User Guide

BASIC TRANSACTIONS & SERVICES

csb

community state bank

Member FDIC

Transaction Types

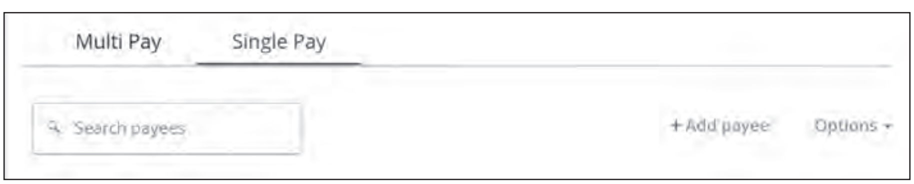
Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of CSB, there are various features to help you transfer funds in different ways.

- **Internal Transfers**:
  Move money between your personal CSB accounts.

- **Loan Payment**:
  Move money to a loan at CSB.

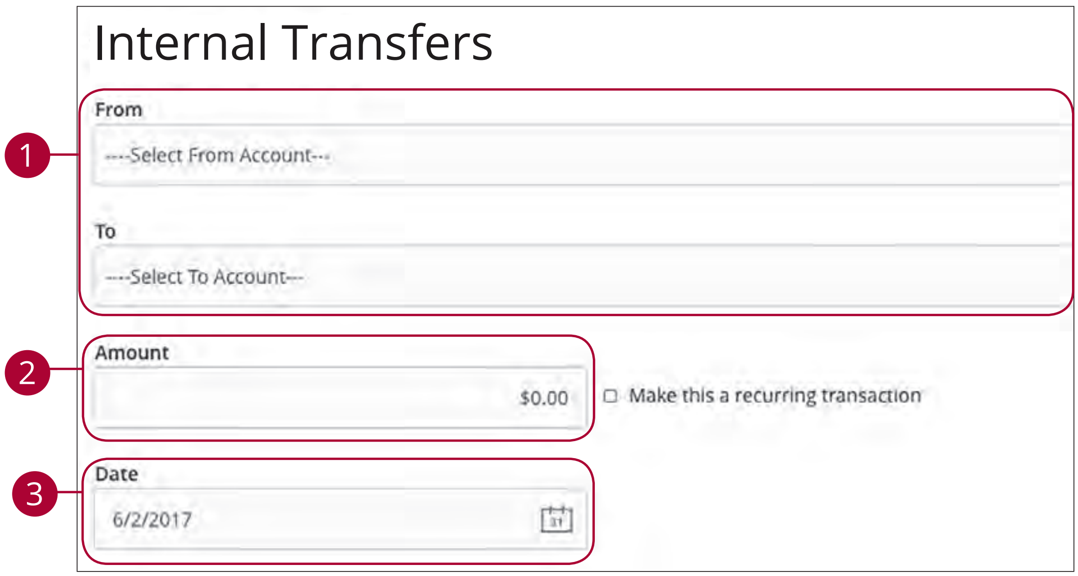
- **Bill Pay**:
  Move money to someone's external account or a company's account.



Transactions

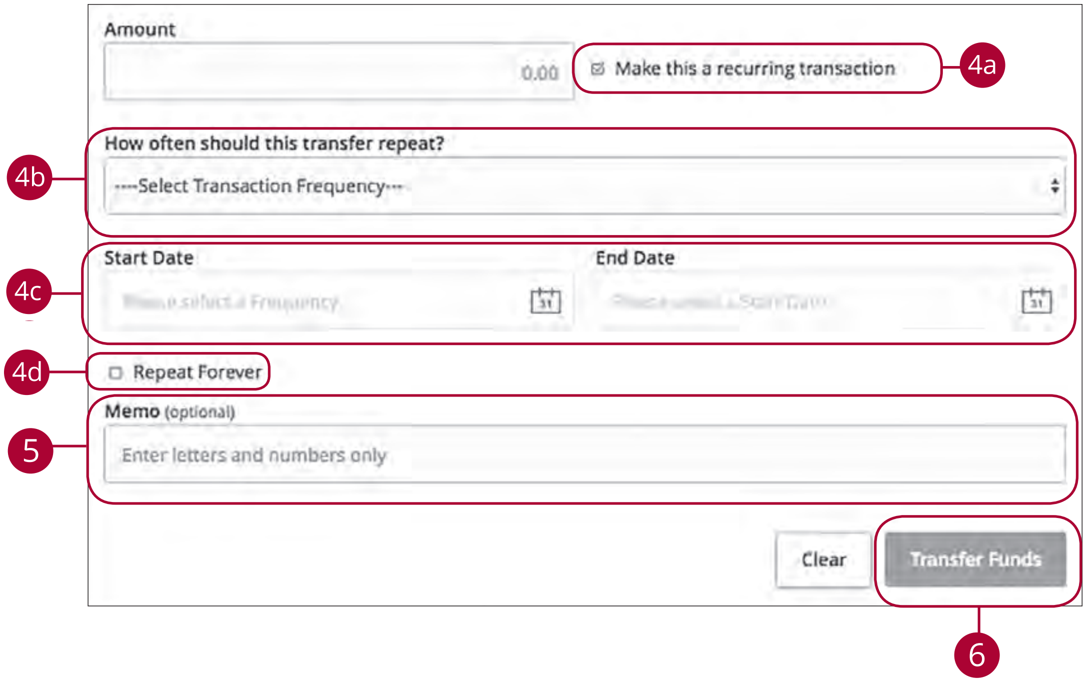
Internal Transfers

When you need to make a one-time or recurring transfer between your CSB accounts, you can use the Internal Transfers feature. These transactions go through automatically, so your money is always where you need it to be.



In the **Transactions** tab, click **Internal Transfers**.

1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



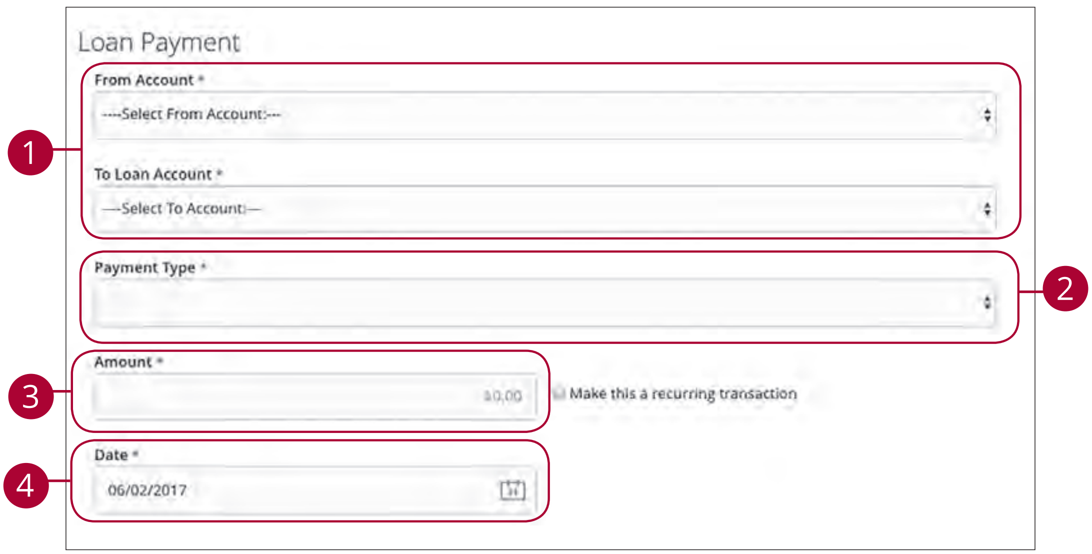
4. If you would like to set up a recurring transfer, follow the steps below.
   - a. Check the box next to “Make this a recurring transaction” to repeat the transfer.
   - b. Use the “How often should this transfer repeat?” drop-down to specify how often the transfer should occur.
   - c. Enter a start and end date for this transaction using the calendar features.
   - d. If your transaction doesn’t have an end date, check the box next to “Repeat Forever.”
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

Transactions

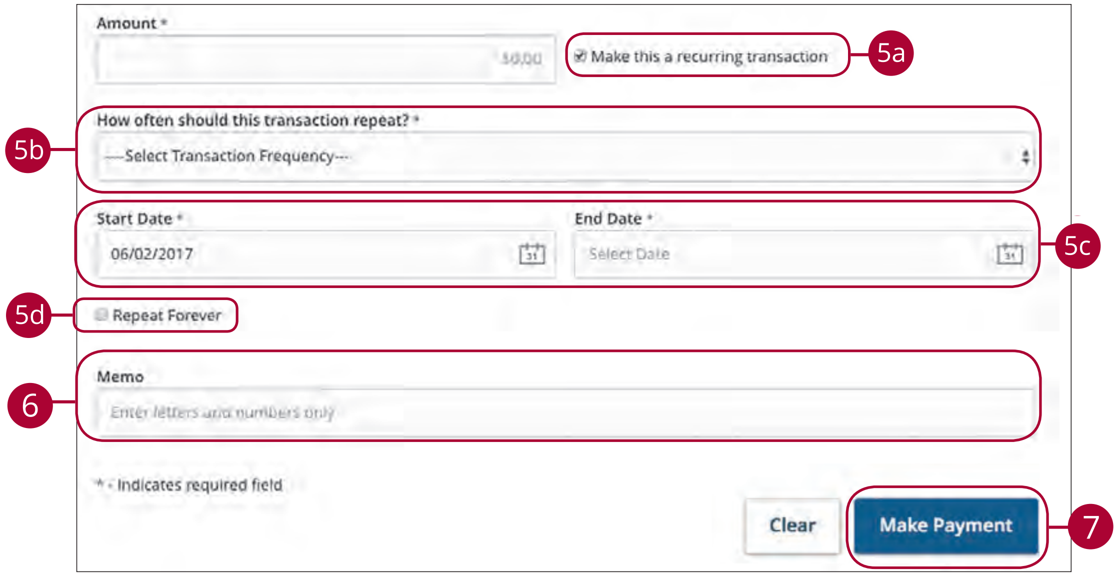
Loan Payments

When you need to make a one-time or recurring payment to your loans with CSB, you can use the Loan Payment feature.



In the **Payments** tab, click on **Loan Payments**.

1. Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the “Payment Type” drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

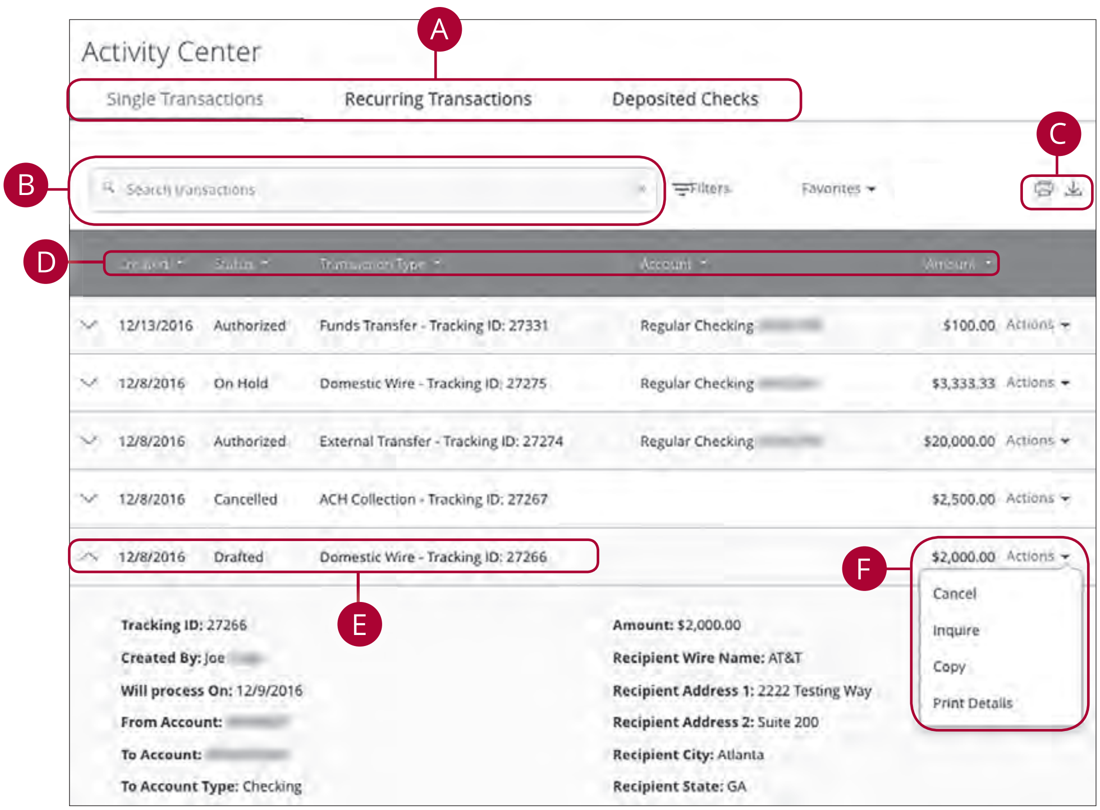


5. If you would like to set up a recurring payment, follow the steps below.
   a. Check the box next to “Make this a recurring transaction” to repeat the transfer.
   b. Use the “How often should this transfer repeat?” drop-down to specify how often the transfer should occur.
   c. Enter a start and end date for this transaction using the calendar features.
   d. If your transaction doesn’t have an end date, check the box next to “Repeat Forever.”
6. (Optional) Enter a memo.
7. Click the **Make Payment** button when you are finished.

Transactions

Activity Center Overview

All transactions initiated through Business Online Banking or through our app appear in the Activity Center. All single and recurring transactions as well as deposited checks show in the Activity Center along with stop payments and check reorders.



Click the **Activity Center** tab.

A. Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.

B. Use the search bar to find transactions within that account.

C. Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

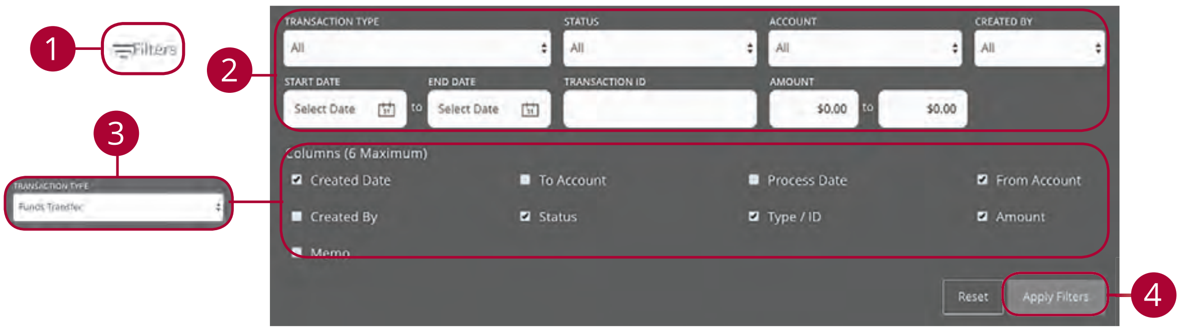
D. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Select **Actions** to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



Click **Activity Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

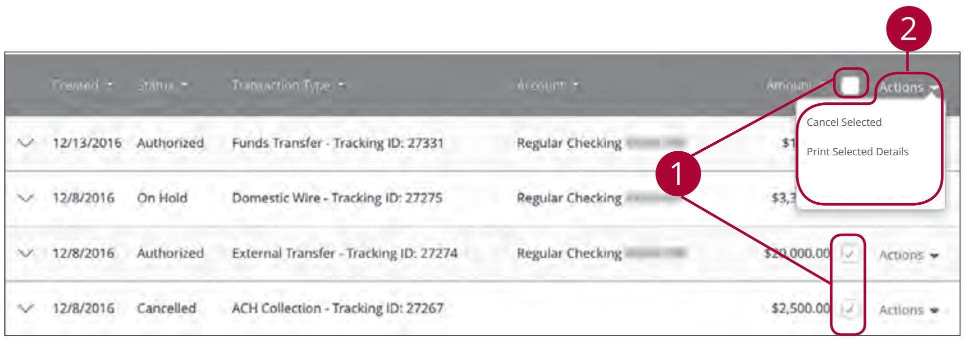
After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

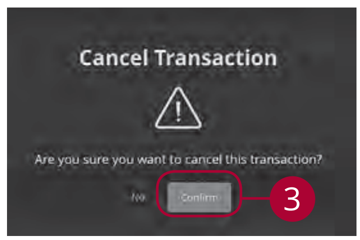
Click the **Activity Center** tab.

1. Apply filters and click the "Favorites" link.
2. Click the **+** icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.





Click **Activity Center.**

1. Click the **Show Advanced** icon. An additional column of check boxes appears next to the Amount column.
2. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
3. Click the “Actions” drop-down and click “Cancel Selected.”
4. Click the **Confirm** button when you are finished. The status then changes to “Cancelled” on the Activity Center page.

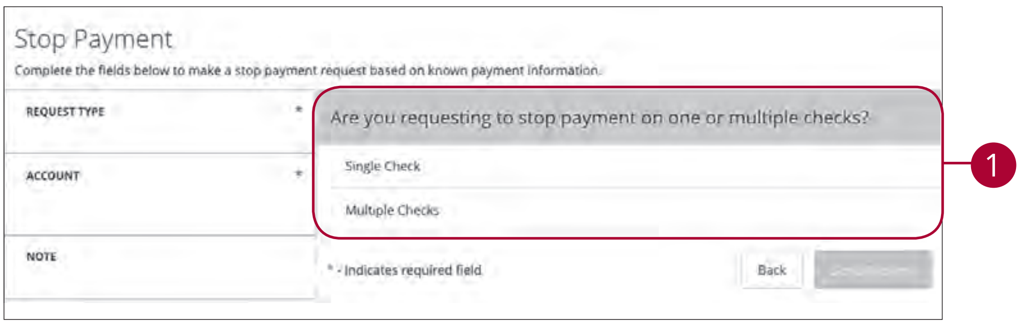
Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

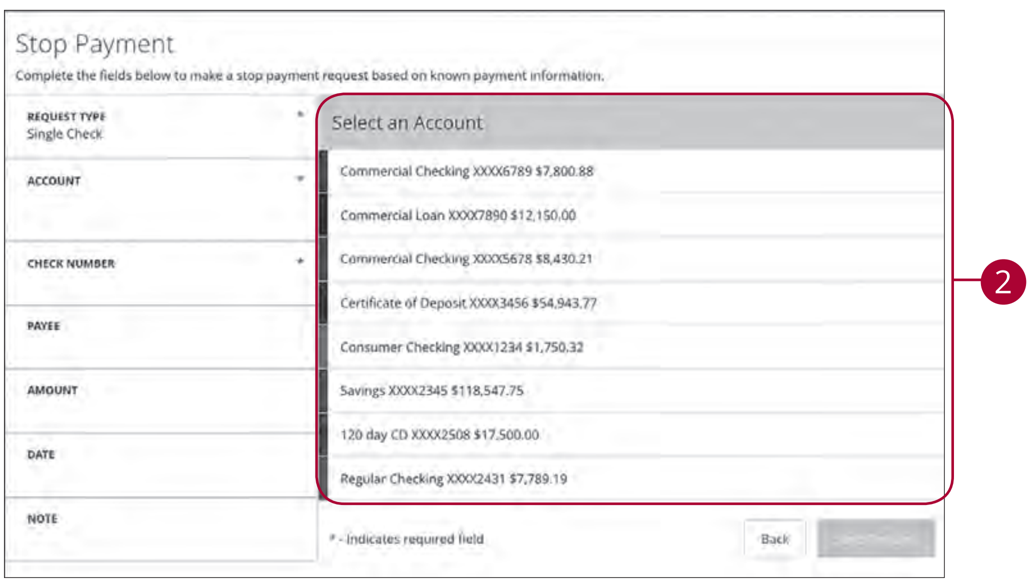
Services

Stop Payment Request

Single Check

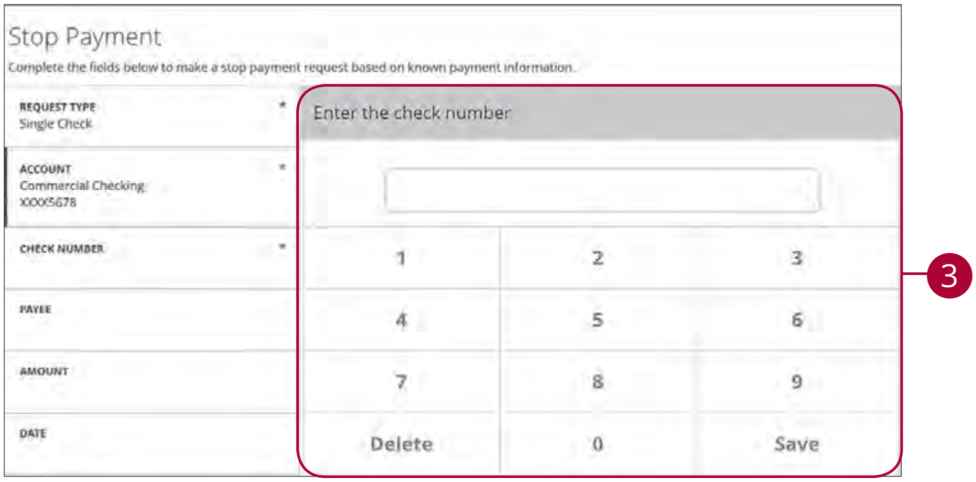
If you're ever worried about a pending written check, you can initiate a stop payment request to prevent the check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at (515) 252-1185.

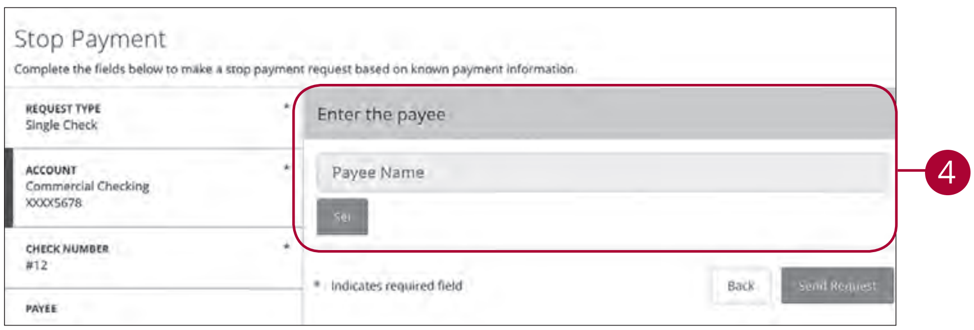


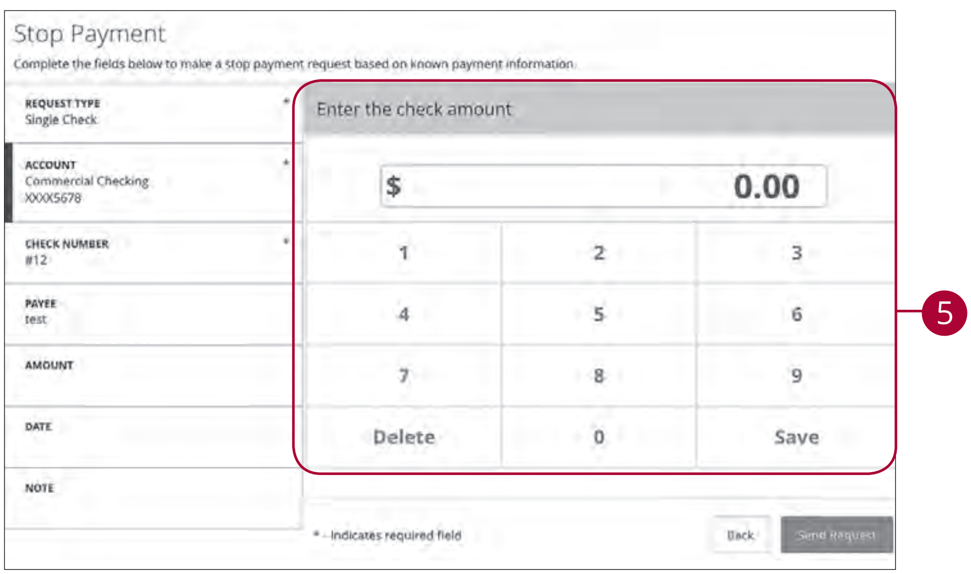


In the **Transactions** tab, click **Stop Payment**.

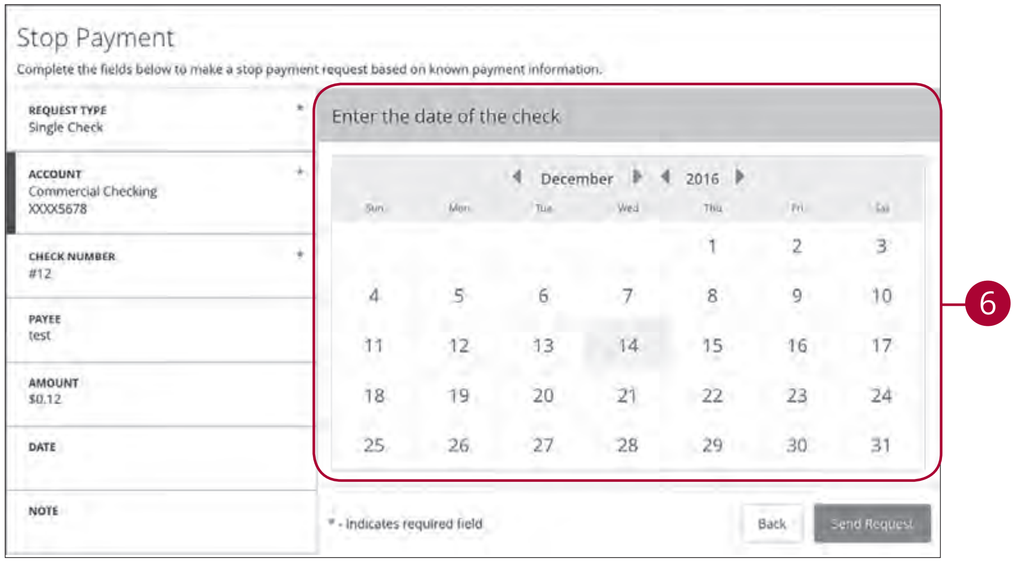
1. Select "Single Check."
2. Select the appropriate account.

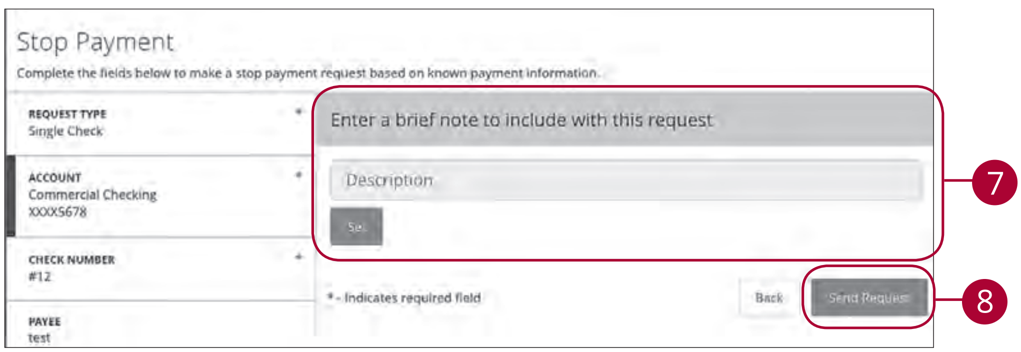






3. Enter the check number and click the **Save** button.
4. Enter the payee and click the **Set** button.
5. Enter the amount and click the **Save** button.



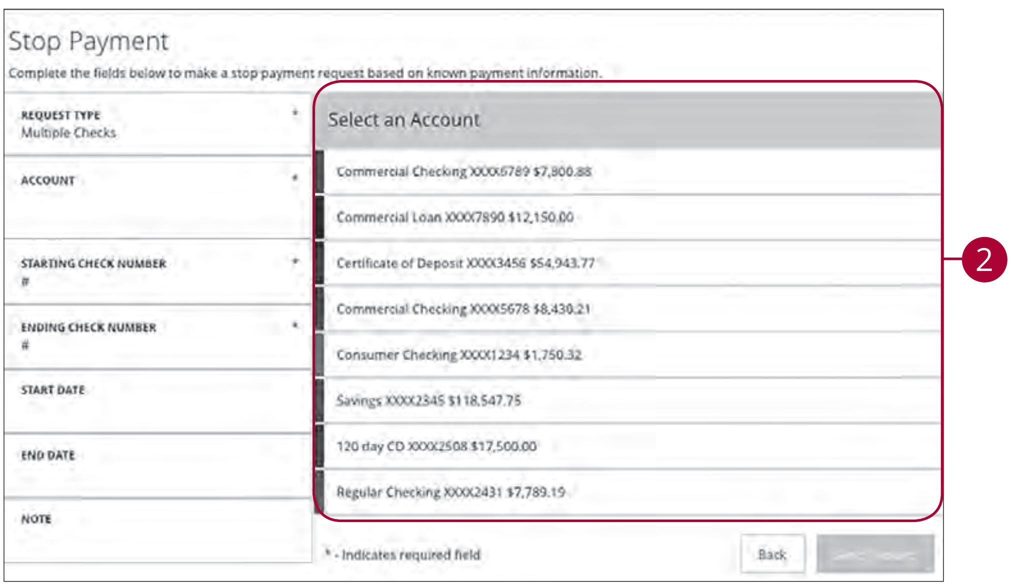


6. Enter the date of the check using the calendar.
7. Enter a description under “Note” and click the **Set** button.
8. Click the **Send Request** button when you are finished.

Note: You can view the approval status of a stop payment in the Activity Center.

Multiple Checks

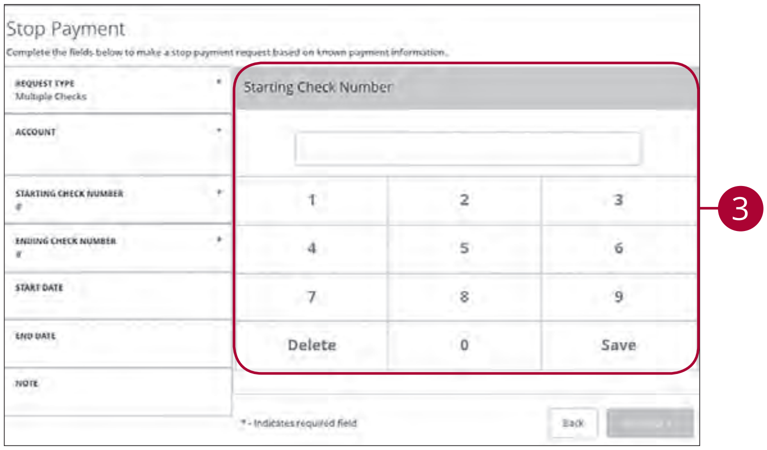
If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at (515) 252-1185.

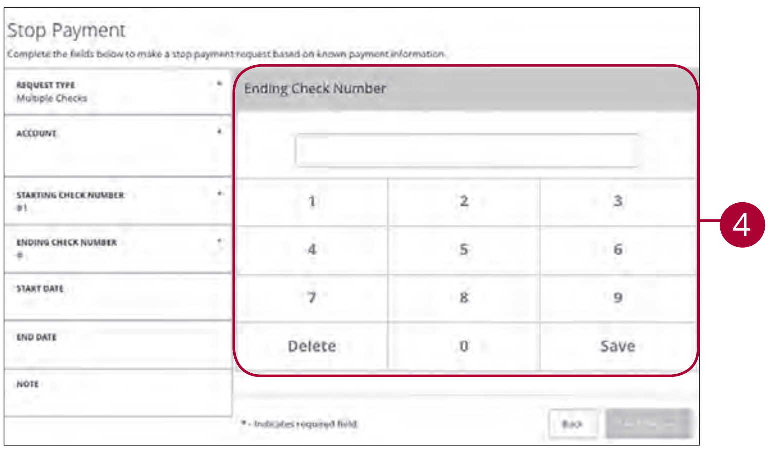


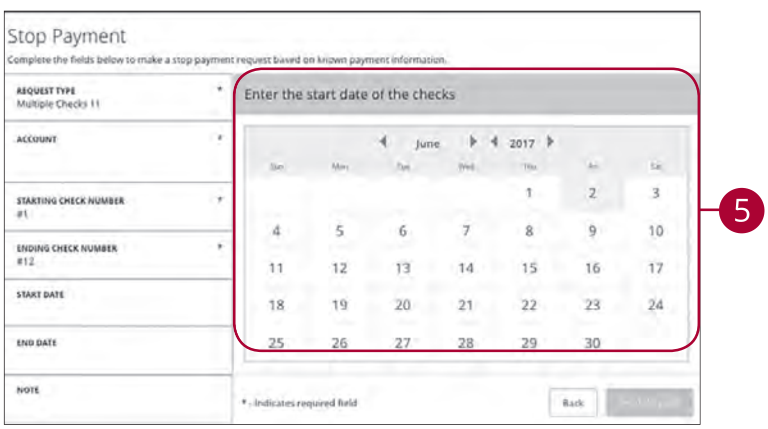
In the **Transactions** tab, click **Stop Payment**.

1. Select "Multiple Checks."

2. Select the appropriate account.



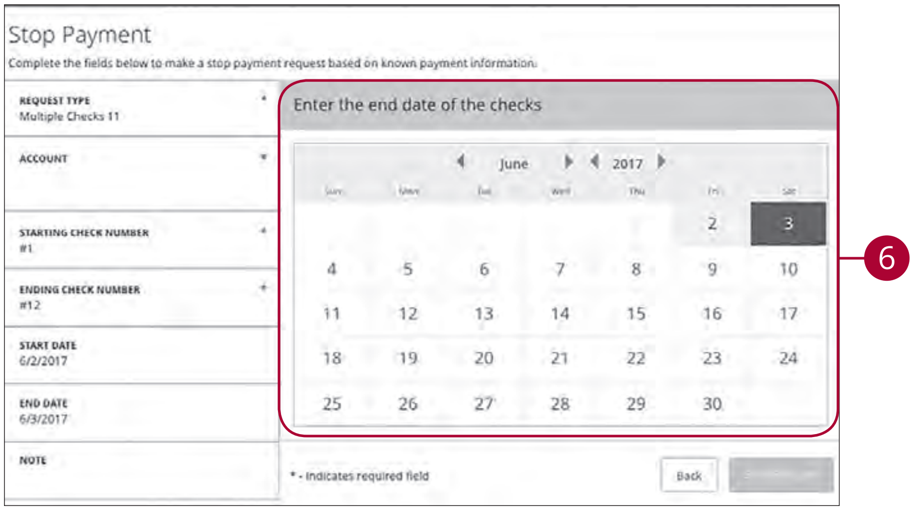


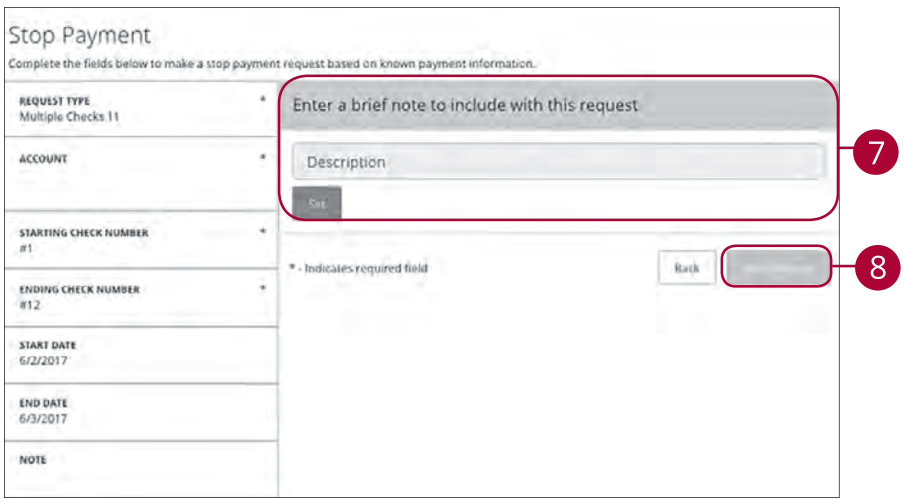


3. Enter the starting check number and click the **Save** button.

4. Enter the ending check number and click the **Save** button.

5. Enter the start date of the checks using the calendar.





6. Enter the end date of the checks using the calendar.
7. Enter a description under “Note” and click the **Set** button
8. Click the **Send Request** button when you are finished.

Services

Statements

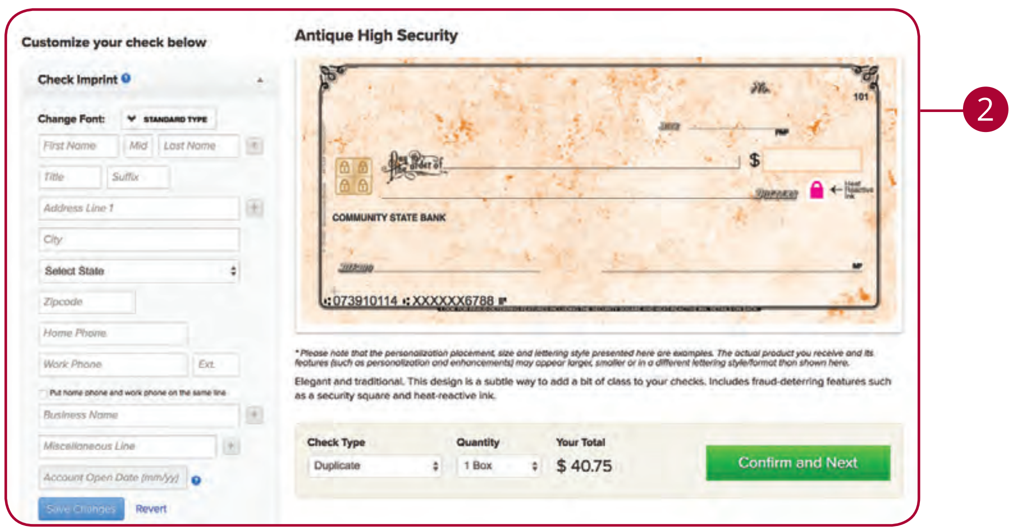
The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

In the **Services** tab, click **Statements/Notices**.

Services

Reordering Checks

If you've previously ordered checks through CSB, you can conveniently reorder checks online at any time on our trusted vendor's website.



In the **Services** tab, click on **Check Reorder**.

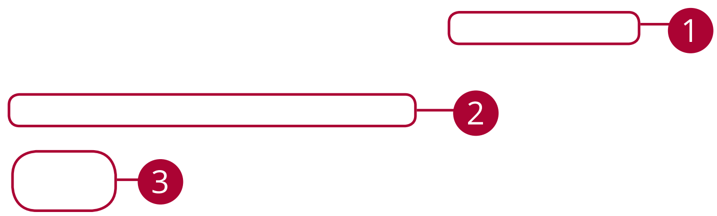
1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Remote Deposit Capture

Along with our app, Online Banking with CSB gives you the tools you need to tackle your finances how you want—from a branch, desktop or even your tablet or smartphone. Once enrolled in Mobile (RDC), you can make check deposits anywhere, anytime from your phone or device.



In the **Services** tab, select **Remote Deposit Capture**

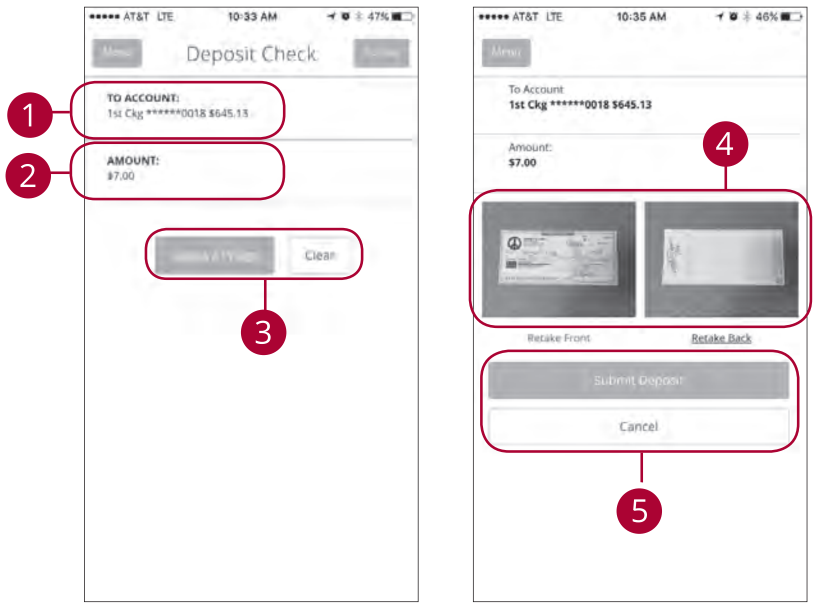
1. Click the “Terms and Conditions” link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the Deposit Check tab.

Services

Mobile Deposits

With our mobile app on your Android or iOS device, you can deposit checks into your Online Banking account by taking a photo of a check.



Note: This feature is only available when using our mobile app on your device.

Log in to our CSB GoBusiness mobile app.

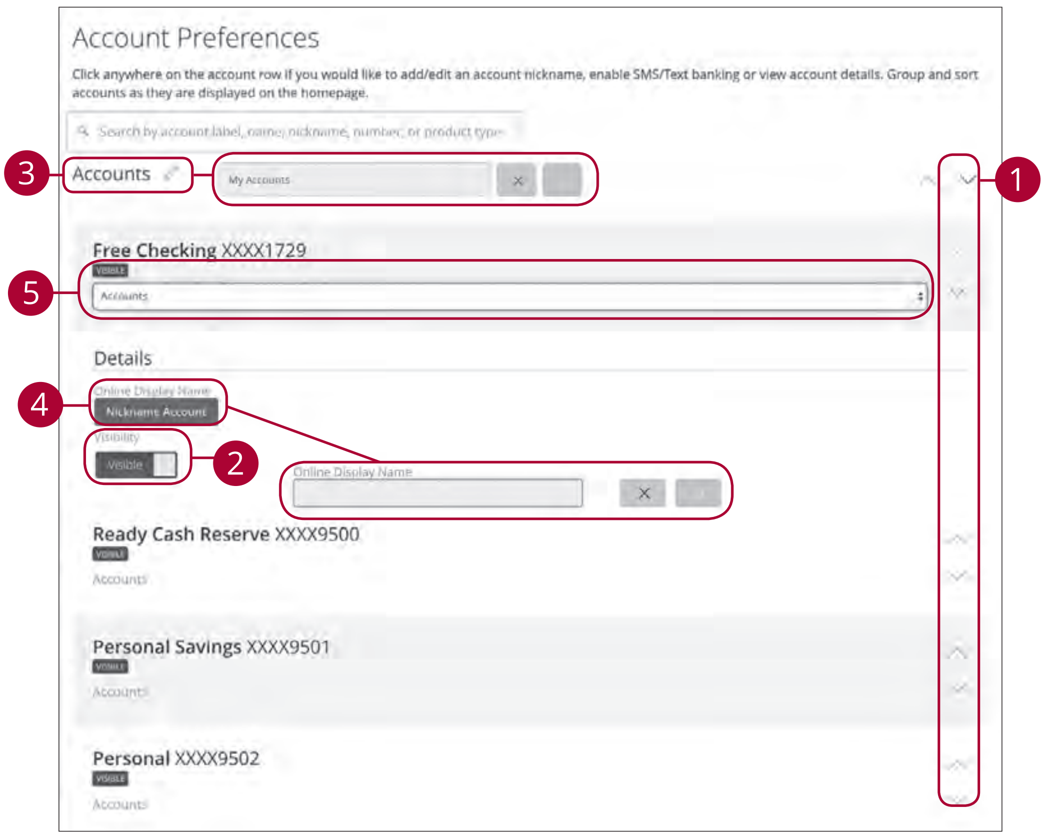
In the **Transactions** tab, select **Deposit Checks**.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check, then tap the **Capture Image** button to take an image of both the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



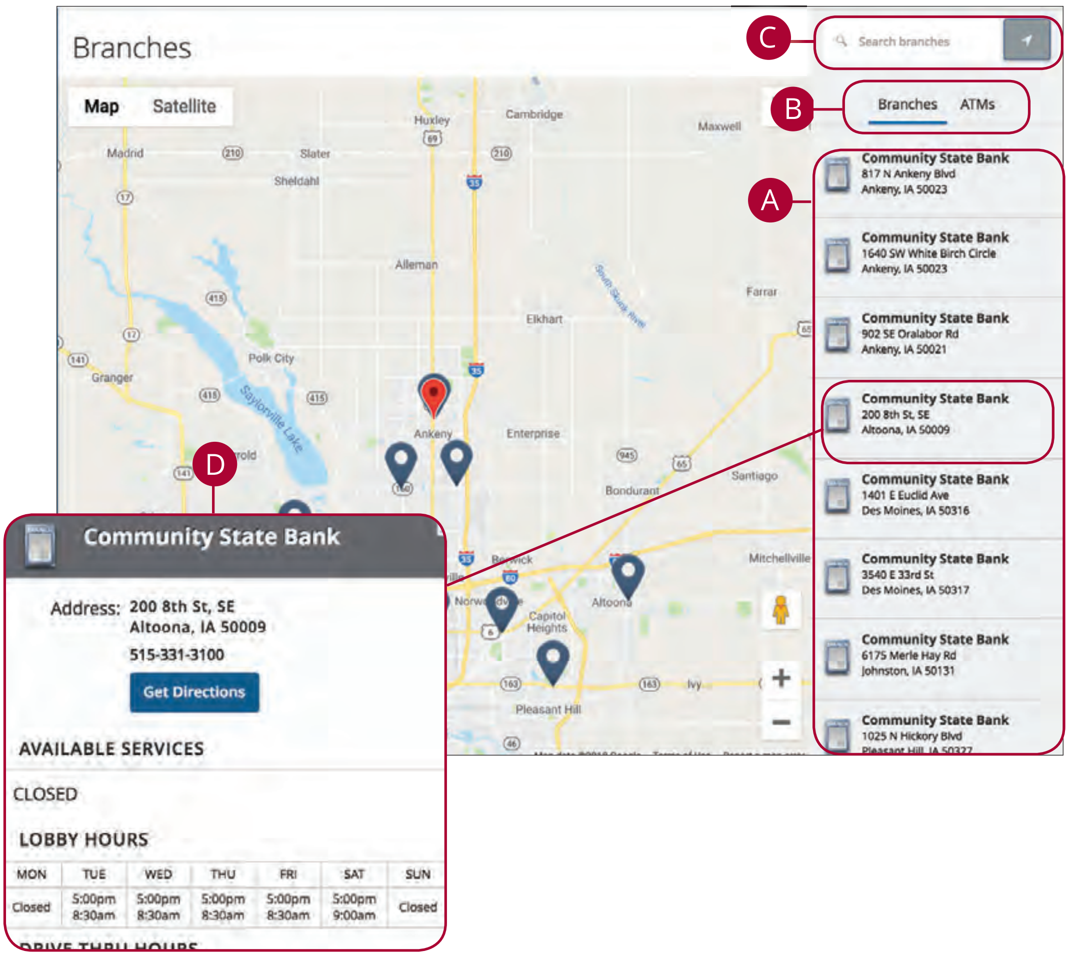
In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the “Account” drop-down to change the group that account is in.

Locations

Branches and ATMs

If you need to locate a CSB branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of branches appears.



Click on the **Branches** tab.

A. Details about branches or ATMs are displayed on the right-hand side.

B. You can locate a CSB branch or an ATM by clicking the appropriate button.

C. The search bar allows you to find specific CSB branches.

D. CSB locations or ATMs are marked along with your location.
Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.