Digital & Online Banking Services

Citizens Savings Bank offers you and your family a variety of Digital Banking Services that you can access anytime and anywhere.

Mobile Banking

The Citizens Savings Bank mobile app gives you the ability to aggregate all of your financial accounts, into a single, up-to-the-minute view so you can stay organized and make smarter financial decisions anytime, anywhere.

- Fast, free, and secure service for customers
- Easily keep track of your finances even on-the-go:
 - View account balances
 - Transfer funds between internal accounts
 - COMING SOON TransferNow® (transfer funds between Citizens Savings Bank accounts and accounts held at other financial institutions)
 - View an 'Instant Balance' on your home screen
 - Pay bills
 - Make a loan payment
 - Receive text message alerts related to your account(s)
 - Enable 'Touch ID' or 'Face ID'

Download the Citizens Savings Bank mobile app today:

- 1. Visit the App StoreSM or Google PlayTM
- 2. Search for Citizens Savings Bank
- 3. Select and download the app

Mobile Deposit

Mobile Deposit is a free service included with the Citizens Savings Bank mobile banking app. With mobile deposit, you can deposit checks anytime, anywhere from your mobile device.

How Does Mobile Deposit Work?

- Deposit your check in just a few quick clicks: take a picture of the front and back of your check, following the on-screen instructions (make sure you sign it)
- Choose your account and the amount to send
- Verify everything on the screen is correct, and submit your deposit
- Check the status of your deposit under your deposit history



Branch Locations

ATM at every branch location.

Clarks Summit

538 South State St. P.O. Box 567 Clarks Summit, PA 18411 (570) 587-1112

West Scranton

156 South Main Ave. Scranton, PA 18504 (570) 348-2645

South Scranton

702 Cedar Ave. Scranton, PA 18505 (570) 348-2601

Taylor

137 South Main Ave. Taylor, PA 18517 (570) 348-2643

Honesdale

335 Willow Ave. Honesdale, PA 18431 (570) 253-2560

Mt. Pocono

1421 Pocono Blvd. Mt. Pocono, PA 18344 (570) 839-8891





Digital & Online Banking Services

Online Bill Pay

Online Bill Pay allows you to make one-time or recurring payments on your monthly bills. You can opt in to payment reminders and schedule payments in advance.



- · View, pay and track bills online
- Receive bill summaries on your payment dashboard
- Have all payee information in one convenient place
- Receive notifications so you never miss a payment
- · Get real time confirmation that your payment is scheduled
- COMING SOON Zelle® send and receive money to people you know and trust using email addresses or mobile numbers

Mobile Wallet

Mobile Wallet is a more secure, faster and contactless way to use your Citizens Savings Bank debit card.

Benefits of Mobile Wallet:

- Available through Apple Pay®, Samsung Pay®, or Google Pay®
- Make purchases quickly and securely with your mobile device
- Easily set up payment information
- Add multiple cards to your device for extra convenience
- Keep purchases private card data is never directly transmitted to retailers
- Easily protect your accounts if you lose your device

eStatements

Electronic statements or eStatements are fast, free and easy alternatives to paper statements that can help to save paper and the environment.

Why use eStatements?

- Reduce the risk of loss or stolen statements
- View, print and/or save statements right from your computer
- Receive an email notification when your statement is ready
- View your history of eStatements online after sign up
- Accepted as legal proof of payment
- Take advantage of eBill feature so you can view, pay and track bills online

Telephone Banking

Do a number of banking activities by phone. Call <u>1-866-206-6757</u> toll-free, at any time of day, to access a wide variety of business account management features.

- · Check account balances and transfer funds
- Find ATMs
- See if checks have cleared
- · Verify when deposits are credited to your account
- Make loan payments



To download the mobile banking app scan the QR code below.

Or visit the App StoreSM or Google PlayTM and search for Citizens

Savings Bank.



iPhone®: Must download mobile banking app on the App Store™. Requires iPhone® with iOS 15 / iPadOS 15 or above.

Apple®, the Apple logo, iPhone® and iPad® are trademarks of Apple, Inc., registered in the U.S. and other countries. App StoreSM is a service mark of Apple, Inc.

Android™: Must download mobile banking app on Google Play™. Requires Android 10.0 or above. Android is a trademark of Google, Inc. Use of this trademark is subject to Google Permissions. Service is free, but you may be subject to internet access charges by your cell plan service provider.





