Member FDIC |  Equal Housing Lender

# Welcome to Citizens Business Bank

At **Citizens Business Bank**, we value your relationship and continually strive to be your financial partner, business advocate, and trusted advisor. It is our goal to make your Online Banking services transition as seamless as possible. If you have questions about this process or any information in this guide, please contact your local Business Financial Center or call **888.228.2265** for assistance.

This guide provides an overview of what to expect before, during, and after Conversion Weekend, November 10-11, 2018. It also provides key dates, contact information, service deadlines, and other information. Please review this guide carefully to ensure you continue to receive uninterrupted service.

## TABLE OF CONTENTS

Conversion of Online Banking Services .....	2
Important Dates .....	2
Online Banking Services Assistance .....	2
Schedule of Fees .....	2
Services That Are Not Changing.....	2
Services That Are Changing.....	3
Automated Telebank Phone System .....	3
Online Banking.....	3
Accessing Your Online Banking Services .....	3
Quicken/Quickbooks.....	3
Mobile Banking .....	3
Mobile Banking App.....	3
Mobile Deposit.....	3
Statements.....	3
Paper .....	3
Classic Electronic Statements .....	3
E-Statements.....	4
Accessing Your Electronic Statements .....	4
Initial Login To Online Banking.....	4
Forgot Your Password? .....	4
Online Security.....	5
Online Banking Cut-Off Times For Same-Day Processing .....	5
Online Banking Transaction and Image History .....	5
Online Banking Resources.....	5
Frequently Asked Questions .....	6

## CONVERSION OF ONLINE BANKING SERVICES

Your Online Banking services will remain essentially the same as today, including features, functionality, login IDs, passwords, and security. However, your first Online Banking login after conversion will require you to use the cbbank.com Account Login dropdown menu and re-register your device. Instructions for your first Online Banking login are detailed below, as well as any other changes to your service.

**Be sure to carefully review the accuracy of all your Online Banking functionality, accounts, and information as soon as possible on Monday, November 12, 2018. If you notice any discrepancies, please contact Client Support at 888.228.2265 immediately.**

## IMPORTANT DATES

<b>Friday, November 9</b> 7:00 PM	<b>Last Business Day Before Conversion</b> Online Banking services become <b>unavailable</b> , including Bill Payment.
<b>Saturday, November 10 and Sunday, November 11</b>	<b>Conversion Weekend</b> Conversion of accounts and Online Banking services takes place.
<b>Monday, November 12</b> 7:00 AM	<b>Online Banking Services Available</b> All Online Banking services become <b>available</b> .

## ONLINE BANKING SERVICES ASSISTANCE

<b>Through Friday, November 9</b>	Contact your Business Financial Center or call 800.788.9999, Monday through Friday, 7:30 AM to 5:00 PM.
<b>Monday, November 12</b>	Contact Client Support at 888.228.2265 from 8:00 AM to 4:00 PM.
<b>Tuesday, November 13 through Friday, November 16</b>	Contact Client Support at 888.228.2265, Monday through Friday, 7:00 AM to 6:00 PM (extended business hours).
<b>Beginning Monday, November 19</b>	Contact Client Support at 888.228.2265, Monday through Friday, 8:00 AM to 6:00 PM.

## SCHEDULE OF FEES

Please review the Personal Banking Products and Services in your Citizens Business Bank Welcome Guide, mailed in early October, for information about pricing and additional service availability, or contact your Business Financial Center directly.

## SERVICES THAT ARE NOT CHANGING

The following Online Banking services will not be impacted by the conversion.

<b>BILL PAYMENT</b>	Bill Payment access, entitlements, templates, and history.
---------------------	--

## SERVICES THAT ARE CHANGING

The following information outlines changes in service after Conversion Weekend.

### AUTOMATED TELEBANC PHONE SYSTEM

To access your account information and initiate transactions beginning Monday, November 12, 2018, your new automated Telebanc phone number is 888.222.5432. Your personal Telebanc password will remain the same.

If you need assistance to access this transaction history after Monday, November 12, 2018, please call 888.222.5432 and press "0".

## ONLINE BANKING

### ACCESSING YOUR ONLINE BANKING SERVICES

To access your Online Banking services, go to [cbbank.com](http://cbbank.com), click on Account Login, and select **CBANK ONLINE BANKING**. Use your current login ID, password, and the **INITIAL LOGIN TO ONLINE BANKING** instructions below to re-register your device.

### QUICKEN/QUICKBOOKS

Instructions to change your designated financial institution in Quicken and QuickBooks will be available at [cbbank.com/communitybank](http://cbbank.com/communitybank) on Thursday, November 1, 2018. All Online Banking users will receive a reminder when instructions are available.

## MOBILE BANKING

### MOBILE BANKING APP

Your Mobile Banking app will require an update after Conversion Weekend. If you don't have "auto update" turned on for your mobile device's apps, you will be prompted to update your Mobile Banking app beginning Monday, November 12, 2018.

### MOBILE DEPOSIT

The standard Mobile Deposit limit is \$1,500.00 per day. If you have questions about this limit, please contact your Business Financial Center or call 888.228.2265.

Mobile Deposits will be processed and posted at the end of each business day. Deposits will be available for viewing online the following business day through Mobile Banking or Online Banking.

The Mobile Deposit deadline for same day deposit is 5:00 PM.

## STATEMENTS

### PAPER

Important note: If you wish to continue to receive paper statements with check images, you will be charged \$5.00 per account, per month. However, E-Statements with images are available at no charge. If you are already enrolled in E-Statements, there will be no change in service. If you would like to enroll in E-Statements and discontinue paper statements with Citizens Business Bank, you may enroll online. Please contact your Business Financial Center or call 888.228.2265 for assistance.

### CLASSIC ELECTRONIC STATEMENTS

If you currently see Classic statements as a document option in Online Banking, this will be changing to an image statement document option.

## E-STATEMENTS

The Bank's E-Statement option allows you to eliminate paper statements and receive statements exclusively online. If you previously enrolled in E-Statements through Online Banking, you will continue to receive that service after Conversion Weekend.

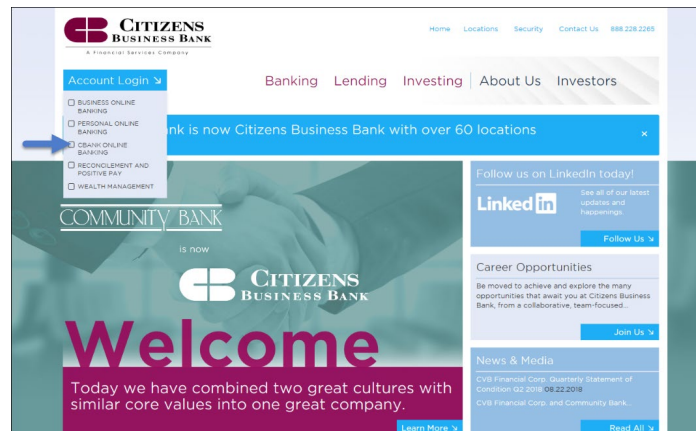
## ACCESSING YOUR ELECTRONIC STATEMENTS

- **Statements produced for the month of October 2018** will be unavailable through Online Banking after 6:00 PM on Friday, November 9, 2018 until Monday, December 3, 2018. If you require access during this period, please download or print your October statements before 7:00 PM on Friday, November 9, 2018.
- **Cut-off statements produced at end of business on Friday, November 9, 2018** will be mailed directly to your address on file. These statements provide account activity and balances that begin after your October statement cycle through November 9, 2018. Cut-off statements will be available through Online Banking by December 3, 2018. Please contact your Business Financial Center if you would like to update your mailing address.
- **Statements produced after November 9, 2018** will be available through Online Banking, as usual.

## INITIAL LOGIN TO ONLINE BANKING

Follow these instructions to access Online Banking on Monday, November 12, 2018 and re-register your device.

1. Go to [cbbank.com](http://cbbank.com), click on **Account Login**, and select **CBANK ONLINE BANKING**.



2. Enter your **Login ID** and **Password**, and click **Log In**.
3. You will need a Secure Access Code to log in. Select a method of communication to receive a code. After receiving the code, type it into the field on the next Online Banking page. The code expires after 15 minutes.  
**NOTE:** If you select email communication and do not immediately see an email with the Secure Access Code, make sure to check your junk or spam filters for an email from [alerts@securebanking.cbbank.com](mailto:alerts@securebanking.cbbank.com).
4. You have an option to register your device for easier access during future Online Banking sessions. You should not register your device if you are using a shared device or public network.

## FORGOT YOUR PASSWORD?

1. If you need to reset your password, click **Forgot Your Password?** from the login page and follow the instructions.
2. If you require assistance, please call Client Support at 888.228.2265.

## ONLINE SECURITY

Your online security is of the upmost importance. Citizens Business Bank will never contact you and ask for your login ID, password, account number, or any other personal information. If you receive an email, phone call, or pop-up window on your computer while accessing Online Banking, contact Client Support immediately at 888.228.2265.

## ONLINE BANKING CUT-OFF TIMES FOR SAME-DAY PROCESSING

- **BILL PAYMENT**
  - Payment Initiation 2:00 PM (*four business days before effective date*)
- **MOBILE DEPOSIT**
  - Mobile Deposit 5:00 PM
- **OTHER ONLINE BANKING FUNCTIONS**
  - Stop Payment 7:00 PM
  - Internal Account Transfer 7:00 PM

## ONLINE BANKING TRANSACTION AND IMAGE HISTORY

- Transaction history 2 years
- Paid item, deposit ticket, and deposited item images 2 years
- E-Statements 7 years

## ONLINE BANKING RESOURCES

Additional Online Banking resources will be made available at [cbbank.com/communitybank](http://cbbank.com/communitybank) after Thursday, November 1, 2018.

## FREQUENTLY ASKED QUESTIONS

### **When will Online Banking services be available after conversion?**

Online Banking services will be available Monday, November 12, 2018 after 7:00 AM.

### **How will I access my Online Banking and Bill Payment services?**

Go to [cbbank.com](http://cbbank.com), click on Account Login, and select CBANK ONLINE BANKING from the drop-down menu. Use your current login ID and password. You may access Bill Payment through Online Banking, as usual.

### **Will electronic statements continue to be available through Online Banking?**

Yes, you will have access to electronic statements. Additionally, if you previously enrolled in E-Statements and your paper statements were eliminated, you will continue to receive that service. See **ACCESSING YOUR ELECTRONIC STATEMENTS** for important information on which statements will be immediately available after conversion.

If you would like to enroll in E-Statements and discontinue paper statements with Citizens Business Bank, please contact your Business Financial Center or call Client Support at 888.228.2265 for assistance.

### **Will all my previous Online Banking information continue to be available?**

Yes, Online Banking activity prior to Conversion Weekend will remain available in Online Banking.

### **How can I be sure information will be converted correctly?**

Your Online Banking services profile is being converted automatically.

**IMPORTANT:** On Monday, November 12, 2018, carefully review the accuracy of all your Online Banking information, including recurring and future dated internal transfers, and call 888.228.2265 immediately to report any issues.

### **I import my banking information into Quicken/QuickBooks. Will I still be able to use this service?**

To use Quicken or QuickBooks with your Online Banking service, instructions will be available beginning November 1, 2018 at [cbbank.com/communitybank](http://cbbank.com/communitybank).

### **Where can I get more information on other products and services offered by Citizens Business Bank?**

Please contact your Business Financial Center, visit our website at [cbbank.com](http://cbbank.com), or contact Client Support at 888.228.2265 for more information about Citizens Business Bank products and services.