SYSTEM UPGRADE

Citizens Savings Bank will be launching a new upgraded mobile banking app and bill payment experience. If you are currently a mobile app user, you MUST DOWNLOAD the updated app from your device's app store <u>beginning</u> <u>on May 13, 2024.</u> The current app will no longer work on your mobile device beginning on May 13, 2024.

If you do not use our mobile banking app or bill payment services, you will not be impacted by this upgrade. You will continue to access our online banking services by using your current login credentials through the Citizens Savings Bank website.

Please consider downloading our upgraded mobile app on or after May 13, 2024. Our mobile banking app lets you access banking services wherever you are, allowing you to save time and make payments more conveniently.

NEW UPDATED MOBILE BANKING APP

Citizens Savings Bank is upgrading our mobile banking app. The new app will be available in your device's app store to download on May 13, 2024. Once you download the new app, you can delete the old one. <u>Beginning May 13, 2024</u>, you <u>will NOT</u> be able to access your account information on your mobile device until you download the new Citizens Savings Bank app.



The new app on your mobile device or tablet app utilizes the same bank-level security and allows you to check balances, recent transactions, account history, make mobile deposits, pay bills and transfer funds. Your mobile banking experience will have the same great features and more which include:

- Quicker availability on mobile deposits on eligible accounts
- Bill Pay with Bill Discovery
- Ability to receive text message alerts related to your accounts
- Instant balance on your mobile device's home screen
- One login for your mobile banking, online banking & bill pay services
 > Mobile app users will need a PIN to login, or use biometric identification

COMING SOON

• TransferNow® (transfer funds between Citizens Savings Bank accounts and accounts held at other financial institutions)

• Zelle® (send and receive money to people you know and trust using email addresses or mobile numbers)

BILL PAY USERS

All bill pay users will be impacted by the system upgrade. Please DO NOT schedule new payees or payments between May 10 and May 13, 2024. All payee information will carry over to the new system. Scheduled bill payments may need to be re-entered.

ONLINE BANKING

Your online banking system will remain the same. However, if you don't use mobile banking today you can enroll through the online banking system or by downloading the updated mobile app from your designated store beginning on May 13, 2024. You will receive a pop up notification offering you the opportunity to enroll in mobile banking. A PIN will be created as an added security measure. Click 'enrollment' to begin the mobile banking process immediately, 'decline' to turn down the offer, or 'ask me later' to defer the offer until a future date.

ESTATEMENT ACCESS

Mobile and online banking users will continue to access e-statements through the online banking platform.



QUESTIONS?

If you have questions, email us at customersupport@citizenssavings.com or call our Deposit Operations Department at 570-587-0655, ext. 1. You can also reach any of our branch offices, toll free at 1-800-692-6279, ext. 4.

If you have any trouble logging into your mobile banking app or bill pay after May 13, 2024 you can still log in to online banking services at www.citizenssavings.com.

Visit our website for more information as we move through this system upgrade.