

Mobile Web Banking User Guide



www.citizensbankco.com

1.888.383-5133



Enroll for Mobile Banking

Login to Regular NetTeller

Enter your NetTeller ID and click **Submit**.

ID

Verify that your Personal Image is correct, enter your password, and click Submit.

Sample Image ID XXXXXXXXXXXX
PIN/Password

*you will be prompted to change your PIN/Password and select your Personal Image the first time you log in.

Enable Web Access

Select **Options**, click **Mobile Settings**, then **Web Mobile Banking**

- Check the box for **Enable Web Access**
- Select to **receive/not receive text message alerts**
- Enter your **mobile phone number**
- Select your **wireless provider**. Contact your provider if there is more than one listing.
- Select **accounts to access** via web
- Click **Submit**.

Review the information, check the box for **I Accept These Full Terms And Conditions**, then click **Confirm**.

*A confirmation page will display, and you will receive a confirmation text message with a link to the login page.



Login to Mobile Banking



Go to www.cbmobilebanking.com on your web enabled cell phone or device

Click **Login**, type your **NetTeller ID** and click **submit**. Type in your **PIN** and click **submit**



Viewing Accounts



Select **My Accounts** to view account balances. Click the **Account Name** to view recent transactions.

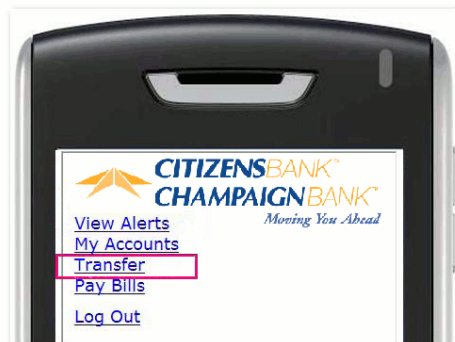
*Transaction history is available for the past 90 days

Viewing Alerts



Select **View Alerts**. You will see A list of your current alerts. Click the **Alert** for more detail

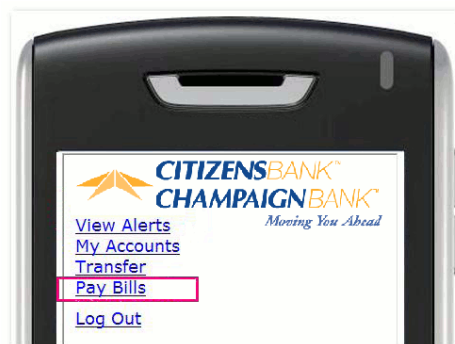
Transfers



Select **Transfer**. Choose the **Account** to transfer funds from. Then choose the **Account** to transfer funds to. Enter the **Amount** and click **Submit**.

*A confirmation number will display, and you will be sent an SMS text message confirmation

Bill Payments



Select **Pay Bills**. Select the **Payee**, and the **Account** you want to pay from. Enter the **Amount** and click **Submit**.

*A confirmation number will display, and you will be sent an SMS text message

Mobile Banking

- ✓ View Account Balances
- ✓ View Account History
- ✓ View Alerts
- ✓ View Bank Locations
- ✓ Make Transfers
- ✓ Make Bill Payments

Other Information

- ✓ You may only setup one-time immediate transfers
- ✓ You may only setup one-time immediate bill payments
- ✓ Bill payments can only be made to payees in your current payee list
- ✓ If you are not currently enrolled in Bill Pay, clicking on the **Pay Bills** link will present you the option to request enrollment from your Financial Institution.

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 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 banking session before leaving your computer or mobile device.



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Member FDIC **1.888.383-5133**