

FREQUENTLY ASKED QUESTIONSGENERAL**1** What will the new Citizens Savings Bank mobile banking app look like?

The new mobile app will look similar to the current app. Please visit your device's mobile app store and search *Citizens Savings Bank* to locate the new mobile app.

2 Do I have to download the new mobile banking app?

Yes, beginning on Monday, May 13, 2024 you must download the new mobile app in order to continue utilizing mobile banking services. You can use the current mobile app until Monday, May 13, 2024 to view your accounts and make internal transfers.

3 Will my mobile banking app username and password remain the same?

Yes, your current login information will remain the same.

4 Do you have to access the website to get the new mobile banking app?

No, you do not have to access the bank's website to get the new mobile banking app. The app can be downloaded from your device's app store. Search '*Citizens Savings Bank*,' select the app, and then download it to your mobile device.

5 What should I do if I forget my username or password for my mobile banking app?

Please contact our Deposit Operations Department at 1.800.692.6279 ext. 1 (option #1) from 9a.m. to 5p.m. Monday through Friday, or email customersupport@citizens-savings.com.

6 Can I receive text message notifications from my mobile banking transactions?

Yes, you can set up alerts to receive text message notifications related to your account(s).

7 Who do I contact if I need assistance with online banking, the mobile banking app, or bill payment services?

Please contact our Deposit Operations Department at 1.800.692.6279 ext. 1 (option #1) from 9a.m. to 5p.m. Monday through Friday, or email customersupport@citizens-savings.com.

8 What is Instant Balance and how do I get it?

To enable Instant Balance on your mobile device, tap '*Instant Balance*' at the top of the login page. First time users will be prompted with instructions for setting up Instant Balance. Enter your User ID and password to continue. After logging in tap '*More*' at the bottom right of the screen. Under settings, tap '*Instant Balance*.' Toggle on the switch at the top of the Instant Balance setting screen and select the amounts you would like to preview (up to six). Click '*Save*.' Click '*OK*' to go to the accounts screen. The next time you tap the '*Instant Balance*' button, you will be shown the balances for the accounts you selected.



FREQUENTLY ASKED QUESTIONS

MOBILE DEPOSIT

- 1 Is there any downtime for mobile deposit services during this system upgrade?

Yes, please ***DO NOT*** make any remote deposits beginning on Thursday, May 9, 2024 through Monday, May 20, 2024 to avoid service disruptions.

- 2 How do I make a mobile deposit?

Once you log into the mobile app, tap *'Deposit,'* then *'Deposit a Check.'* Endorse the back of the check, then choose your account and enter the check amount. The endorsement should include *'mobile deposit,'* or you can check the box. Tap *'Take Photos'* to proceed. Take a picture of the front of your check. If the image is good quality select *'Use.'* Repeat the process for the back of the check. After taking the pictures, tap *'Make Deposit.'* You can check the status of the deposit under your deposit history.

- 3 What is the limit for remote deposit services?

Existing personal account holders have a \$5,000.00 per day limit. Citizens Savings Bank has established limits on the dollar amount new account holders may deposit. After 30 days, the limits are \$5,000.00 per day.

- 4 Can I view images of my checks in the mobile banking app?

Yes, you can view the images of the checks you deposit in the new mobile banking app.

Bill Pay

- 1 Is there any downtime for bill payment services during this system upgrade?

Please ***DO NOT*** setup new payees or payments using bill payment services between Thursday, May 9 2024 and Monday, May 13, 2024 to avoid service disruptions. All previously scheduled payments to merchants or service providers (i.e., utility company, cable provider) should carry over. Customers should check their accounts beginning on May 13, 2024 to ensure their scheduled payments remain active.

- 2 How do I access bill payment services on the mobile banking app?

Tap *'Pay Bills'* on the transfers and payments screen to access bill pay and bill capture functionality. You can initiate a payment to a merchant that is not associated with an eBill or captured paper bill by using the *'Pay Bills'* option on the *'Transfers and Payments'* section. You can send a payment to a person by using the *'Pay Bill'* option on the *'Transfers and Payments'* screen.

- 3 Will my previously scheduled bill payments carry over after the system upgrade?

Yes, all previously scheduled bill payments to merchants or service providers (i.e, utility company, cable provider, etc.) should carry over. Customers should check their accounts beginning on May 13, 2024 to ensure their scheduled payments remain active. Transfers to accounts at other financial institutions and personal accounts (i.e, family or friends) will NOT carry over. You must set up those transfers again on or after May 13, 2024.

- 4 Can my Citizens Savings Bank loan payments be made using bill payment services?

Yes, in order to make a loan payment, first log in to your account. Tap the loan account towards which you want to make a payment. Tap the *'Make a Payment'* button in the header bar. The new transfer screen appears. Select the account from which you want to transfer the funds, the payment amount, and the transfer (payment) date. Tap *'Continue.'* Review the details and confirm the payment. Please note that Citizens Savings Bank loan payments initiated this way will only be applied as regular payments - i.e., not a principal payment, or directly to escrow or fees, etc.



FREQUENTLY ASKED QUESTIONS

Bill Pay (continued)

- 5 When utilizing bill payment services, when will my payment come out of my account?

The payment will come out of your account the day that you schedule the payment for.

- 6 Will my bill payment history carry over to the new mobile banking app after the system upgrade?

No, however your bill payment history can be obtained from your monthly statement. You can access your existing history in your online bill payment services dashboard until Thursday, May 9, 2024 by scrolling to the bottom of the screen, and clicking on 'View History.' You can then search by a date range and print or save your history.

Transfers

- 1 How do I schedule a recurring transfer?

After logging in, to the Citizens Savings Bank app, tap 'Transfer and Pay.' Then tap 'Make an Internal Transfer.' Chose the accounts you want to transfer funds from and to, then enter the amount. Select the frequency of the transfer and the date you want to start the transfer. You may be asked to select the number of times you want this transfer to repeat. When ready, review the details of your transfer. Then tap 'Make Transfer' to confirm.

- 2 Will I be able to make external transfers to other financial institutions?

Citizens Savings Bank will begin to utilize TransferNow® at a later date. TransferNow® offers a free, easy, fast and secure digital funds transfer service that lets customers move money to and from accounts at other financial institutions to their accounts at Citizens Savings Bank. All online and mobile banking customers will receive notification when this service is made available.

- 3 What is Zelle® and when will it be available?

Zelle® allows customers to send and receive money to people you know and trust using email addresses or mobile phone numbers. All online and mobile banking customers will receive notification when this service is made available.

eStatements

- 1 Can you sign up for eStatements through the new mobile app?

No, you cannot do that at this time. You can view your eStatements by enrolling through our online banking service. Go to the Citizens Savings Bank website and click on 'Bank' then 'Online Banking.' In the top right corner of the screen, click on the online banking login (blue box) and enter your online or mobile banking login information. Once logged into online banking, select the 'Documents' tab, and follow the prompts on the screen to self-enroll, or you can still receive eStatements through a separate login. Your primary email address will be setup to receive email notifications. Contact a representative in our Deposit Operations Department at 1.800.692.6279, option #1 from 9a.m. to 5p.m. Monday through Friday or email customersupport@citizens-savings.com to take advantage of this option.