

BIG ON BETTER!

**TAKING BANKING
TO THE NEXT LEVEL**



USER GUIDE

Personal Online
Banking

Big on what matters!



www.cpbonline.com

Published by Murphy & Company, Inc.
13610 Barrett Office Drive
St. Louis, MO 63021
www.mcompany.com

© 2009–2024 Murphy & Company, Inc. Macintosh is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2012

Disclaimer

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

Getting Started

Welcome to Online Banking with Citizens Progressive Bank! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at (844)232-7724.

Table of Contents

Getting Started

Digital Banking System Requirements	8
Browser (Desktop & Mobile).....	8
Mobile Device (App).....	8
Mobile Remote Deposit Capture	8
New User Enrollment	9
Logging In.....	10
Out-of-Band Authentication	12
Logging Off	13
DUO Mobile	14
Resetting a Forgotten Password	16
Retrieve a Forgotten Username.....	17
Password Security Check	18

Accounts

Dashboard Overview.....	19
Account Details Overview	20
Transaction Details.....	22
Adding a New Account	24
Adding an Account to SimpleView.....	25
Adding an External Account	26
Verifying an External Account	28
Removing an External Account	29
Organize Dashboard	30
Reorder Accounts	30
Rename Accounts	31
Hide/Unhide Accounts	32
Hide/Unhide Dashboard Tiles.....	33
App Appearance.....	34
Quick Pay	35
Selecting Favorite Payees.....	35
Person to Person	36
Bill Pay	38
External Account.....	40
Monthly Activity.....	42

SimpleView

Initial Setup.....	43
Tagging Transactions.....	44
Splitting a Transaction.....	46

SimpleView Dashboard	48
Spending by Category	49
Budget	51
Adding Budgets	52
Managing Budgets	53
Add a Budget Alert	55
Cashflow Overview	56
Add a Bill or Income	57
Net Worth	58
Add an Unlinked Asset or Debt	59
Goals	60
Adding Goals	61
Save for Goals	61
Pay Off Goals	62
Add a Goal Alert	63
Managing Goals	64

Security

Protecting Your Information	65
General Guidelines	65
Login ID and Password	65
Fraud Prevention	65
Login Settings	66
Change Username	66
Change Password	67
Change Security Questions	68
Recent Logins	69
Mobile Security Preferences	70
Enabling Biometric Sign-In	70
Enabling FaceID	71
Enabling PIN Login	72
Auto-Login	73

Alerts

Alerts Overview	74
Custom Alerts	75
Bill Pay Alerts	76
Security Alerts	77
SimpleView Alerts	78
Turning Alerts On and Off	79
Editing or Deleting Alerts	80
Previous Alerts	81

Move Money

Move Money Overview.....	82
Bill Pay Enrollment.....	83
Adding a Payee.....	85
Person to Person Payee.....	85
Bill Pay Payee - Company.....	87
Bill Pay Payee - Individual.....	89
Favoriting a Payee.....	92
Editing a Payee.....	93
Deleting a Payee.....	94
New Transaction.....	95
Transferring Money Between Your Accounts.....	95
Making a Loan Payment.....	97
Transferring Money to Another Person (P2P).....	99
Making a Bill Pay Payment.....	101
Editing Transfers/Payments.....	103
Skip Transfers/Payments.....	104
Deleting Transfers/Payments.....	105

Deposit Checks

Remote Deposit.....	106
---------------------	-----

Manage Cards

Turn Card On or Off.....	107
Card Name.....	108
Card Alert.....	109
Temporary Spending Limit Increase.....	110
Change PIN.....	111
Report Lost or Stolen Card.....	112
Travel Notification.....	113
Enable Automatic On/Off.....	115

Reports

Creating a New Report.....	117
Account Activity Report.....	117
Sub-User Account Access Report.....	118
Running an Existing Report.....	119
Editing a Report.....	120
Deleting a Report.....	121

Services

Locations.....	122
Secure Message Overview	123
Sending a Secure Message	124
Submit a Form.....	125
Documents	126
Document Enrollment.....	126
Viewing Documents.....	127

Settings

Contact Settings	128
Adding a New Phone	128
Editing a Phone	129
Deleting a Phone.....	130
Editing an Email Address	131

Sub-Users

Sub-Users Overview	132
Sub-User Overview	133
Adding a New Sub-User	134
Editing a Sub-User	136
Part 1: Editing Sub-User Access.....	137
Part 2: Editing Sub-User Limits.....	138
Deleting a Sub-User	139

Getting Started

Digital Banking System Requirements

Browser (Desktop & Mobile)

Citizens Progressive Bank supports Microsoft Edge, Google Chrome, Mozilla Firefox and Safari. Our recommendation is that both consumer and admin users of Digital Banking keep the latest version of browsers to ensure that the latest security patches are in place.

Mobile Device (App)

- iOS devices should support version 11.0 and greater
- Android Devices should support version 4.4 and greater
- 4G/LTE and greater

Mobile Remote Deposit Capture

- Recommended camera resolution is 1600X1200 pixels

Getting Started

New User Enrollment

If you're new to Online Banking with Citizens Progressive Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type cpbonline.com into your browser, and click the **Login** button.
2. Click the "Sign Up" link.
3. Click the **Let's Get Started!** button.
4. Enter your personal information and click the **Continue** button.



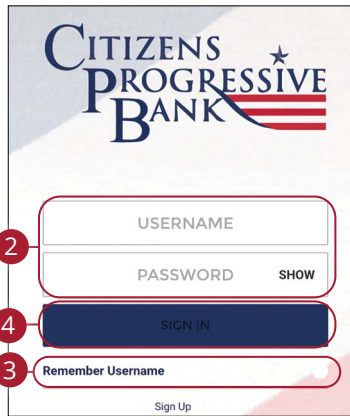
Note: If the information entered does not match your bank account record at Citizens Progressive Bank or if you have an old Digital Banking account, you will need to call us at (844)232-7724.

5. You will be asked to answer four verification questions.
6. You can choose a second verification step by having a link sent to a known phone number or email address associated with your record at Citizens Progressive Bank. If you do not want to utilize this additional verification step, choose None.
7. Read the welcome information and click the **Finish** button.
8. If you choose to skip the second verification step, or if your identity cannot be successfully verified through our automated process, your enrollment request will be forwarded to our Client Solutions Center. One of the Bankers from Client Solutions will then call you to verify your identity. Once your identity has been verified, you will receive an email.
9. Click the link in the email to create your own username and password.
10. Choose three security questions and enter the appropriate responses.
11. You will then be taken into your Citizens Progressive Bank Online Banking experience after accepting the terms and conditions.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password.

A screenshot of the Citizens Progressive Bank login form. The form features the bank's logo at the top. Below the logo are four main elements: a 'USERNAME' input field, a 'PASSWORD' input field with a 'SHOW' link, a 'SIGN IN' button, and a 'Remember Username' checkbox. Red circles with numbers 2, 3, and 4 are placed to the left of these elements, indicating the steps for logging in. At the bottom of the form is a 'Sign Up' link.

1. Click the **Login** button.
2. Enter your username and password.
3. (Optional) Check the box to remember your username.
4. Click the **Sign In** button. If this is the first time you are logging in from an unregistered device you will need to answer a security question.

The screenshot shows a mobile application interface titled "AUTHENTICATE". At the top, there is a shield icon with a keyhole and a close button (X). Below this, a message states: "For added security we have enabled Multi-Factor Authentication (MFA) for our users." The screen is divided into several sections:

- SELECT A DEVICE:** A list box containing one item: "DEVICE Erica's Android". A red circle with the number 5 points to this list box.
- Remember Device:** A radio button next to the text "Remember Device". A red circle with the number 6 points to this radio button.
- CONFIRM VIA:** A section with the text: "We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device." Below this text are two buttons: "Passcode via Text" (with a text message icon) and "Phone Call" (with a phone handset icon). A red circle with the number 7 points to this entire section.
- ENTER PASSCODE:** A section with the text: "Enter the passcode from the Duo mobile app. Choose to receive a one-time passcode via text." Below this text is a text input field labeled "PASSCODE". A red circle with the number 8 points to this input field.
- SUBMIT:** A grey button labeled "SUBMIT". A red circle with the number 9 points to this button.

5. Select a device.
6. (Optional) Check the box to remember your device.
7. Select a delivery method for the passcode.
8. Enter the passcode.
9. Click the **Submit** button.



Note: By selecting "Remember This Device" on your login screen you can bypass the Ooba requirement for future logins on that device. It is device specific, so if you select Remember Device on your phone in the app, it will still require Ooba on any other device (i.e. your office computer, etc.). If you clicked "Remember This Device" but would like to again be prompted for a code, please call us and we can reset your Ooba requirement.

Getting Started

Out-of-Band Authentication

Out-of-Band Authentication (OOBA) is an additional security layer to validate your login to Citizens Progressive Bank's digital banking. You can select to receive a phone call, text message, or mobile app push to approve your login.

The image displays two screenshots of the authentication setup process, numbered 1 through 6.

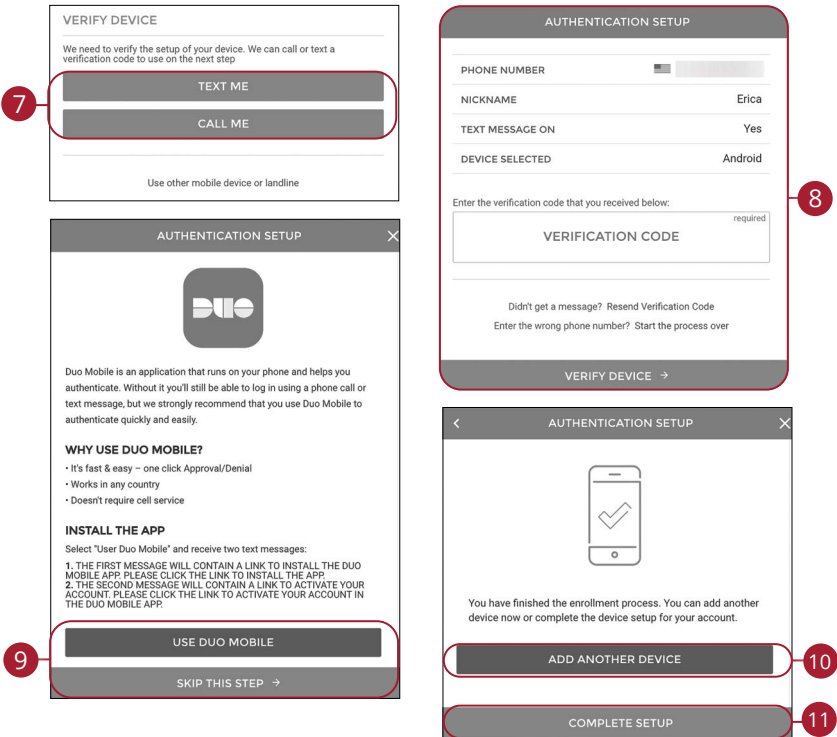
Screenshot 1: The 'AUTHENTICATION SETUP' screen. It features a smartphone icon and text explaining that passwords are becoming increasingly easy to compromise and that enhanced authentication improves security. A button labeled 'LET'S GET STARTED' is highlighted with a red circle and the number 1.

Screenshot 2: The registration form. It includes the following fields and options:

- COUNTRY:** A drop-down menu with 'United States' selected, highlighted with a red circle and the number 3.
- PHONE NUMBER:** A text input field, highlighted with a red circle and the number 4.
- NICKNAME:** A text input field with 'Erica' entered, highlighted with a red circle and the number 5. Below it, a note states: "Your device's nickname is how it will be referenced when signing in later or editing device settings."
- SELECT YOUR DEVICE:** A section with icons for Android, Apple, Windows, and BlackBerry. A red circle and the number 6 highlight the entire section.
- Can your device receive a text message?:** A checkbox that is checked, highlighted with a red circle and the number 6.
- VERIFY DEVICE:** A section with the text "We need to verify the setup of your device. We can call or text a verification code to use on the next step." Below this are two buttons: 'TEXT ME' and 'CALL ME'.
- Use other mobile device or landline:** A link at the bottom of the form, highlighted with a red circle and the number 2.

Sign in to digital banking like normal at cpbonline.com or through your mobile app.

1. Click the **Let's Get Started** button.
2. (Optional) To set up a landline, click the "Use other mobile device or landline" link.
3. Use the drop-down to select a country.
4. Enter the phone number.
5. Enter a nickname. If you set up multiple phone numbers on your profile for OOBA use, the nicknames will display in a drop down list for easy reference.
6. Select a device.



7. Select either **Text Me** or **Call Me** to receive a verification code.
8. Enter the verification code, then click the **Verify Device** button.
9. Decide if you will use Duo Mobile by clicking the **Use Duo Mobile** button or skip this step by clicking the **Skip This Step** button. Duo Mobile is an optional application that helps you authenticate your login. For more information go to page 14. If not using Duo Mobile, continue to the next step.
10. (Optional) Click the **Add Another Device** button to add another device.
11. Click the **Complete Setup** button when you are finished.

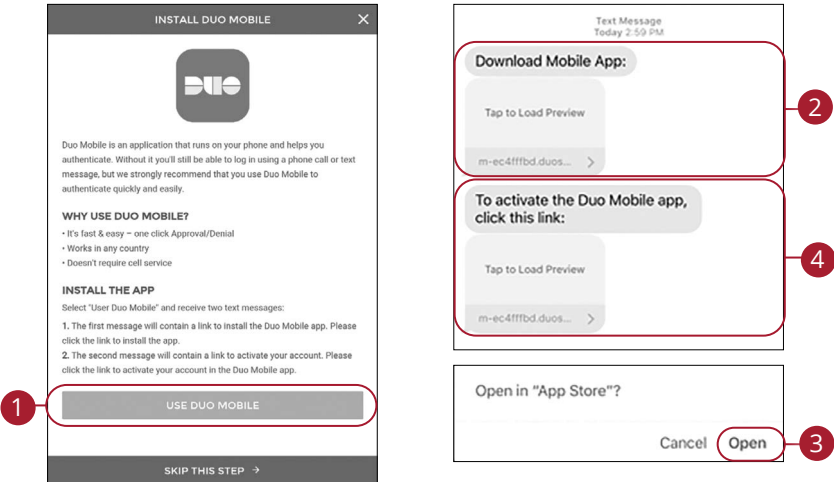
Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

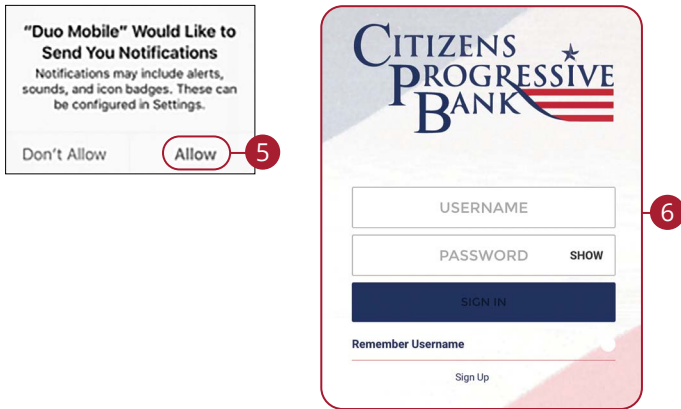
1. Click the **Log Out** tab in the sidebar menu.

DUO Mobile

Enroll in the app Duo Mobile to log in quicker (it will send you a push notification to your cell phone to accept/deny login instead of having to enter a code).



1. Click the **Use Duo Mobile** button. You will receive a text message with directions.
2. Click the "Download Mobile App" link.
3. This will take you to the app store. Click the **Open** button, then download the Duo Mobile app.
4. Go back to the text message and click the "Activate the DUO MOBILE APP" link which opens the Duo Mobile app.



5. Agree to allow push notifications by clicking the **Allow** button. Once you agree, you will see the Citizens Progressive Bank listing at the top of the screen.
6. Go back to your Citizens Progressive Bank app or login. Ooba and Duo Mobile setups are now complete. Now every time you login, you will be asked to verify your login with the Duo Mobile app.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the Citizens Progressive Bank Home page—no need to call us!

The image displays the Citizens Progressive Bank website's password reset process. At the top, the navigation bar includes the bank's logo, 'Bank Products & Services', 'Support', 'Contact', and a 'Login' button circled in red with a '1' next to it. Below the navigation bar, there are three screenshots of the password reset process:

- The first screenshot shows the main login page with the 'Forgot Password' link circled in red with a '2' next to it.
- The second screenshot shows the 'Forgot Password' form with the 'Forgot Password' button circled in red with a '3' next to it.
- The third screenshot shows the security question form with the 'Send Reset Link' button circled in red with a '4' next to it.

1. Click the **Login** button.
2. Click the "Password" link.
3. Enter your username and click the **Continue** button.
4. Answer the security question and click the **Send Reset Link** button.
5. An email will be sent to you. Follow the instructions to reset your password.

Getting Started

Retrieve a Forgotten Username

If you happen to forget your username, you can easily retrieve it from the Citizens Progressive Bank Home page—no need to call us!

1. Click the **Login** button.

2. Click the “Username” link.

3. Enter your email address and click the **Continue** button.

4. Answer the security question and click the **Submit** button.

5. Your username will be displayed. Click the **Ok** button to log in.

1. Click the **Login** button.
2. Click the “Username” link.
3. Enter your email address and click the **Continue** button.
4. Answer the security question and click the **Submit** button.
5. Your username will be displayed. Click the **Ok** button to log in.

Getting Started

Password Security Check

Password security check notifies you if the password you currently use has appeared in data breaches at other companies. When this occurs it is recommended that you update your password.

UPDATE YOUR PASSWORD X

Your Password Has Appeared in a Data Breach

The password you're using has appeared in a data breach of another site. This is not related to a security incident with Test Bank 19.01. The fact that it appears elsewhere puts this account at risk. You should consider changing it here, as well as on any other site that it has been used.

1 NEW PASSWORD required

CONFIRM PASSWORD required

If you're not ready to change your password at this time, you can continue using your account as usual. We do strongly suggest changing it as soon as possible. Please contact us at 1-800-555-5555 immediately if you think your account has been compromised.

2 [Continue Without Changing Password](#)

3 UPDATE




1. Enter and confirm your new password.
2. (Optional) Click the “Continue Without Changing Password” link to skip updating your password. You will be prompted to update your password the next time you log in.
3. Click the **Update** button when you are finished.

Accounts

Dashboard Overview

After logging in, you are taken directly to the dashboard. From here, you can navigate to every feature within Online Banking. You can view the balances in your accounts, see your account summaries and more!

The screenshot shows the Citizens Progressive Bank Online Banking dashboard. On the left is a navigation bar (A) with tabs for Accounts, Pay, Transfer, & Receive, Move Money, Deposit Checks, Documents & Settings, Reports, Manage Cards, Manage Alerts, Connect with Us, and Our Locations. The main content area is titled 'MY ACCOUNTS(2)' and shows a table of accounts. The first row shows a Checking account with a balance of \$643.94. The second row shows another Checking account with a balance of \$643.94. Callout B highlights the account tile. Callout C points to the download icon, D to the search icon, and E to the add icon. Below the accounts table are quick links for Locations, Call, Email, and Website (F). Below that is the Quick Pay section (G) with a list of payees and a checkbox to mark favorites. At the bottom is the Monthly Activity section (H) with a line graph showing activity for Checking accounts from 6/23 to 10/24.

- A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate tab.
- B. Your accounts are displayed in an account tile with their balance. If you click an account tile, you are taken to the Account Details page.
- C. Export your accounts into a different format by clicking the  icon.
- D. The  icon opens the search bar to find transactions with that account.
- E. Click the  icon to add a new account. Go to page 24 for more information.
- F. Quick links let you quickly access different features.
- G. Quick Pay allows you to quickly pay your favorite payees. Payees marked as favorites appear here. Go to page 35 for more information.
- H. View your monthly checking, savings and loan activity on a graph.

Accounts

Account Details Overview

Selecting an Citizens Progressive Bank account on the dashboard takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

A Checking *4485 \$13,055.81
Balance: \$13,055.81 >

B Checking *3815
Available Balance
\$0.00

C [Download] [Search]

D [Refresh]

E Sort: Date (Newest First) >




Updated: Jul 08, 2024 10:11:00 AM

G THERE IS NO RECENT ACTIVITY

H BALANCE INFORMATION

ACCOUNT NUMBER	*3815 Show
ROUTING NUMBER	111103362
BALANCE	\$0.00
AVAILABLE BALANCE	\$0.00
PENDING	\$0.00
STATEMENT BALANCE	\$0.00 01/25/2024
HOLD AMOUNT	\$0.00
LINE OF CREDIT	\$0.00

F STATEMENTS
Access statements for this account >

- A. On the dashboard, click on an account tile to view the Account Details screen.
- B. The available balance of your account is displayed in the top left corner.
- C. Export your transactions into a different format by clicking the  icon.
- D. The  icon opens the search bar to sort and find transactions within that account.
- E. Use the “Sort” link to sort your transactions.
- F. The **Statements** button allows you to enroll in and access digital statements. Go to page 126 for more information.
- G. You can view more details about a transaction by clicking on it.
- H. More details about the account are displayed in the upper right corner. Click the  icon to view additional details.

Accounts

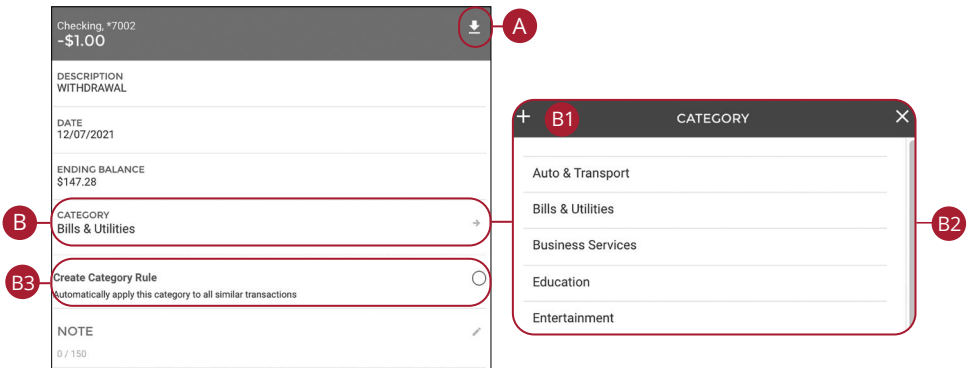
Transaction Details

Access additional details about your transactions.



On the dashboard, select an account to view the Account Details screen.

1. Click a transaction.



A. Click the  icon to download transaction details.

B. Click the **Category** button to categorize a transaction.

1. Click the  icon to add a category.

2. Click a category to categorize the transaction.

3. (Optional) Check the box to automatically apply this category to all similar transactions.

Checking #7002
 -\$1.00

DESCRIPTION
WITHDRAWAL


DATE
12/07/2021

ENDING BALANCE
\$147.28

CATEGORY
Bills & Utilities →

Create Category Rule

Automatically apply this category to all similar transactions

NOTE C 

0 / 150

IMAGES

CHECKING WITHDRAWAL

DATE: 12/07/2021

AMOUNT: 1.00

ENDING BALANCE: 147.28

VIEW FRONT

CHECKING WITHDRAWAL


DATE: 12/07/2021

AMOUNT: 1.00

ENDING BALANCE: 147.28

VIEW BACK

D
+ Attach Image(s)

- C. Click the  icon to add a note to a transaction.
- D. Click the "+ Attach Image(s)" link to add an image to a transaction.

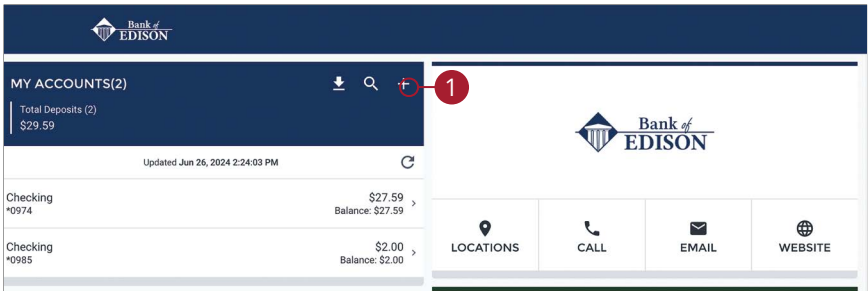


Note: Adding a tag makes transactions easier to search. Adding an image is a great way to organize receipts.

Accounts

Adding a New Account

Open a new account with Citizens Progressive Bank or link your accounts at other financial institutions, so you can transfer money between your accounts without ever leaving home!



Click the **Accounts** tab.

1. Click the **+** icon.
2. For information about adding an account to SimpleView, go to page 25.
3. For information about adding an external account, go to page 26.

Adding an Account to SimpleView

Your Citizens Progressive Bank accounts are automatically linked to SimpleView. You can also aggregate your external accounts. For more information about SimpleView go to page 43.

1 ADD NEW ACCOUNT

What type of account is this?

SIMPLEVIEW
Select this option to add an account to SimpleView

2 Add an account
Choose from the following financial institutions or search by name below.

Capital One | citi | AMERICAN EXPRESS | us bank
Bank of America | WELLS FARGO | CHASE | ally

Don't see your financial institution above? Search for it here.

Name
SEARCH

Still can't find what you're looking for?
CONTACT SUPPORT FOR ASSISTANCE

3 Chase Credit Cards
<https://chaseonline.chase.com/>

Chase Bank
https://chaseonline.chase.com/chaseonline/ogon/sso_logon.jsp?fromLoc=ALL&LOB=COLLLogon

Chase - Mortgage
<http://mortgage.chase.com/pages/shared/gateway.jsp>

4 Connect to Chase Credit Cards
Fill in your account credentials so we can connect to your financial institution.

User ID *
Password *

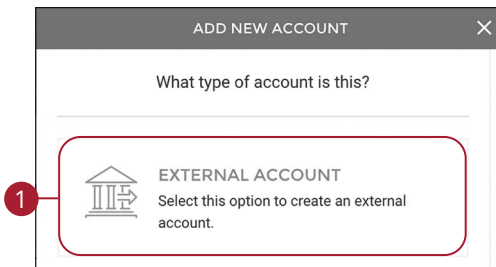
CANCEL CONNECT

1. Click the **SimpleView** button.
2. Locate your financial institution using the list or the search bar.
3. Select an account type.
4. Enter your user ID and password, and click the **Connect** button to finish linking an account.

Adding an External Account

Your accounts at other financial institutions can be linked to Online Banking with Citizens Progressive Bank, so you can transfer money between two financial institution accounts that you own without ever leaving home! When you add another account, you are asked to verify your ownership of that account.

Citizens Progressive Bank will make two small deposits of less than a dollar into your external account. You will be asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to/from the external account.



1. Click the **External Account** button.

The screenshot shows a mobile application interface for adding a new external account. The form is titled "ADD NEW ACCOUNT" and includes a back arrow and a close button. The form is divided into sections: "EXTERNAL ACCOUNT", "What do you want to call this account?", "Account Information", and a "Memo" section. The "Memo" section contains a table with "Routing Number" and "Account Number" columns, each with a sample number. The form has several required fields, each marked with "required" and a red circle with a number from 2 to 8. The "SAVE" button is at the bottom.

EXTERNAL ACCOUNT

What do you want to call this account?

ACCOUNT NAME required 2

RECEIVER NAME required 3

BANK NAME required 4

Account Information

ACCOUNT TYPE required 5

Memo

Routing Number	Account Number
1 23456789	0987654321

ROUTING/TRANSIT NUMBER required 6

ACCOUNT NUMBER required 7

SAVE 8

2. Enter an account name.
3. Enter a receiver name.
4. Enter the bank name.
5. Select an account type.
6. Enter the routing/transit number.
7. Enter the account number.
8. Click the **Save** button.

Verifying an External Account

Citizens Progressive Bank will make two small deposits of less than a dollar into your external account. You will be asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to/from the external account.

1

Trans Challenge

EXTERNAL Pending >

EXTERNAL PAYEE - PENDING
Trans Challenge

T

Send Payment

Add Favorite

Received the three challenge deposit amounts into your specified account?

2

VERIFY EXTERNAL ACCOUNT

3

VERIFY EXTERNAL ACCOUNT >

Please enter the three amounts for the transactions to your external account.

DEBIT

SMALLER CREDIT

LARGER CREDIT

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. In the **My Payees** section, select the account you would like to verify.
2. Click the **Verify External Account** button.
3. Enter the test transaction amount that were sent to the account.

Removing an External Account

You can easily remove an external account if it is no longer needed. Any scheduled transfers involving the account will be deleted.

MY PAYEEES +

Updated: Jul 19, 2021 4:20:23 PM ↻

my payee

	ADDY *TLER CHECK	BILL PAY >
	car payment *6789 CHECK	BILL PAY >
	Danielle *7710	EXTERNAL >
	Danielle *3456	EXTERNAL Processing >
	 *5737	P2P >
	WATER BILL *1234 CHECK	BILL PAY >

ACCOUNT NAME
Danielle ✓

RECEIVER NAME
Danielle Butler ✓

BANK NAME
Peoples ✓

ACCOUNT TYPE
Checking

ROUTING/TRANSIT NUMBER

ACCOUNT NUMBER

VERIFY METHOD
Bank Approval

CREATED ON
8/12/2020

CONFIRMED SINCE
8/12/2020

CONFIRM DELETION
Are you sure you want to delete this payee?

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

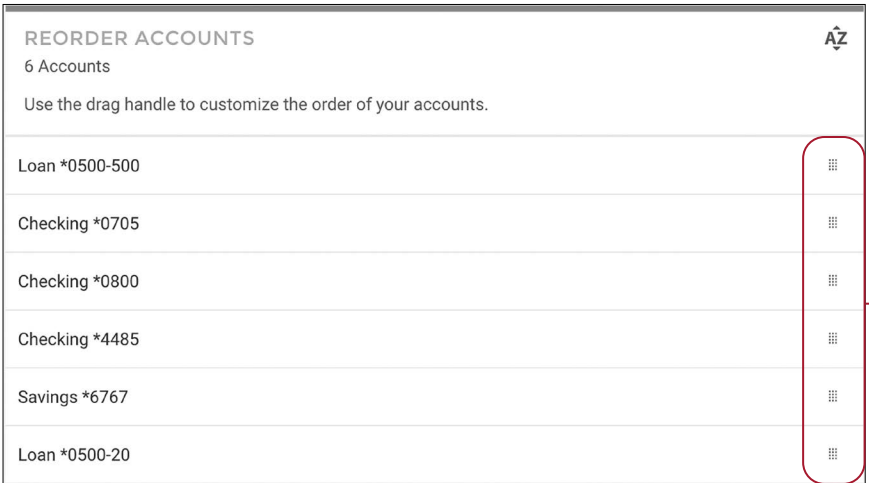
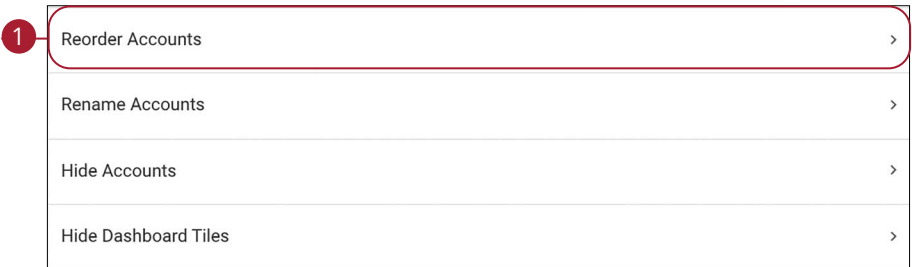
1. Select the account you would like to delete.
2. Click the **Delete This Payee** button.
3. Click the **Delete** button.

Accounts

Organize Dashboard

Reorder, rename and hide accounts to customize your dashboard. You can also hide dashboard tiles.

Reorder Accounts



Click the "Manage Profile" link at the top of the side menu.

1. Click the **Reorder Accounts** button.
2. Click and drag an account to reorder them.

Rename Accounts

The screenshot shows a user interface for renaming accounts. It is divided into two main sections. The top section is a menu with four options: 'Reorder Accounts', 'Rename Accounts', 'Hide Accounts', and 'Hide Dashboard Tiles'. The 'Rename Accounts' option is highlighted with a red circle and the number '1'. The bottom section is titled 'RENAME ACCOUNTS' and shows '6 Accounts'. Below the title is a list of accounts: 'CHECKING *0705', 'CHECKING *0800', 'CHECKING *4485', 'SAVINGS *6767', 'LOAN *0500-20', and 'LOAN *0500-500'. The 'CHECKING *0705' account is highlighted with a red circle and the number '2'. At the bottom of the list is a grey button labeled 'SAVE', which is also highlighted with a red circle and the number '3'.

1. Rename Accounts

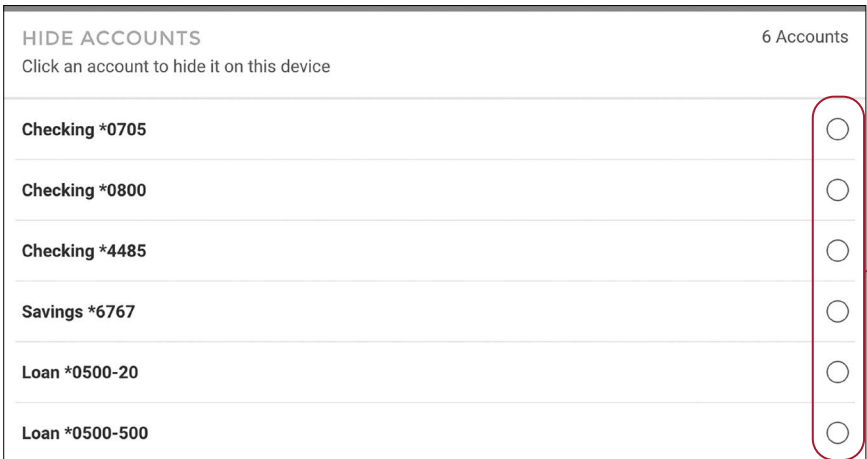
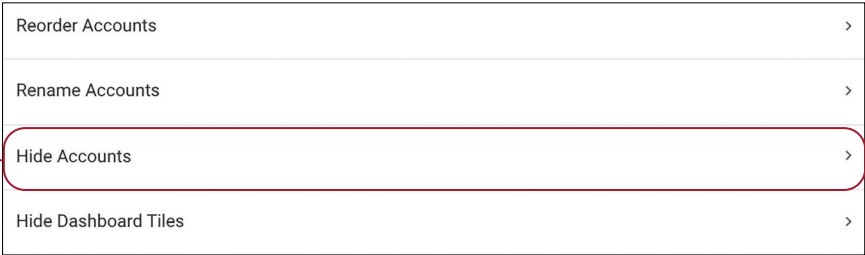
2. CHECKING *0705

3. SAVE

Click the “Manage Profile” link at the top of the side menu.

1. Click the **Rename Accounts** button.
2. Rename your account(s).
3. Click the **Save** button when you are finished.

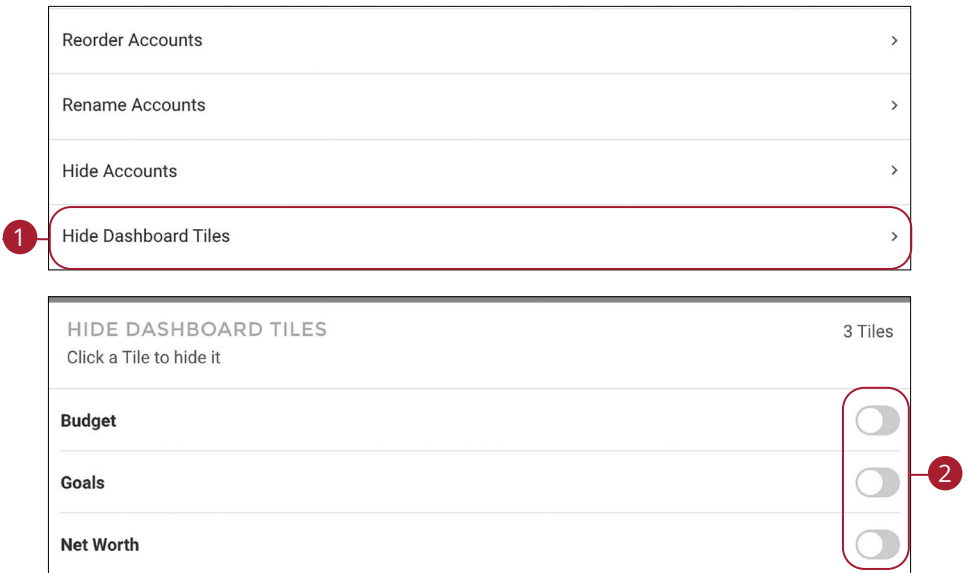
Hide/Unhide Accounts



Click the "Manage Profile" link at the top of the side menu.

1. Click the **Hide Accounts** button.
2. Select which accounts to hide or unhide.

Hide/Unhide Dashboard Tiles

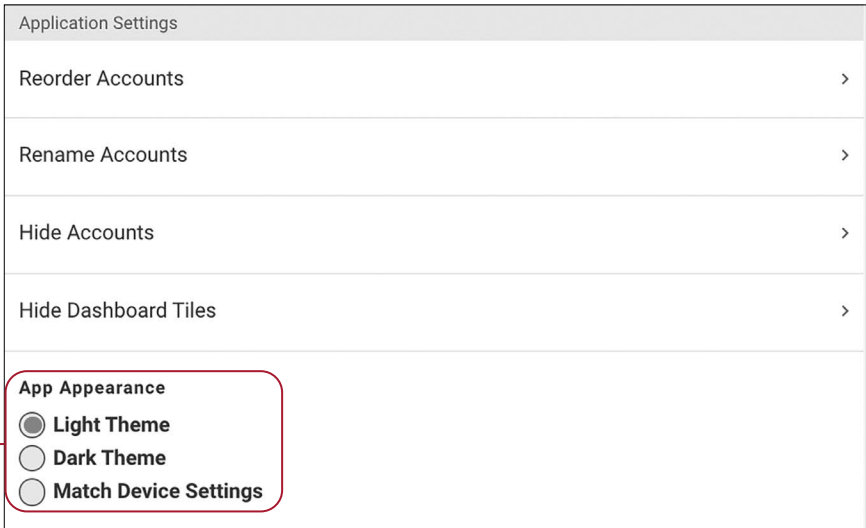


Click the "Manage Profile" link at the top of the side menu.

1. Click the **Hide Dashboard Tiles** button.
2. Select which dashboard tiles to hide or unhide.

App Appearance

Change the way the app appears on your devices. These changes will apply to any device you use to log into your account.



Click the “Manage Profile” link at the top of the side menu.

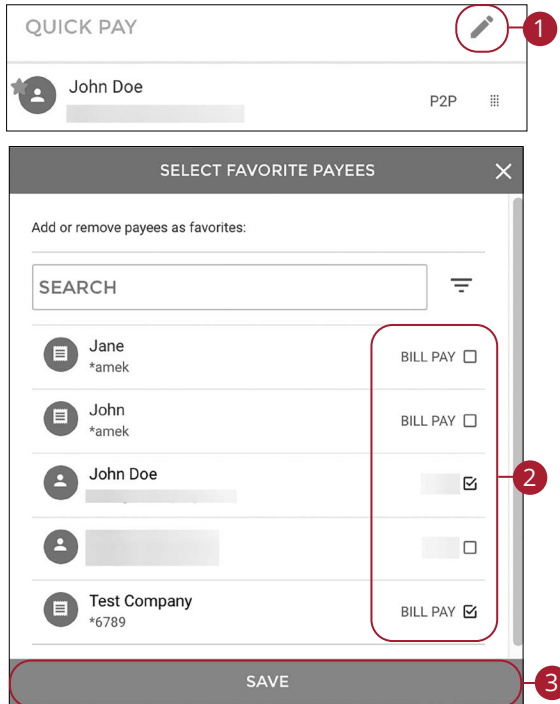
1. Select a display theme for the mobile app.

Accounts


Quick Pay

Quickly send transfers to your favorite payees.

Selecting Favorite Payees



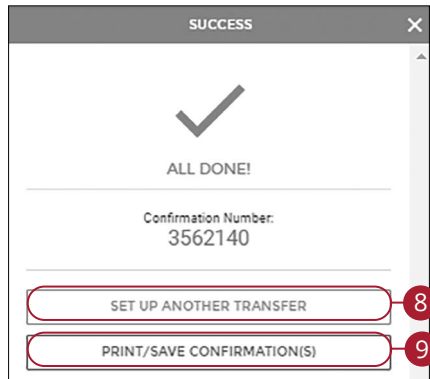
Click the **Accounts** tab.

1. Click the  icon.
2. Check or uncheck the boxes next to the payees to add or remove them as favorites.
3. Click the **Save** button.

Person to Person

Click the **Accounts** tab.

1. Click the person you would like to send money to.
2. Select an account.
3. Enter an amount to transfer.
4. Select how the payee should be notified and enter their contact information, if necessary.
5. (Optional) Enter a note.
6. Click the **Continue** button when you are finished.
7. Review the transfer information and click the **Submit** button.



8. Click the **Set Up Another Transfer** button to send another transfer.
9. Click the **Print/Save Confirmation(s)** button to print and/or save the confirmation.

Bill Pay

The screenshots show the following steps:

- QUICK PAY**: User John Doe is shown. A bill for 'Test Company' (*6789) | CHECK is selected. The amount is \$1.00.
- CHOOSE AN ACCOUNT**: User is prompted to choose an account. Two checking accounts are listed:

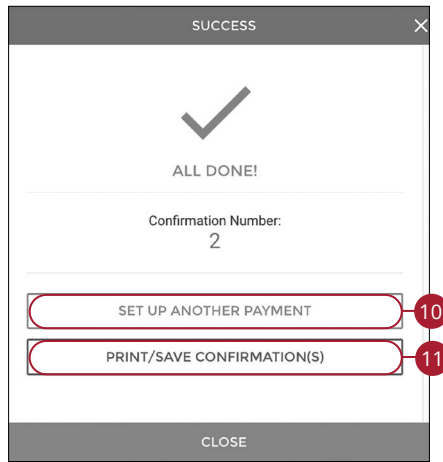
Checking *0800	\$0.00	INTERNAL
Checking *4485	\$14,347.96	INTERNAL
- DETAILS**: Account details for 'Checking *4485 Show' and 'Test Company *6789 Show' are shown. The bill pay amount is \$1.00. The date is 10/12/2021. The frequency is Monthly. The end date is No End Date.
- REVIEW THIS PAYMENT**: Summary of the payment:

FROM	Checking (*4485)	-\$1.00
TO	Test Company (*6789)	
DATE	10/12/2021	
OCCURS	12th of Every Month	
UNTIL	No End Date	
MEMO		
TOTAL	\$1.00	
- CONTINUE**: A button to proceed to the next step.

Click the **Accounts** tab.

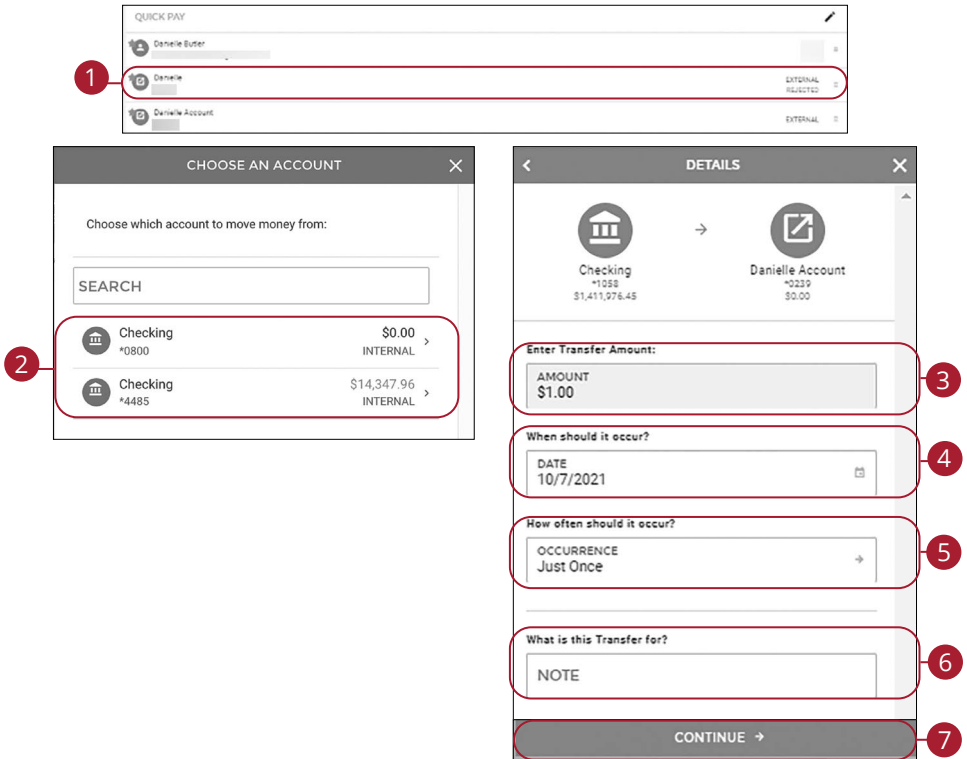
1. Click the bill you would like to pay.
2. Select an account.
3. Enter the amount to transfer.
4. Use the calendar feature to select a date.
5. Use the drop-down to select a frequency.
6. For recurring transfers, select an end date or number of payments.
7. Enter a check memo.
8. Click the **Continue** button.
9. Review the transfer information and click the **Submit** button.

Accounts: Quick Pay



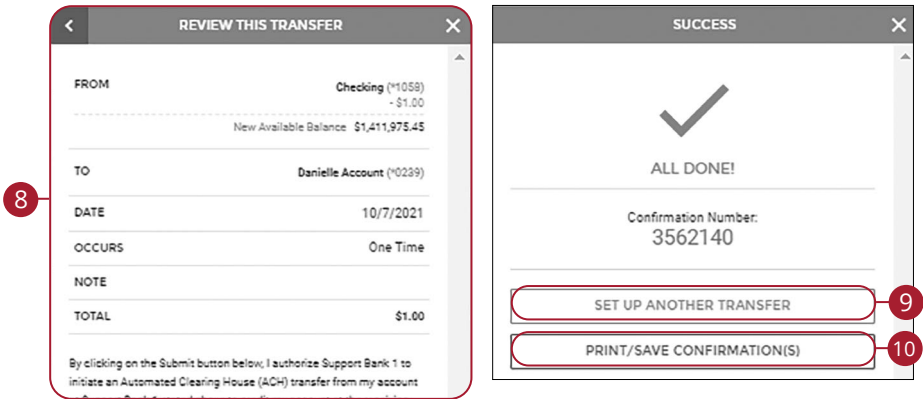
10. Click the **Set Up Another Payment** button to send another transfer.
11. Click the **Print/Save Confirmation(s)** button to print and/or save the confirmation.

External Account



Click the **Accounts** tab.

1. Click the person you would like to send money to.
2. Select an account.
3. Enter an amount to transfer.
4. Use the calendar feature to select a date.
5. Use the drop-down to select a frequency.
6. (Optional) Enter a note.
7. Click the **Continue** button when you are finished.

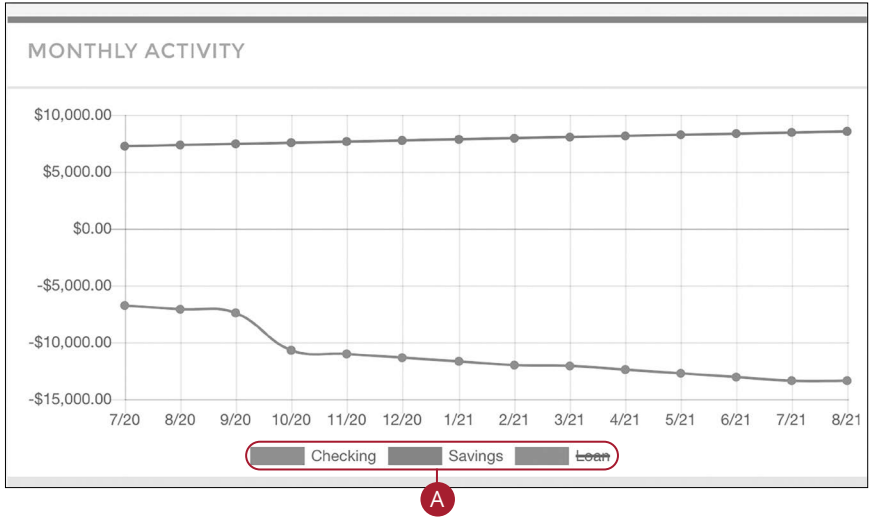


8. Review the transfer information and click the **Submit** button.
9. Click the **Set Up Another Transfer** button to send another transfer.
10. Click the **Print/Save Confirmation(s)** button to print and/or save the confirmation.

Accounts

Monthly Activity

Your monthly activity is displayed using a line graph.



Click the **Accounts** tab.

A. Each colored line represents a different type of account.

SimpleView

Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, SimpleView not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within SimpleView help you calculate your net worth, set budgets, view your spending habits and trends, and set up a debt payment plan.

Tagging Transactions

In order for our SimpleView tools to work properly, make sure your transactions are correctly tagged. When all your accounts are linked to SimpleView, your transactions are automatically tagged. Common tags include: travel, entertainment, health, home and utilities. If a transaction needs to be reassigned, you can manually edit the tag.

Each tag has a corresponding icon assigned to it to help quickly identify a transaction's financial tag. These icons are displayed next to each transaction in the transactions page.

The screenshot shows the 'Transactions' page in SimpleView. At the top, there is a search bar and a filter for the date range from Oct 25, 2021 to Apr 25, 2022. Below the filter, it shows '4 Transactions' and a total amount of '\$0.00'. There is an 'EXPORT' button. A bar chart shows the amount of transactions over time, with the y-axis labeled 'Amount (\$)' and the x-axis showing months from Nov to Apr. Below the chart, there is a list of transactions. The first transaction is highlighted with a red circle and a red number '1' next to it. This transaction is dated 'Thursday, March 31, 2022' and is a 'Service Charge' from 'Savings' with a tag of 'Fees' and an amount of '-\$0.00'. Below this, there are three more transactions, all dated in February and January 2022, and one dated December 31, 2021. All are 'Service Charge' from 'Savings' with a tag of 'Fees' and an amount of '-\$0.00'.

Date	Description	Account	Tag	Amount
Thursday, March 31, 2022	Service Charge	Savings	Fees	-\$0.00
Monday, February 28, 2022	Service Charge	Savings	Fees	-\$0.00
Monday, January 31, 2022	Service Charge	Savings	Fees	-\$0.00
Friday, December 31, 2021	Service Charge	Savings	Fees	-\$0.00

Click the **SimpleView** tab, then click the “View Transactions” link.

1. Click a transaction to edit the tag.

The screenshot shows a transaction tagging interface. At the top left, the date is "Mar 31, 2022" and the amount is "\$0.00". The transaction name is "Service Charge". A callout "2" points to a dropdown menu showing "Fees". Below the name, it says "Appears as SERVICE CHARGE FEE on your Savings statement." A callout "3" points to a checkbox labeled "Apply this tag and title to all similar transactions". To the right, there is a note: "Use one regular tag for the full value or split tags to apportion the amount." Below this note is a "USE SPLIT TAG" button. At the bottom right, there are three buttons: "DELETE", "CANCEL", and "SAVE". A callout "4" points to the "SAVE" button.

2. Select a new tag.
3. (Optional) Check the box next to "Apply this tag and title to all similar transactions" to apply the tag to similar transactions.
4. Click the **Save** button.

Splitting a Transaction

SimpleView offers the ability to split one transaction to represent multiple tags. For example, if a shopping trip needs to be split into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple tags.

The screenshot shows the 'Transactions' screen in SimpleView. At the top, there is a back arrow, the title 'Transactions', and a search icon. Below this, a summary bar shows the date range 'Oct 25, 2021' to 'Apr 25, 2022', '4 Transactions', and a total amount of '\$0.00'. An 'EXPORT' button is on the right. A bar chart below the summary shows the amount in dollars for each month from Nov to Apr. The main list of transactions is as follows:

Date	Description	Category	Amount
Thursday, March 31, 2022	Service Charge	Fees	-\$0.00
Monday, February 28, 2022	Service Charge	Fees	-\$0.00
Monday, January 31, 2022	Service Charge	Fees	-\$0.00
Friday, December 31, 2021	Service Charge	Fees	-\$0.00

A red circle with the number '1' highlights the first transaction row.

Click the **SimpleView** tab, then click the “View Transactions” link.

1. Click a transaction to split.

Mar 31, 2022 \$0.00

Name *
Service Charge Fees

Appears as SERVICE CHARGE FEE on your Savings statement.

Apply this tag and title to all similar transactions

Use **one regular tag** for the full value or **split tags** to apportion the amount.

2 **USE SPLIT TAG**

DELETE CANCEL **SAVE**

Mar 31, 2022 \$0.00

Name *
Service Charge Fees

Appears as SERVICE CHARGE FEE on your Savings statement.

3

4

6 **ADD TAG**

5 **AUTOFILL REMAINING**

To allocate: \$0.00

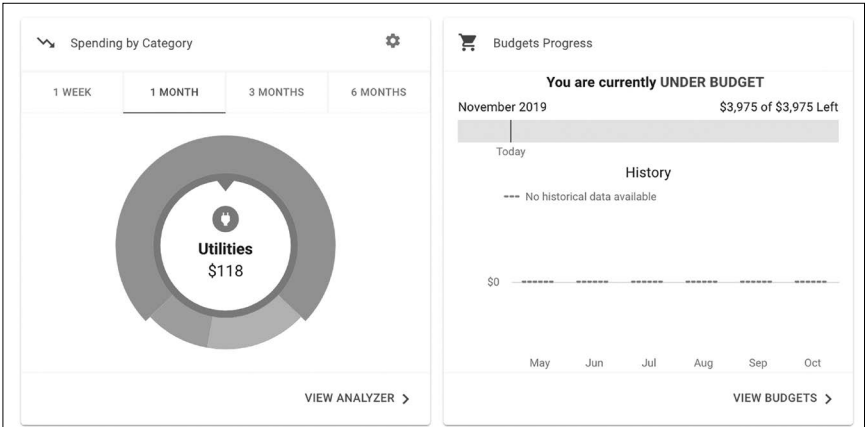
DELETE CANCEL **SAVE** 7

2. Click the **Use Split Tag** button to split a transaction into multiple tags.
3. Select the tags.
4. Enter the amounts.
5. (Optional) After entering the first amount, click the "Autofill Remaining" link to automatically enter the remaining amount in the second tag.
6. Click the "Add Tag" link to add additional tags.
7. Click the **Save** button.

SimpleView

SimpleView Dashboard

There are several features within SimpleView that are accessed through widgets or menu options on the SimpleView dashboard. These features help you review your finances within SimpleView.



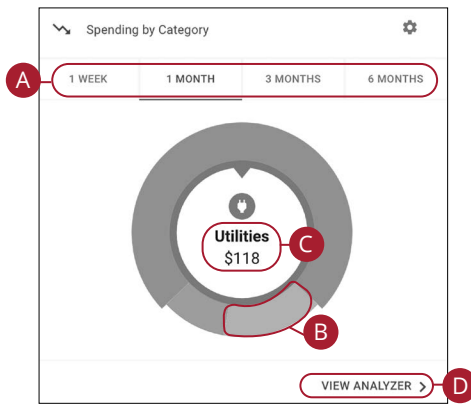
Different widgets and menu options appear on the SimpleView dashboard, which take you to interactive features to help you manage your finances.

- **Spending:** See your spending habits in a visual chart.
- **Budgets:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Cashflow:** The cash flow calendar displays your income and bills on an interactive calendar.
- **Net Worth:** Total your assets and debts and view a bar graph to see how funds are allocated.
- **Accounts:** View and manage all of the accounts linked to SimpleView.
- **Transactions:** Track your habits even further to see how you spend your money over time.
- **Goals:** Add and track saving and spending goals.

SimpleView

Spending by Category

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized into a pie chart on the SimpleView dashboard for you to easily view your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **SimpleView** tab.

- A.** Click a time period tab to view your spending habits during a specific time.
- B.** Click a section of the pie chart to view spending in a specific category.
- C.** Total amount spent in a category is located in the center of the chart.
- D.** Click the "View Analyzer" link to view your spending on a line graph.

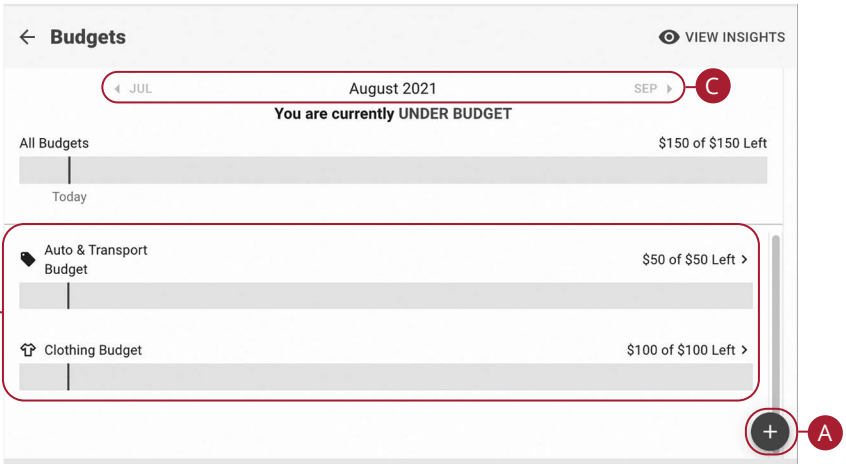


- E. Adjust the time period by changing the dates or expanding and contracting the time period window.
- F. Click a category or the "View All" link to view all your spending habits or income as a list.

SimpleView

Budget

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are properly tagged.



Click the **SimpleView** tab, then click the “View Budgets” link.

- A. Click the **Add Budget** button to add a new budget.
- B. Click the **Budget Alert** button to add a new budget alert.
- C. Your budgets appear as a bar chart to track your progress. A green bar indicates you are within budget, a yellow bar is near budget and a red bar is over budget.
- D. Click the < > buttons to view another month’s budget.

Adding Budgets

Within the budget tool, you can add new budgets to help manage your spending.

The screenshots illustrate the following steps:

- Click the **ADD BUDGET** button.
- Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount. Have tags you don't use anymore? Click Here to delete your old tags.
- (Optional) Click the "Show More" link to show more tag options.
- Click the **Next** button.
- Enter a budget name.
- Enter a monthly limit.
- Click the **Next** button.
- Check the box to "Create an alert for your budget" and click the **Next** button.
- Choose the accounts to include.
- Click the **Finish** button.
- (Optional) Provide contact information for the alert.

Click the **SimpleView** tab, then click the "View Budgets" link.

1. Click the **Add Budget** button.
2. Check the boxes next to the tags you would like to include in the budget.
3. (Optional) Click the "Show More" link to show more tag options.
4. Click the **Next** button.
5. Enter a budget name.
6. Enter a monthly limit.
7. Click the **Next** button.
8. Check the box to "Create an alert for your budget" and click the **Next** button.
9. Choose the accounts to include.
10. Click the **Finish** button.
11. (Optional) Provide contact information for the alert.

Managing Budgets

Within the budget tool, you can edit or delete an existing budget.

The image shows two screenshots from a budgeting application. The top screenshot is the 'Budgets' screen for August 2021. It displays a list of budgets: 'All Budgets' (\$150 of \$150 Left), 'Auto & Transport Budget' (\$50 of \$50 Left), and 'Clothing Budget' (\$100 of \$100 Left). A red circle with the number '1' highlights the 'Auto & Transport Budget' entry. The bottom screenshot is a detailed view of the 'Auto & Transport Budget'. It shows a bar chart with a y-axis from \$0 to \$50 and an x-axis with labels for May, Oct, Feb, May, Jul, and Today. A single bar for 'Today' reaches the \$50 mark. Below the chart, it shows '\$0 SPENT' and '\$50 LEFT'. At the bottom, there are two buttons: 'VIEW AUGUST TRANSACTIONS' (highlighted with a red circle and the number '2') and 'EDIT BUDGET' (highlighted with a red circle and the number '3').

Click the **SimpleView** tab, then click the “View Budgets” link.

1. Click on a budget.
2. Click the “View Transactions” link to view transactions in this budget.
3. Click the **Edit Budget** button.

← **Edit Budget**

Budget Info

Budget Name *
Auto & Transport Budget

Tags
Auto & Transport + ADD TAG

Budget Amount

Monthly Limit *
\$ **50**

Accounts
Tagged transactions are linked to accounts and count towards your budget limit.

- Checking
- Checking
- Checking
- Savings
- Loan
- Loan
- Account 1

SAVE

CANCEL

5a DELETE

Delete Budget?

CANCEL DELETE 5b

4. Make edits to your budget and click the **Save** button.
5. To delete a budget:
 - a. Click the “Delete” link.
 - b. Click the “Delete” link.

Add a Budget Alert

Create an alert for your budget.

CURRENT	COMPLETED
Savings Savings \$8,541.41	
Save for a college <small>Save \$10.00 monthly goal of \$100.00 Save \$10.00 monthly to complete on 6/30/2021</small>	
Loan Auto \$246,958.60	
Pay off a credit card <small>Pay \$8.00 weekly goal of \$246,958.60 Pay \$100.00 monthly to complete on 6/30/2021</small>	



← **New Alert**
CONTACT INFO

Pick an Alert Type

Alert Type
Spending Target Exceeded

You have spent 75% of your Grocery budget.

Alert Options

Notify me when I have spent 0 % of Auto & Transport Budget

Alert Me Via

Text Message
 Email

SAVE

CANCEL



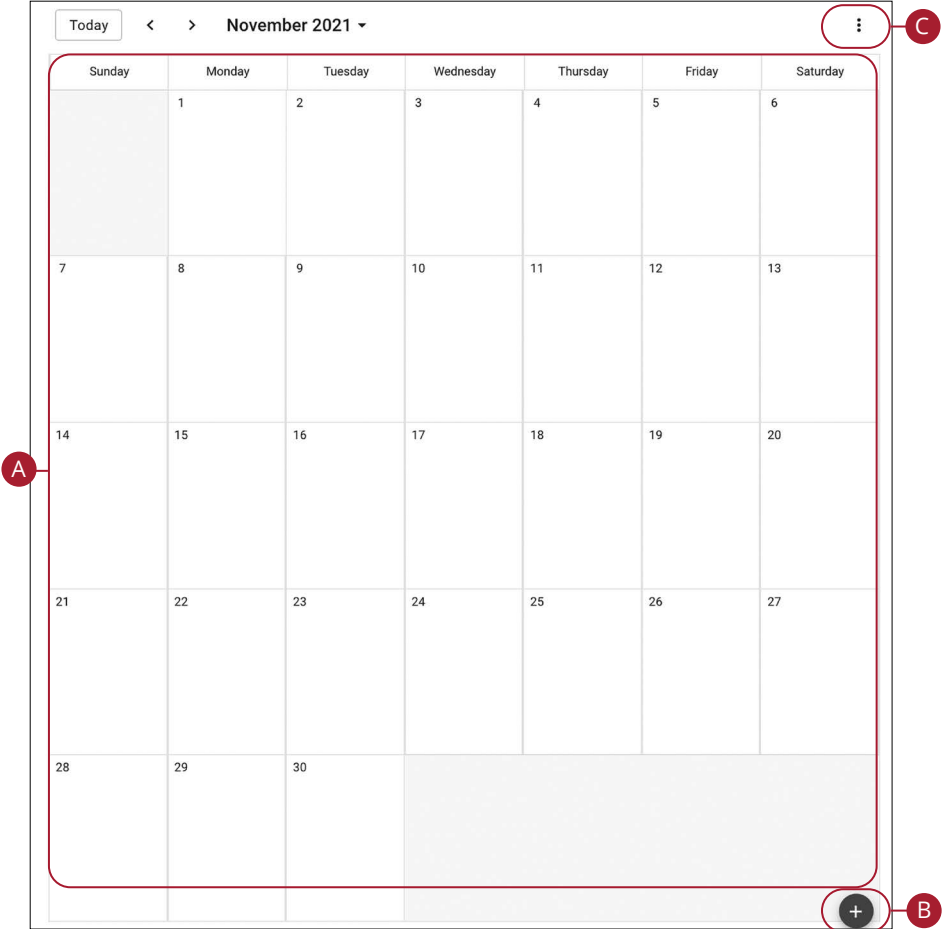
Click the **SimpleView** tab, then click the “View Budgets” link.

1. Click the **Budget Alert** button.
2. (Optional) Click the “Contact Info” link to update your contact info for goal alerts.
3. Use the drop-down to select an alert type.
4. Fill out the alert options.
5. Check the box next to your chose alert methods.
6. Click the **Save** button.

SimpleView

Cashflow Overview

The cash flow calendar displays your income and bills on an interactive calendar.



Click the **SimpleView** tab, then click the “View Cashflow” link.

- A.** Income and bills are displayed on the calendar.
- B.** Click the **+** icon to add a bill or income.
- C.** Click the **:** icon and select “Configure Accounts” to select which accounts contribute to your cashflow or select “Bills & Income” to view a list of your bills and income.

Add a Bill or Income

Add a bill or income to your cashflow.

23	24	25	26	27	28	29
30	31					

✕

2 Bill Name *

3 BILL INCOME

4 \$ Amount *

5 Frequency *

6 Start On Date
Jan 20, 2022

7 SAVE

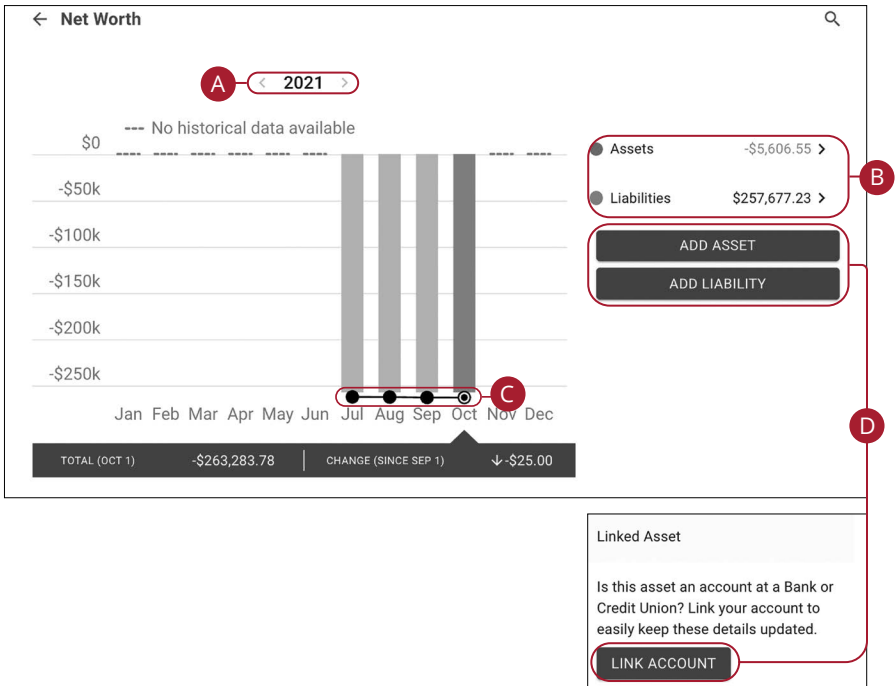
Click the **SimpleView** tab, then click the “View Cashflow” link.

1. Click the **+** icon to add a bill or income.
2. Enter a name.
3. Select “Bill” or “Income.”
4. Enter an amount
5. Use the drop-down to select a frequency.
6. Use the calendar feature to select a start on date.
7. Click the **Save** button when you are finished.

SimpleView

Net Worth

After your accounts are linked and tagged, you can view your net worth by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month, allowing you to monitor your financial progress.



Click the **SimpleView** tab, then click the “View Net Worth” link.

- Click the arrows to view additional years.
- Click the “Assets” or “Liabilities” links to view more details about your net worth.
- Click on a data point to view your net worth during a specific month.
- Click the **Add Asset** or **Add Liability** buttons then click the **Link Account** button to add an asset or liability. Go to page 25 for more information about linking an account.

Add an Unlinked Asset or Debt

Add a bill or income to your cashflow.

← Net Worth VIEW LIABILITIES

Total Assets	\$181.00
Checking	\$147.28 >
Savings	\$33.72 >

Linked Asset

Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.

1

Unlinked Asset

2

3
\$

4

Click the **SimpleView** tab, then click the “View Net Worth” link.

1. Click the **Add Asset** or **Add Liability** buttons.
2. Enter a name.
3. Enter an amount.
4. Click the **Save** button.

SimpleView

Goals

Our goals feature allows you to create financial goals for yourself such as saving for a vacation or paying off a high-rate credit card. Your goal summary updates your completion date and the amount needed per month according to your preferences. Goals automatically update your progress and reflect your day-to-day account balances in SimpleView.

← Goals Q

CURRENT COMPLETED D

Account Type	Balance
Checking	\$0.00
Savings	\$8,741.41
Loan	\$246,958.60

Types of Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals.

Save for Goals could include saving for a house, car, or college fund.

Pay Off Goals could include paying off your credit card debt, short and long term financial goals.

Regardless of which type of goal you choose, you are in complete control. Start now and achieve your goals

C A B

ADD GOAL

ADD GOAL ALERT

Click the **SimpleView** tab, then click the “View Goals” link.

- A.** Click the **Add Goal** button to add a new goal.
- B.** Click the **Add Goal Alert** button to add a new goal alert.
- C.** Your goals appear as bar charts to track your progress.
- D.** View your completed goals by clicking the **Completed** tab.

Adding Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals. Save for Goals include saving for your next car or a child's college fund. Pay Off Goals include paying off your credit card debt, short-term and long-term financial goals.

Save for Goals

The screenshot shows the 'Add Goal' process in SimpleView. It is divided into two main sections: 'Choose a Goal' and the goal configuration form.

1 Click the **ADD GOAL** button.

2 Select a goal from the **Choose a Goal** grid. The grid includes options like 'Pay off a credit card', 'Pay off loans', 'College fund goal', 'Save for a baby', 'Save for a car', 'Save for a college', 'Create a savings cushion', 'Save for retirement', 'Save for a house', 'Save for a vacation', 'Save for a wedding', and 'Custom savings goal'.

3 Enter a name for the goal: **Save for a car**.

4 Select an account using the drop-down: **Checking**.

5 Enter the amount you want to save: **\$**.

6 Choose how you would like to complete your goal:

- 6a** Complete By Date (with a calendar icon)
- 6b** Monthly Payment (with a dollar sign icon)

7 Check the box to create an alert for your goal: Create an alert for your goal.

8 Click the **SAVE** button.

Click the **SimpleView** tab, then click the “View Goals” link.

1. Click the **Add Goal** button.
2. Select a goal.
3. Enter a name for the goal.
4. Select an account using the drop-down.
5. Enter the amount you want to save.
6. Choose how you would like to complete your goal.
 - a. Use the calendar feature to select a complete by date.
 - b. Enter a monthly payment.
7. Check the box to create an alert for the goal.
8. Click the **Save** button.

Pay Off Goals

The image illustrates the 'Pay Off Goals' process through seven numbered steps:

1. Click the **ADD GOAL** button.
2. Select a goal from the 'Choose a Goal' grid.
3. Enter a name for the goal: **Pay off a credit card**.
4. Select an account to pay off: **Loan**.
5. Choose how you would like to complete your goal.
 - 5a. Use the calendar feature to select a complete by date.
 - 5b. Enter a monthly payment.
6. Check the box to create an alert for the goal: **Create an alert for your goal**.
7. Click the **SAVE** button.

Click the **SimpleView** tab, then click the “View Goals” link.

1. Click the **Add Goal** button.
2. Select a goal.
3. Enter a name for the goal.
4. Select an account to pay off.
5. Choose how you would like to complete your goal.
 - a. Use the calendar feature to select a complete by date.
 - b. Enter a monthly payment.
6. Check the box to create an alert for the goal.
7. Click the **Save** button.

Add a Goal Alert

Create an alert for your goal.

The screenshot shows the 'Add Goal Alert' process in a mobile application. At the top, there are two buttons: 'ADD GOAL' and 'ADD GOAL ALERT'. The 'ADD GOAL ALERT' button is circled in red and labeled with a red circle containing the number 1. Below this is a 'New Alert' screen. In the top right corner of this screen is a 'CONTACT INFO' link with an envelope icon, circled in red and labeled with a red circle containing the number 2. The main content area is titled 'Pick an Alert Type'. Underneath, there is a drop-down menu for 'Alert Type' with 'Account Balance' selected, circled in red and labeled with a red circle containing the number 3. Below the drop-down, the text reads 'Your Checking account falls below \$200.' Underneath that is the 'Alert Options' section, which includes a text input field 'Notify me when Checking' followed by a drop-down menu and the text 'falls below \$', circled in red and labeled with a red circle containing the number 4. Below this is the 'Alert Me Via' section, which has two radio buttons: 'Text Message' (unchecked) and 'Email' (checked), circled in red and labeled with a red circle containing the number 5. At the bottom of the screen are two buttons: 'SAVE' and 'CANCEL'. The 'SAVE' button is circled in red and labeled with a red circle containing the number 6.

Click the **SimpleView** tab, then click the “View Goals” link.

1. Click the **Add Goal Alert** button.
2. (Optional) Click the “Contact Info” link to update your contact info for goal alerts.
3. Use the drop-down to select an alert type.
4. Fill out the alert options.
5. Check the box next to your chose alert methods.
6. Click the **Save** button.

Managing Goals

Within the goal tool, you can edit or delete an existing goal.

The screenshot shows the 'CURRENT' tab of a goal management interface. It lists several goals under the 'CURRENT' heading. A red box labeled '1' highlights the 'Save for a college' goal. The goal details are: 'Save for a college', 'Saved \$10.00 towards goal of \$100.00', and 'Save \$90.00 monthly to complete on 8/3/2021'. Below the goal is a progress bar. Other goals listed include 'Loan Auto' with a balance of \$246,958.60 and 'Pay off a credit card' with a goal of \$246,958.60.

The screenshot shows the editing interface for a goal. A red box labeled '2' highlights the 'Monthly Payment' section, which is set to '\$ 200.00'. Below it is the 'Goal Summary' section, which contains a summary of the goal and a 'SAVE' button. A red box labeled '3a' highlights a 'DELETE' button at the bottom of the editing interface.

The screenshot shows a dialog box titled 'Delete Budget?'. It contains two buttons: 'CANCEL' and 'DELETE'. A red box labeled '3b' highlights the 'DELETE' button.

Click the **SimpleView** tab, then click the “View Goals” link.

1. Click on a goal.
2. Make edits to your goal and click the **Save** button.
3. To delete a goal:
 - a. Click the “Delete” link.
 - b. Click the “Delete” link.

Security

Protecting Your Information

Here at Citizens Progressive Bank, we work hard to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at (844)232-7724.

Security

Login Settings

We take security very seriously at Citizens Progressive Bank, so we have added various tools to help you better protect your account information. You can manage these features to strengthen your Online Banking experience.

Change Username

You can change your username at any time. Create a unique username you will remember and follows our required guidelines.

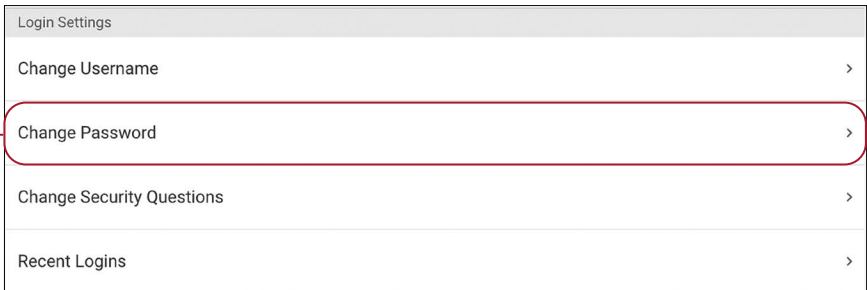
The image shows two screenshots from a web application. The top screenshot is a 'Login Settings' menu with four options: 'Change Username', 'Change Password', 'Change Security Questions', and 'Recent Logins'. A red circle with the number '1' highlights the 'Change Username' option. The bottom screenshot is the 'CHANGE USERNAME' form. It has a title 'CHANGE USERNAME' and two input fields: 'NEW USERNAME' and 'PASSWORD'. Both fields have a 'required' label to their right. A red circle with the number '2' highlights the 'NEW USERNAME' field, a red circle with the number '3' highlights the 'PASSWORD' field, and a red circle with the number '4' highlights the 'SAVE' button at the bottom of the form.

Click the “Manage Profile” link at the top of the side menu.

1. Click the **Change Username** button.
2. Enter a new username.
3. Enter your password.
4. Click the **Save** button.

Change Password

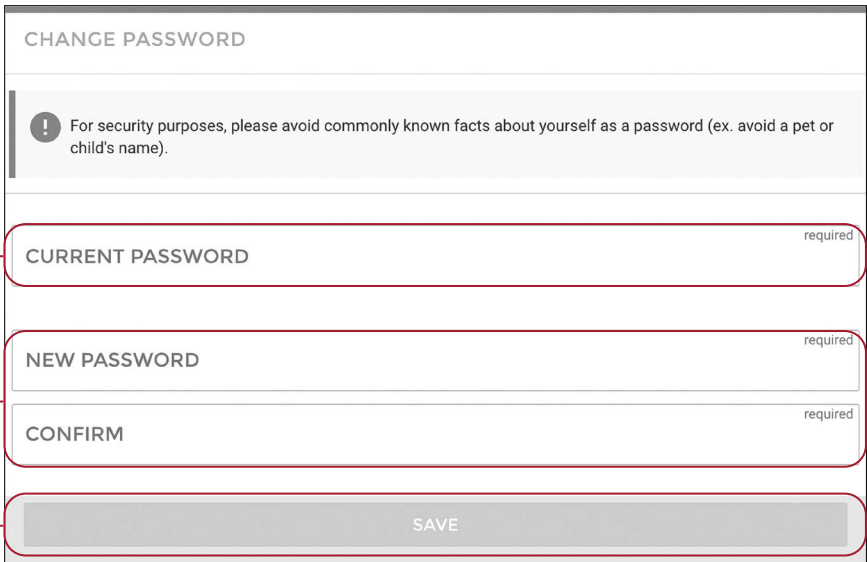
You can change your Online Banking password whenever you want to. Follow our guidelines to create a strong password.



1

Login Settings

- Change Username >
- Change Password >**
- Change Security Questions >
- Recent Logins >



2

3

4

CHANGE PASSWORD

! For security purposes, please avoid commonly known facts about yourself as a password (ex. avoid a pet or child's name).

CURRENT PASSWORD required

NEW PASSWORD required

CONFIRM required

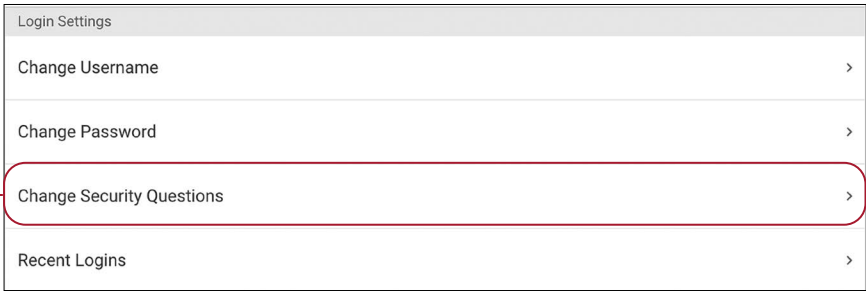
SAVE

Click the “Manage Profile” link at the top of the side menu.

1. Click the **Change Password** button.
2. Enter your current password.
3. Enter and confirm your new password.
4. Click the **Save** button.

Change Security Questions

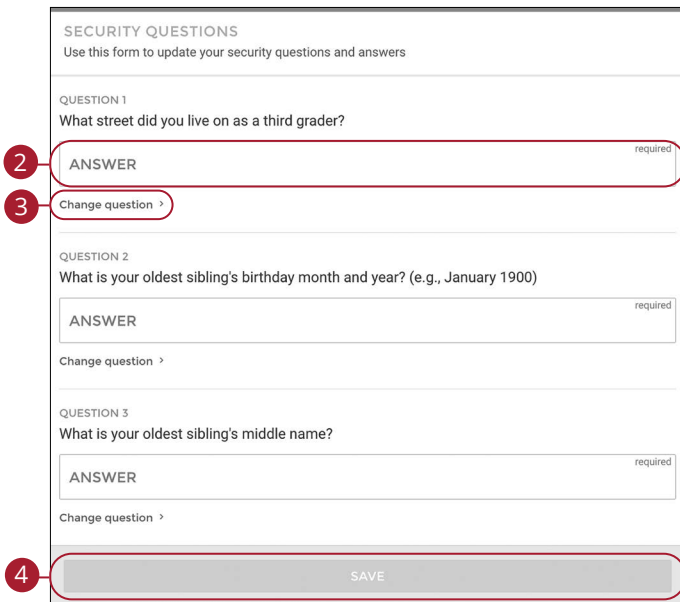
For your protection, you can establish new security questions and answers. Just like changing your password frequently, changing your security questions and answers helps to ensure the security of your accounts.



1

Login Settings

- Change Username >
- Change Password >
- Change Security Questions >**
- Recent Logins >



2

3

4

SECURITY QUESTIONS

Use this form to update your security questions and answers

QUESTION 1

What street did you live on as a third grader?

ANSWER required

Change question >

QUESTION 2

What is your oldest sibling's birthday month and year? (e.g., January 1900)

ANSWER required

Change question >

QUESTION 3

What is your oldest sibling's middle name?

ANSWER required

Change question >

SAVE

Click the “Manage Profile” link at the top of the side menu.

1. Click the **Change Security Questions** button.
2. Enter a new answer.
3. Click the “Change question” link to change the question.
4. Click the **Save** button.

Security

Recent Logins

View a list of recent logins to your account.

Login Settings	
Change Username	>
Change Password	>
Change Security Questions	>
1 Recent Logins	>

RECENT LOGINS	
NAME	Murphy & Co.
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Jul 1, 2021 at 11:05AM
IP ADDRESS	45.23.51.46
LOCATION	Belleville, IL US
NAME	Murphy & Co.
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Jul 1, 2021 at 10:57AM
IP ADDRESS	45.23.51.46
LOCATION	Belleville, IL US
NAME	Murphy & Co.
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Jul 1, 2021 at 9:51AM
IP ADDRESS	45.23.51.46
LOCATION	Belleville, IL US
NAME	Murphy & Co.
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Jul 1, 2021 at 9:05AM
IP ADDRESS	45.23.51.46
LOCATION	Belleville, IL US

Click the “Manage Profile” link at the top of the side menu.

1. Click the **Recent Logins** button.
2. A list of recent logins will be displayed.

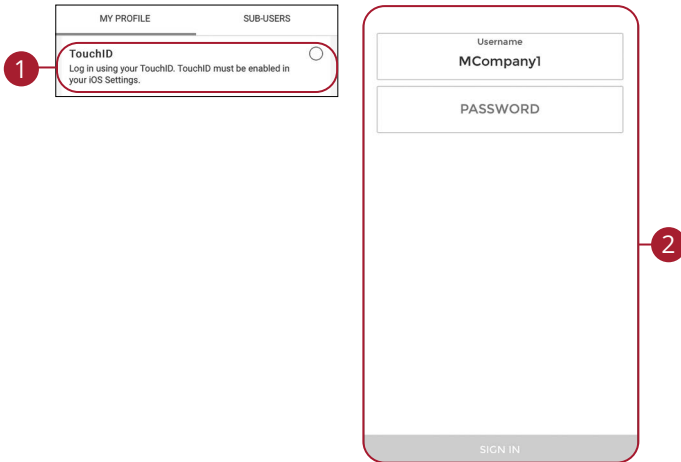
Security

Mobile Security Preferences

Within Citizens Progressive Bank's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

Enabling Biometric Sign-In

Biometric Sign-In uses fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!



Sign in to Citizens Progressive Bank's Mobile Banking app and click the "Manage Profile" link at the top of the side menu.

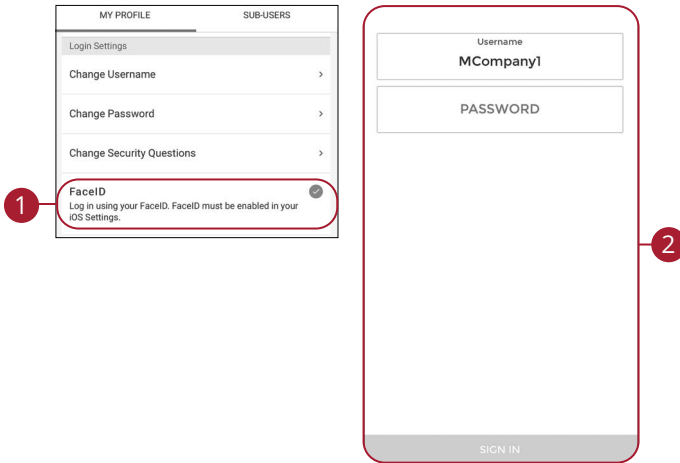
1. Click the **TouchID** tab.
2. Enter your username and password, and click the **Sign In** button.



Note: You must have biometric sign-in enabled on your mobile device before enabling it through our Mobile Banking app.

Enabling FaceID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



Sign in to Citizens Progressive Bank’s Mobile Banking app and click the “Manage Profile” link at the top of the side menu.

1. Click the **FaceID** tab.
2. Enter your username and password, and click the **Sign In** button.

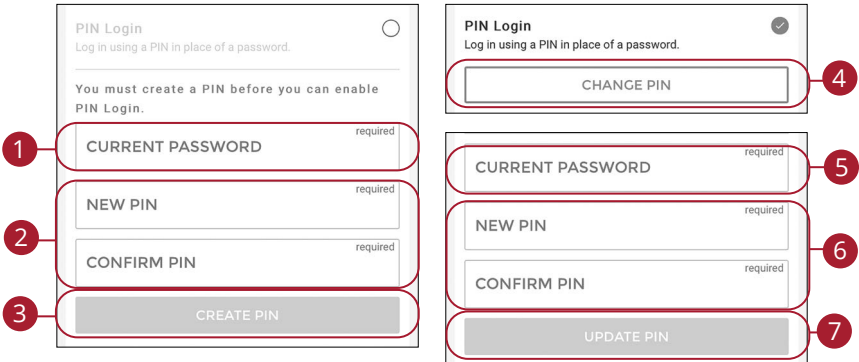


Note: You must have FaceID sign-in enabled on your mobile device before enabling it through our Mobile Banking app. FaceID is only available on iPhones.

Security

Enabling PIN Login

Create a unique PIN within our Mobile Banking app to quickly and easily log in to Mobile Banking on the go.



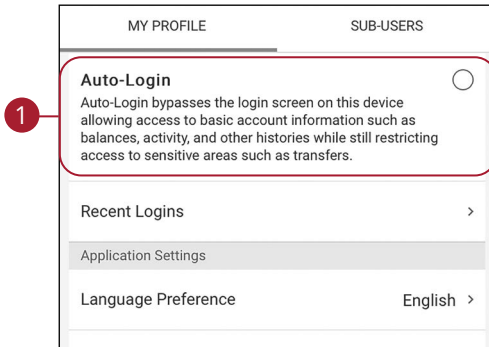
Sign in to Citizens Progressive Bank’s Mobile Banking app and click the “Manage Profile” link at the top of the side menu.

1. Enter your current password.
2. Enter and re-enter your chosen PIN number.
3. Click the **Create PIN** button.
4. To edit your pin, click the **Change PIN** button.
5. Enter your current password.
6. Enter and re-enter your chosen PIN number.
7. Click the **Update PIN** button.

Security

Auto-Login

Auto-login bypasses the login screen on your mobile device, allowing access to basic account information such as balances, activity and other histories while still restricting access to sensitive areas such as transfers.



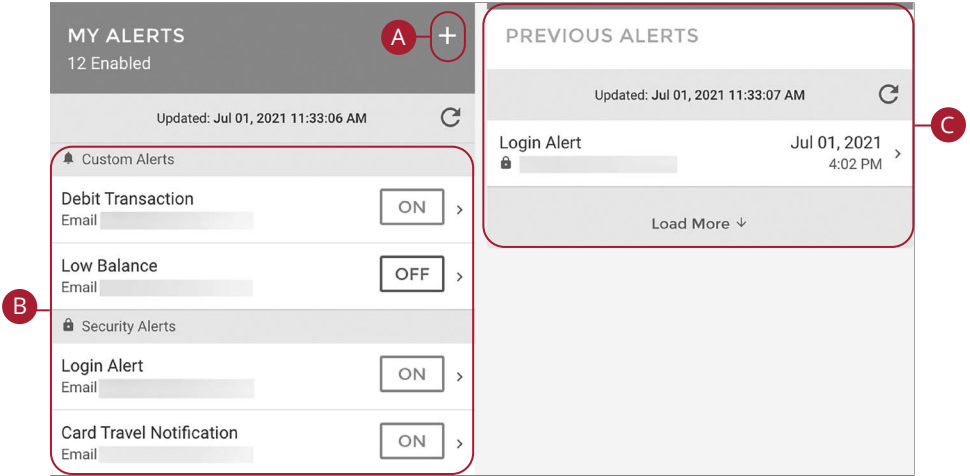
Sign in to Citizens Progressive Bank's Mobile Banking app and click the "Manage Profile" link at the top of the side menu.

1. Check the box next to Auto-Login.

Alerts

Alerts Overview

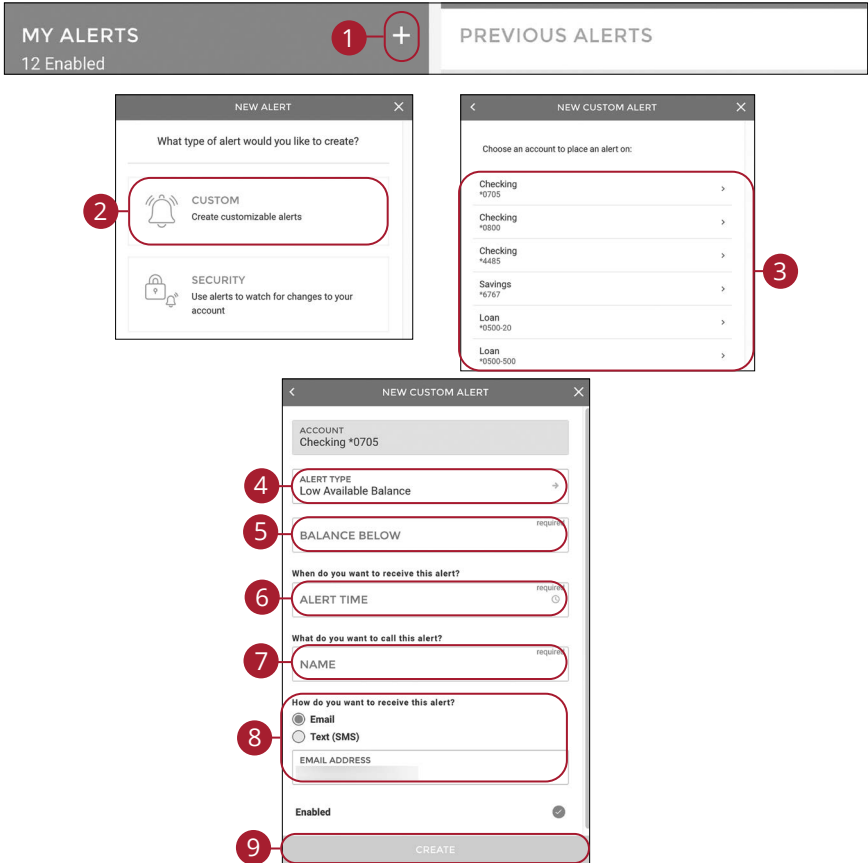
Stay on top of the transactions flowing to and from your accounts. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Documents & Settings** tab, click **Manage Alerts**.

- A. Click the **+** icon to create an alert.
- B. View your alerts and turn them on and off.
- C. View previous alerts.

Custom Alerts

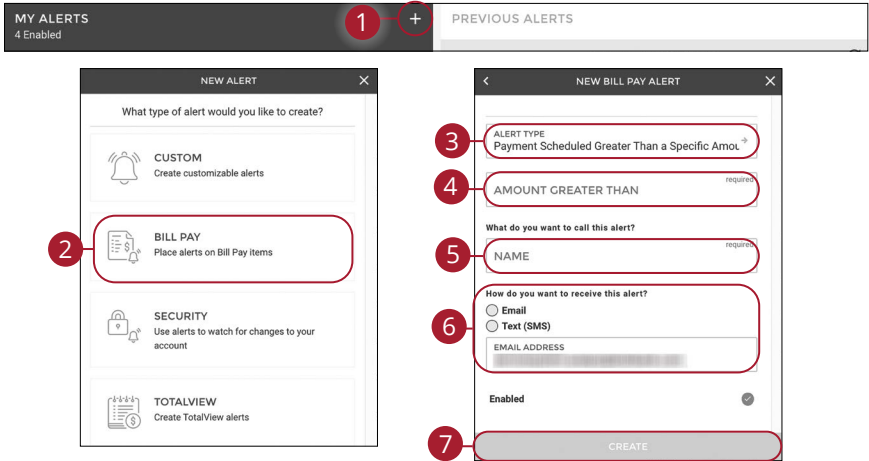


In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Custom** button.
3. Select an account.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Use the drop-down to select an alert time.
7. Enter a name for the alert.
8. Select a notification method.
9. Click the **Create** button.

Bill Pay Alerts

Create alerts to monitor bill pay items.



In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Bill Pay** button.
3. Use the drop-down to select an alert type.
4. Use the drop-down to select an alert time.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

The image displays two screenshots from an online banking application. The first screenshot, titled 'NEW ALERT', shows a header with 'MY ALERTS' (12 Enabled) and a '+' icon circled in red (1). Below are two options: 'CUSTOM' (Create customizable alerts) and 'SECURITY' (Use alerts to watch for changes to your account), with the 'SECURITY' option circled in red (2). The second screenshot, titled 'NEW SECURITY ALERT', shows a form with the following fields: 'ALERT TYPE' (Login, circled 3), 'Login between:' (circled 4), 'START TIME' (circled 4), 'END TIME' (circled 4), 'NAME' (circled 5), 'Email' or 'Text (SMS)' (circled 6), 'EMAIL ADDRESS' (circled 6), and a 'CREATE' button (circled 7).

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Security** button.
3. Select an alert type.
4. Enter the required fields. Fields will vary based on the alert type selected.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

SimpleView Alerts

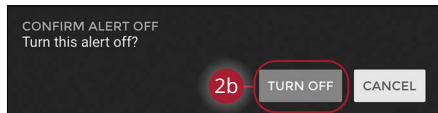
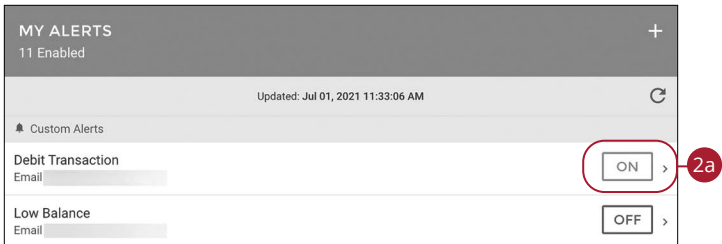
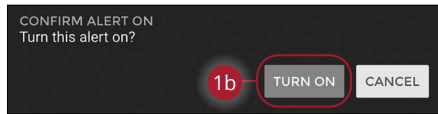
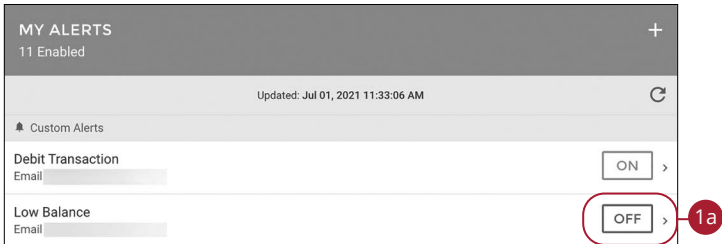
View alerts created within SimpleView.

The screenshot shows the 'MY ALERTS' section with 4 Enabled alerts. A red circle '1' highlights the '+' icon to add a new alert. A modal window titled 'NEW ALERT' is open, asking 'What type of alert would you like to create?'. It lists four options: CUSTOM (Create customizable alerts), BILL PAY (Place alerts on Bill Pay Items), SECURITY (Use alerts to watch for changes to your account), and SIMPLEVIEW (Create SimpleView alerts). A red circle '2' highlights the SIMPLEVIEW option. Below the modal, the 'TOTALVIEW ALERTS' section is shown, containing a list of alerts. A red circle '3' highlights the first alert: 'Goal Progress' with the notification 'Notify me when my Save for a car goal is 50% of the way there.' Other alerts include 'Notify me when my Save for a car goal is 80% of the way there.', 'Notify me when my Save for a car goal is 25% of the way there.', and 'Spending Target Exceeded' with the notification 'Notify me when my Bills & Utilities Budget exceeds 80%.' A '+' icon is visible in the bottom right corner of the alerts list.

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **SimpleView** button.
3. A list of current SimpleView alerts will be displayed.
4. For more information about SimpleView go to page 43.

Turning Alerts On and Off



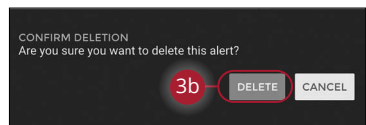
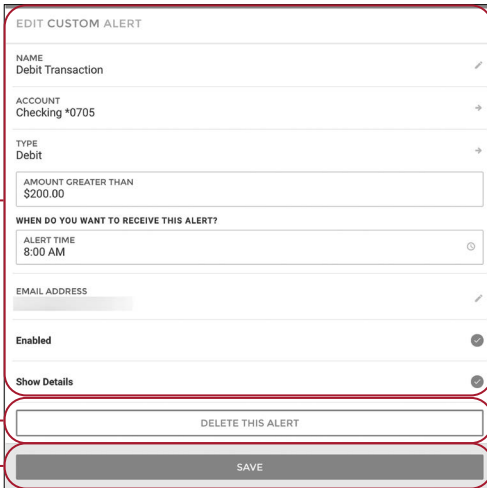
In the **Documents & Settings** tab, click **Manage Alerts**.

1. To turn an alert on:
 - a. Click the **Off** button next to the alert.
 - b. Click the **Turn On** button.
2. To turn an alert off:
 - a. Click the **On** button next to the alert.
 - b. Click the **Turn Off** button.

Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing alerts.



In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click an alert.
2. To edit an alert:
 - a. Make the necessary changes.
 - b. Click the **Save** button.
3. To delete an alert:
 - a. Click the **Delete This Alert** button.
 - b. Click the **Delete** button.

Alerts

Previous Alerts

View alerts previously sent to you.

The screenshot displays two panels. The left panel, titled 'MY ALERTS', shows 12 enabled alerts. It is divided into 'Custom Alerts' and 'Security Alerts'. Under 'Custom Alerts', there are 'Debit Transaction' (ON) and 'Low Balance' (OFF). Under 'Security Alerts', there are 'Login Alert' (ON) and 'Card Travel Notification' (ON). The right panel, titled 'PREVIOUS ALERTS', shows a 'Login Alert' received on Jul 01, 2021 at 4:02 PM. A red circle with the number 1 highlights this alert entry.

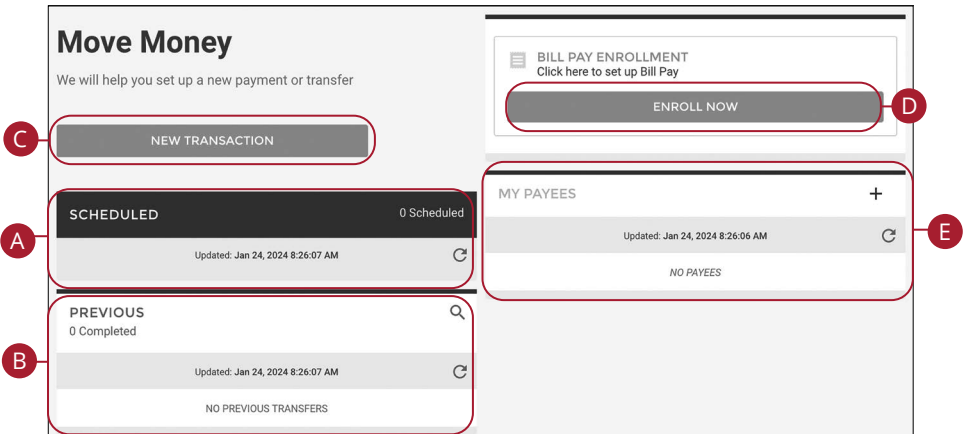
In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click an alert to view more details.

Move Money

Move Money Overview

Making transfers between your accounts or sending payments to companies and individuals has never been easier!



In the **Pay, Transfer, & Receive** tab, click **Move Money**.

- A.** Edit or delete your scheduled transactions. Go to page 93 for more information.
- B.** View your completed previous transactions.
- C.** Create a new transaction by clicking the **New Transaction** button. Go to page 95 for more information.
- D.** Enroll in Bill Pay by clicking the **Enroll Now** button. Go to page 83 for more information.
- E.** Add, edit or delete payees. Go to page 85 for more information.

Move Money

Bill Pay Enrollment

Payments with Citizens Progressive Bank help you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

To set up bill pay, you need to choose an account to use within Bill Pay and to accept the terms and conditions.

Move Money
We will help you set up a new payment or transfer

NEW TRANSACTION

BILL PAY ENROLLMENT
Click here to set up Bill Pay

ENROLL NOW

BILL PAY ENROLLMENT

FIRST NAME required

MIDDLE NAME

LAST NAME required

DATE OF BIRTH required

SSN required

CONTINUE →

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **Enroll Now** button.
2. Enter your first name.
3. (Optional) Enter your middle name.
4. Enter your last name.
5. Enter your date of birth.
6. Enter your social security number.
7. Click the **Continue** button.

The image displays four sequential screenshots of a mobile application's Bill Pay Enrollment process, each with a red circle and number indicating a step:

- Step 8:** A "BILL PAY ENROLLMENT" screen with a list of required fields: ADDRESS, ADDRESS LINE 2, CITY, STATE (with a drop-down arrow), and ZIP. A "CONTINUE →" button is at the bottom.
- Step 9:** The same screen, but with the "PHONE NUMBER" field highlighted.
- Step 10:** The same screen, but with the "EMAIL ADDRESS" field highlighted.
- Step 11:** The same screen, but with the "PAY FROM" field highlighted.
- Step 12:** The same screen, but with the "ENROLL" button highlighted.
- Step 13:** A "TERMS" screen showing a blurred "TERMS AND CONDITIONS" section, followed by "Bill Payment Services" and "Definitions" sections. An "ACCEPT TERMS" button is at the bottom.
- Step 14:** A "BILL PAY ENROLLMENT" screen showing a large checkmark, the text "ALL DONE!", and "You are now enrolled in Bill Pay." A "CLOSE" button is at the bottom.

8. Enter your address and click the **Continue** button.
9. Enter your phone number.
10. Enter your email address.
11. Use the drop-down to select a pay from account.
12. Click the **Enroll** button.
13. Review the terms and conditions and click the **Accept Terms** button.
14. Click the **Close** button.

Move Money

Adding a Payee

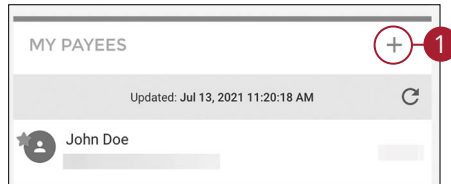
You can add three different types of payees.

Person to Person: Person to person payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's paying allowance, splitting the check or sending a birthday gift, person to person payments allow you to quickly transfer money from your existing debit account to almost anyone.

External Account: Your accounts at other financial institutions can be linked to Online Banking with Citizens Progressive Bank, so you can transfer money between two financial institutions without ever leaving home! For more information about adding an external account, go to page 26.

Bill Pay: Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks. For more information about adding a bill pay payee, go to page 87.

Person to Person Payee



In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the + icon.

The image shows two screenshots of a mobile application interface for adding a new payee.

The first screenshot, titled "ADD NEW PAYEE", shows a dialog box with a close button (X) in the top right corner. The main heading is "What type of account is this?". There are two options: "PERSON TO PERSON" (with a person icon) and "EXTERNAL ACCOUNT" (with a bank icon). The "PERSON TO PERSON" option is highlighted with a red box and a red circle containing the number 2. Below the "PERSON TO PERSON" option, it says "Select this option to create a P2P payee." Below the "EXTERNAL ACCOUNT" option, it says "Select this option to create an external account."

The second screenshot, titled "PERSON TO PERSON", shows the form for adding a person-to-person payee. It has a red circle containing the number 3 next to an "ADD PHOTO" button. Below that, there are two text input fields for "FIRST NAME" and "LAST NAME", both marked as "required" and highlighted with a red box and a red circle containing the number 4. Below these is a "PAYMENT METHOD" section with the heading "Please choose how you would like to pay this person." and three buttons: "Send Via Email", "Send Via Text Message", and "Enter Payee Debit Card". The "Send Via Email" button is highlighted with a red box and a red circle containing the number 5. Below the payment method section is a "SEND VIA EMAIL" section with a note: "This will send a message containing a registration link to the email address provided. The recipient will use the link to visit a secure site to enter debit card details needed for payments to process." Below this note is a text input field for "EMAIL ADDRESS", marked as "required" and highlighted with a red box and a red circle containing the number 6. At the bottom of the form is a "SAVE" button, highlighted with a red box and a red circle containing the number 7.

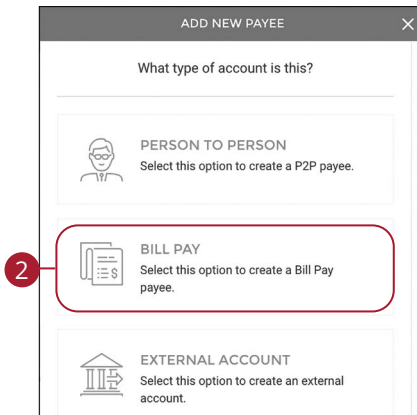
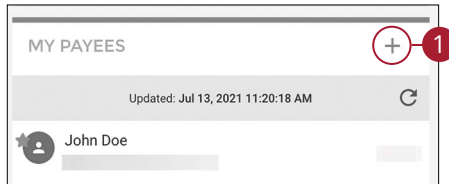
2. Click the **Person to Person** button.
3. (Optional) Upload a photo of the payee.
4. Enter the payee's first and last name.
5. Select a payment method.
6. Enter the payee's email, mobile number or debit card information depending upon the payment method chosen.
7. Click the **Save** button when you are finished.



Note: We'll send the recipient a notice and ask them to take a moment to register.

Bill Pay Payee - Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.



In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **+** icon.
2. Click the **Bill Pay** button.

ADD NEW PAYEE

BILL PAY

3 ADD PHOTO

4 Company Individual

What is the company's name? required

5 PAYEE NAME required

6 PAYEE NICKNAME required

Account Info: required

7 PAY FROM required →

8 PAYEE ACCOUNT # required

Contact Info:

9 PHONE NUMBER required

Location:

STREET ADDRESS required

STREET ADDRESS LINE 2

CITY required 10

STATE required →

ZIP required

11 SAVE

ADD NEW PAYEE

✓

ALL DONE!

Your new payee has been created.

12 SEND A PAYMENT

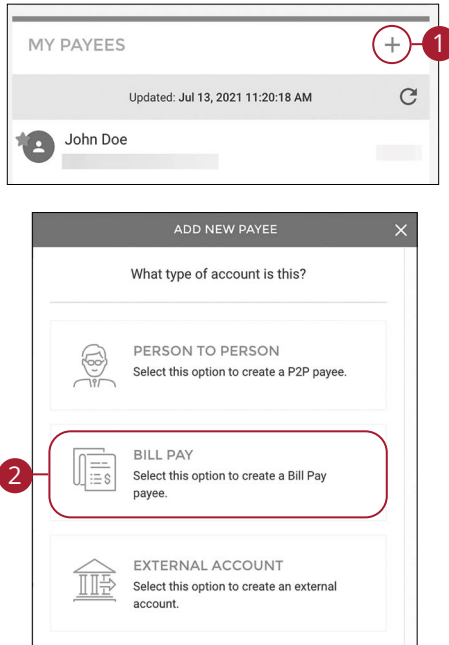
13 ADD ANOTHER PAYEE

14 CLOSE

3. (Optional) Upload a photo of the payee.
4. Select "Company."
5. Enter the payee's name.
6. Enter a payee nickname.
7. Use the drop-down to select a pay from account.
8. Enter the payee's account number.
9. Enter the payee's phone number.
10. Enter the payee's address.
11. Click the **Save** button when you are finished.
12. Click the **Send A Payment** button to send a payment.
13. Click the **Add Another Payee** button to add another payee.
14. Click the **Close** button to close the window.

Bill Pay Payee - Individual

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in Bill Pay.

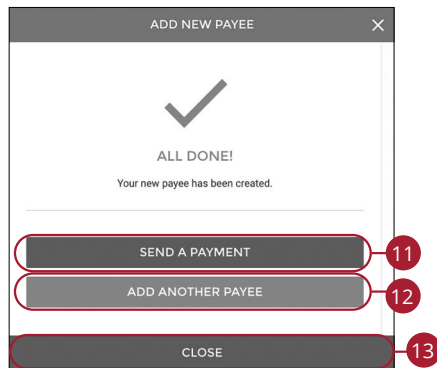


In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **+** icon.
2. Click the **Bill Pay** button.

The screenshot shows a mobile application interface for adding a new payee. The form is titled "ADD NEW PAYEE" and is divided into two main sections. The left section contains a photo upload area (3), radio buttons for "Company" and "Individual" (4), and three text input fields: "PAYEE NAME" (5), "PAYEE NICKNAME" (6), and "PHONE NUMBER" (7). The right section is titled "Location:" and contains four text input fields: "STREET ADDRESS" (8), "STREET ADDRESS LINE 2", "CITY" (8), and "STATE" (8). Below this is a section titled "How do you want to add this payee?" with three radio button options: "Let them provide bank info" (9), "I'll provide bank info", and "Mail a check". Below these are two more text input fields: "EMAIL ADDRESS" (9) and "SHARED SECRET" (9). At the bottom of the form is a "SAVE" button (10).

3. (Optional) Upload a photo of the payee.
4. Select "Individual."
5. Enter the payee's name.
6. Enter a payee nickname.
7. Enter the payee's phone number.
8. Enter the payee's address.
9. Choose how you want to pay this payee.
 - **Let them provide bank info:** Enter their email address and a shared secret. We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you. This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.
 - **I'll provide bank info:** If you know the payee's bank account information, you can enter their account number, routing number and choose their account type.
 - **Mail a check:** A check payment will be mailed to them.
10. Click the **Save** button when you are finished.



11. Click the **Send A Payment** button to send a payment.
12. Click the **Add Another Payee** button to add another payee.
13. Click the **Close** button to close the window.

Favoriting a Payee

Mark payees as favorites to send quick payments to them. For more information about quick payments, go to page 35.

The screenshot shows the 'MY PAYEES' interface. At the top, it says 'MY PAYEES' with a plus sign. Below that, it says 'Updated: Jul 13, 2021 11:20:18 AM' with a refresh icon. A red circle with the number 1 highlights the 'John Doe' entry. Below the entry, there is a section for 'P2P PAYEE - INVITED John Doe'. This section includes an 'ADD PHOTO' button, a 'Send Payment' button, and an 'Add Favorite' button, which is highlighted with a red circle and the number 2. Below this section, there are fields for 'FIRST NAME John', 'LAST NAME Doe', 'EMAIL ADDRESS', and 'MOBILE PHONE NUMBER', each with a checkmark. Underneath these fields is a 'Card Info:' section with 'DEBIT CARD NUMBER' and 'EXPIRATION DATE' fields. At the bottom of the form, there are three buttons: 'RESEND PAYEE INVITE', 'DELETE THIS PAYEE', and 'SAVE'.

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the payee you would like to favorite.
2. Click the **Add Favorite** button.

Editing a Payee

The image shows two screenshots from a mobile application. The top screenshot, labeled '1', shows a list titled 'MY PAYEES' with a '+' icon in the top right. Below the title is a status bar that says 'Updated: Jul 13, 2021 11:20:18 AM' and a refresh icon. A single payee entry for 'John Doe' is visible, with a red circle and the number '1' highlighting it. The bottom screenshot, labeled '2', shows the 'Edit Payee' form for 'John Doe'. The form has a title 'P2P PAYEE - INVITED' and 'John Doe'. It includes an 'ADD PHOTO' button, a 'Send Payment' button, and an 'Add Favorite' button. Below these are fields for 'FIRST NAME' (John), 'LAST NAME' (Doe), 'EMAIL ADDRESS', and 'MOBILE PHONE NUMBER', each with a pencil icon for editing. Under the heading 'Card Info:', there are fields for 'DEBIT CARD NUMBER' and 'EXPIRATION DATE'. At the bottom of the form are three buttons: 'RESEND PAYEE INVITE', 'DELETE THIS PAYEE', and 'SAVE'. A red circle and the number '2' highlight the right side of the form.

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the payee you would like to edit.
2. Make the necessary changes and click the **Save** button.

Deleting a Payee



PAYEE - INVITED
John Doe

ADD PHOTO

Send Payment

Add Favorite

FIRST NAME
John ✓

LAST NAME
Doe ✓

EMAIL ADDRESS ✓

MOBILE PHONE NUMBER ✓

Card Info:

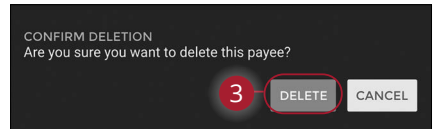
DEBIT CARD NUMBER

EXPIRATION DATE

RESEND PAYEE INVITE

DELETE THIS PAYEE

SAVE



In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the payee you would like to delete.
2. Click the **Delete This Payee** button.
3. Click the **Delete** button.

Move Money

New Transaction

Transfer money between your accounts or to another person.

Transferring Money Between Your Accounts

1 NEW TRANSACTION

2 CHOOSE AN ACCOUNT

Choose which account to move money from:

Show me accounts eligible for:

P2P Bill Pay Transfer Loan Payment

SEARCH

3 Checking *7002 \$99.28 INTERNAL

Savings *7046 \$54.76 INTERNAL

4 CHOOSE A RECIPIENT

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Select a recipient that's eligible for Any

+ Add New Payee Select Multiple

SEARCH

Savings *7046 \$54.76 INTERNAL

Bank *0101 BILL PAY

Blake

Joe Smith (555) 555-5555

melanie

ADD SELECTED RECIPIENTS

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **New Transaction** button.
2. (Optional) Use the tags and search bar to filter through your accounts.
3. Choose an account.
4. Choose a recipient. To choose multiple recipients, click the **Select Multiple** button, choose your recipients and click the **Add Selected Recipients** button.

DETAILS

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Checking *7002 \$147.28 → Savings *7046 \$33.72

5 Enter Transfer Amount: required

6 When should it occur? DATE 1/19/2022

7 How often should it occur? OCCURRENCE Monthly

8 END DATE No End Date

After Holiday

9 What is this Transfer for? NOTE

10 CONTINUE →

REVIEW THIS TRANSFER

Here is a summary of your transfer:

FROM	Checking (*7002)	- \$1.00
	New Available Balance	\$146.28
TO	Savings (*7046)	\$34.72
DATE		1/31/2022
OCCURS		One Time
NOTE		Test
TOTAL		\$1.00

11 SUBMIT

SUCCESS

ALL DONE!

Your transfer has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button.

Confirmation Number: 2213097

12 SET UP ANOTHER TRANSFER

13 PRINT/SAVE CONFIRMATION(S)

14 CLOSE

5. Enter the amount to transfer.
6. Use the calendar feature to select a date.
7. Use the drop-down to select a frequency.
8. For recurring transfers, select an end date and check the box to make transfers that fall on a holiday or weekend on the next available business day.
9. (Optional) Enter a note.
10. Click the **Continue** button.
11. Review the transfer information and click the **Submit** button.
12. Click the **Set Up Another Transfer** button to create another transfer.
13. Click the **Print/Save Confirmation** button to print or save the confirmation.
14. Click the **Close** button when you are finished.

Making a Loan Payment

Move Money
We will help you set up a new payment or transfer

BILL PAY ENROLLMENT
Click here to set up Bill Pay
ENROLL NOW

1 NEW TRANSACTION

2 CHOOSE AN ACCOUNT

Choose which account to move money from:

Show me accounts eligible for:
P2P Bill Pay Transfer Loan Payment

SEARCH

3 Checking *7002 \$99.28 INTERNAL >
BILL PAY P2P TRANSFER PAYMENT

Savings *7046 \$54.76 INTERNAL >
BILL PAY TRANSFER PAYMENT

4 CHOOSE A RECIPIENT

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Select a recipient that's eligible for Any

+ Add New Payee Select Multiple

SEARCH

Savings *7046 \$54.76 INTERNAL

Bank *0101 BILL PAY

Blake

Joe Smith (555) 555-5555

melanie

ADD SELECTED RECIPIENTS

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **New Transaction** button.
2. (Optional) Use the tags and search bar to filter through your accounts.
3. Choose an account.
4. Choose a recipient. To choose multiple recipients, click the **Select Multiple** button, choose your recipients and click the **Add Selected Recipients** button.

DETAILS

Savings *6767 \$8,441.41 → Loan *0500-20 \$246,958.60

5 Select a Payment Type: PAYMENT TYPE required →

6 Enter Payment Amount: AMOUNT required

7 When should it occur? DATE 7/12/21

8 How often should it occur? OCCURRENCE Monthly →

9 END DATE No End Date

After Holiday Payments that fall on a holiday or weekend will be paid the next available business day

10 What is this Payment for? NOTE

11 CONTINUE →

REVIEW THIS PAYMENT

Summary of your payment:

FROM Savings (*6767) -\$1.00
New Available Balance \$8,440.41

TO Loan (*0500-20)

PAYMENT TYPE Other Amount

DATE 7/30/2021

OCCURS One Time

NOTE

TOTAL \$1.00

SUBMIT

SUCCESS

ALL DONE!

Your transfer has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button.

Confirmation Number: 2213097

13 SET UP ANOTHER TRANSFER

14 PRINT/SAVE CONFIRMATION(S)

15 CLOSE

5. Use the drop-down to select a payment type.
6. Enter the amount to pay.
7. Use the calendar feature to select a date.
8. Use the drop-down to select a frequency.
9. For recurring payments, select an end date and check the box to make transfers that fall on a holiday or weekend on the next available business day.
10. (Optional) Enter a note.
11. Click the **Continue** button.
12. Review the payment information and click the **Submit** button.
13. Click the **Set Up Another Transfer** button to create another transfer.
14. Click the **Print/Save Confirmation** button to print or save the confirmation.
15. Click the **Close** button when you are finished.

Transferring Money to Another Person (P2P)

Move Money
We will help you set up a new payment or transfer

BILL PAY ENROLLMENT
Click here to set up Bill Pay
ENROLL NOW

1 NEW TRANSACTION

2 CHOOSE AN ACCOUNT

Choose which account to move money from:

Show me accounts eligible for:

P2P Bill Pay Transfer Loan Payment

SEARCH

3

Checking *7002 \$99.28 INTERNAL >
BILL PAY P2P TRANSFER PAYMENT

Savings *7046 \$54.76 INTERNAL >
BILL PAY TRANSFER PAYMENT

4 CHOOSE A RECIPIENT

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Select a recipient that's eligible for Any

+ Add New Payee Select Multiple

SEARCH

Savings *7046 \$54.76 INTERNAL

Bank *0101 BILL PAY

Blake

Joe Smith (555) 555-5555

melanie


ADD SELECTED RECIPIENTS

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **New Transaction** button.
2. (Optional) Use the tags and search bar to filter through your accounts.
3. Choose an account.
4. Choose a recipient. To choose multiple recipients, click the **Select Multiple** button, choose your recipients and click the **Add Selected Recipients** button.


DETAILS

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.



Checking
*7002
\$147.28

→



Joe Smith
(555) 555-5555

Enter P2P Amount: required

AMOUNT

How should this payee be notified?

Email

Phone

No notification

PHONE NUMBER
(555) 555-5555

Send a Note.

NOTE

CONTINUE →


REVIEW THIS PAYMENT

Here is a summary of your payment:

FROM	Checking (*7002) -\$1.00
	New Available Balance \$146.28
TO	Joe Smith (555) 555-5555
DATE	Today
NOTE	
TOTAL	\$1.00

SUBMIT

SUCCESS



ALL DONE!

Your payment has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button.

Confirmation Number:
3745203437

A link to receive the funds has been sent to the recipient.

SET UP ANOTHER PAYMENT

CLOSE

5. Enter an amount to transfer.
6. Select how the payee should be notified and enter their contact information, if necessary.
7. (Optional) Enter a note.
8. Click the **Continue** button when you are finished.
9. Review the transfer information and click the **Submit** button.
10. Click the **Set Up Another Transfer** button to create another transfer.
11. Click the **Close** button when you are finished.

Making a Bill Pay Payment

Move Money
We will help you set up a new payment or transfer

1 NEW TRANSACTION

BILL PAY ENROLLMENT
Click here to set up Bill Pay
ENROLL NOW

2 CHOOSE AN ACCOUNT

Choose which account to move money from:

Show me accounts eligible for:
P2P Bill Pay Transfer Loan Payment

SEARCH

3 Checking *7002 \$99.28 INTERNAL >
BILL PAY P2P TRANSFER PAYMENT

Savings *7046 \$54.76 INTERNAL >
BILL PAY TRANSFER PAYMENT

4 CHOOSE A RECIPIENT

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Select a recipient that's eligible for Any

+ Add New Payee Select Multiple

SEARCH

Savings *7046 \$54.76 INTERNAL

Bank *0101 BILL PAY

Blake

Joe Smith (555) 555-5555

melanie

ADD SELECTED RECIPIENTS

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **New Transaction** button.
2. (Optional) Use the tags and search bar to filter through your accounts.
3. Choose an account.
4. Choose a recipient. To choose multiple recipients, click the **Select Multiple** button, choose your recipients and click the **Add Selected Recipients** button.

DETAILS

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

Checking → John Doe

*7002 Show \$146.28 *6789 Show

5. Enter Bill Pay Amount: AMOUNT (required)

6. When should it occur? DATE: 1/20/2022 (calendar icon) Processing Date: 1/19/2022

7. How often should it occur? OCCURRENCE: Monthly (dropdown arrow)

8. How long should it occur? End Date Number of Payments END DATE: No End Date (calendar icon)

9. Check Memo: MEMO

10. CONTINUE →

REVIEW THIS PAYMENT

Here is a summary of your payment:

FROM	Checking (*7002) -\$1.00	11
TO	John Doe (*6789)	
DATE	1/31/2022	
OCCURS	31st of Every Month	
UNTIL	1/31/2022	
MEMO		
TOTAL	\$1.00	

SUBMIT

SUCCESS

✓

ALL DONE!

Your transfer has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button.

Confirmation Number:
2213097

12. SET UP ANOTHER TRANSFER

13. PRINT/SAVE CONFIRMATION(S)

14. CLOSE

5. Enter an amount.
6. Use the calendar feature to select a date.
7. Use the drop-down to select an occurrence.
8. For recurring payment, select an end date or number of payments.
9. (Optional) Enter a memo.
10. Click the **Continue** button.
11. Review the payment and click the **Submit** button.
12. Click the **Set Up Another Transfer** button to create another transfer.
13. Click the **Print/Save Confirmation** button to print or save the confirmation.
14. Click the **Close** button when you are finished.


Editing Transfers/Payments

You can edit scheduled transactions up until their process date.

The image shows four sequential screenshots of a mobile banking app interface for editing a scheduled transaction:

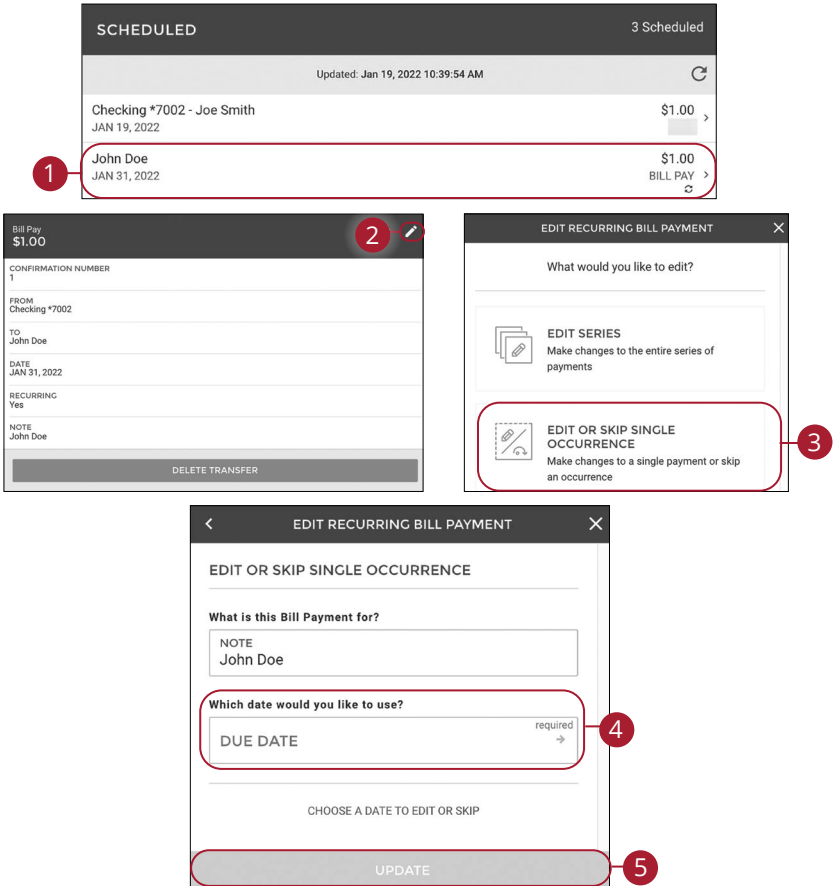
- SCHEDULED:** A list of scheduled transactions. The transaction for 'John Doe' on 'JAN 31, 2022' for '\$1.00' is highlighted with a red circle and the number '1'.
- Bill Pay \$1.00:** A form showing details for the selected transaction, including 'FROM Checking *7002', 'TO John Doe', 'DATE JAN 31, 2022', and 'RECURRING Yes'. A red circle with the number '2' is next to the edit icon in the top right.
- EDIT RECURRING BILL PAYMENT:** A dialog box asking 'What would you like to edit?'. Two options are shown: 'EDIT SERIES' (Make changes to the entire series of payments) and 'EDIT OR SKIP SINGLE OCCURRENCE' (Make changes to a single payment or skip an occurrence). A red circle with the number '3' is next to the 'EDIT SERIES' option.
- EDIT RECURRING BILL PAYMENT:** A detailed form for editing the series. Fields include: 'PAY FROM' (CHK Acct: ****7002, 7002), 'PAY TO' (John Doe, 789), 'AMOUNT' (\$1.00), 'ARRIVAL DATE' (01/31/2022), 'Processing Date' (01/28/2022), 'OCCURRENCE' (Monthly), 'End Date' (selected), and 'END DATE' (1/31/2022). A red circle with the number '4' is next to the 'PAY TO' field.

In the **Pay, Transfer, & Receive** tab, click **Move Money**.


1. Browse through your scheduled transactions and click on the transaction you would like to edit.
2. Click the  icon.
3. Decide whether to edit the entire series or a single occurrence.
4. Make the necessary edits, then click the **Update** button when you are finished.

Skip Transfers/Payments

You can skip single occurrences of a recurring payment.



In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Browse through your scheduled transactions and click on the transaction you would like to skip.
2. Click the  icon.
3. Click the **Edit or Skip Single Occurrence** button.
4. Select a date to skip.
5. Click the **Update** button when you are finished.

Deleting Transfers/Payments

You can delete pending transactions up until their process date.

SCHEDULED 4 Scheduled
Updated: Jul 12, 2021 10:33:32 AM

*6789 - Loan *0500-20 JUN 4, 2021	\$3,126.96 PAYMENT >
Savings *6767 - Loan *0500-20 JUL 30, 2021	\$1.00 PAYMENT >

Payment \$3,126.96

CONFIRMATION NUMBER
3982252

TO
Loan *0500-20

DATE
JUN 4, 2021

RECURRING
4th of Every Month

NOTE
No Description

DELETE TRANSFER

CONFIRM DELETION
Are you sure you want to delete this?

DELETE CANCEL

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Browse through your scheduled transactions and click on the transaction you would like to delete.
2. Click the **Delete Transfer** button.
3. Click the **Delete** button.

Deposit Checks

Remote Deposit

Online Banking with Citizens Progressive Bank gives you the tools to tackle your finances how you want. Enroll in Remote Deposit to deposit checks from anywhere at anytime from nearly any device.



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

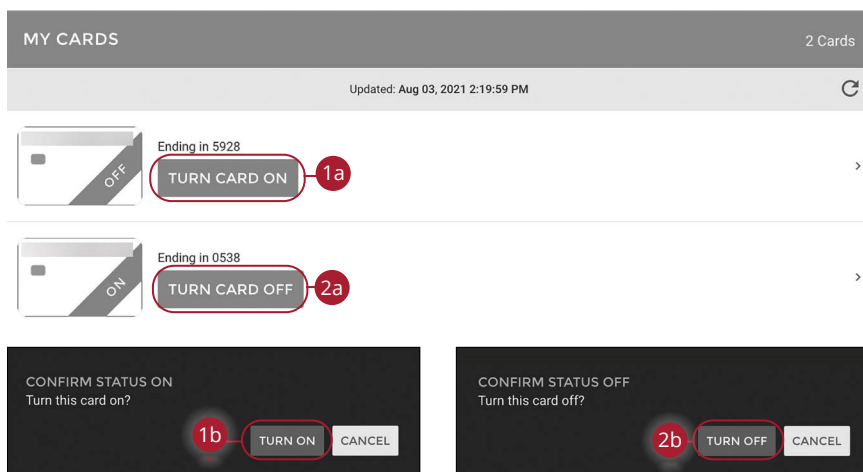
In the **Pay, Transfer, & Receive** tab, click **Deposit Checks**.

1. Use the drop-down to select an account.
2. Sign the back of the check and write "Mobile Deposit Only." Place the check on a flat, well-lit surface and take an image of the front and back of the check.
3. Enter the dollar amount of the check.
4. (Optional) Tap the "+ Add Additional Check" link and repeat steps 2 and 3 to add another check.
5. Tap the **Submit** button.

Manage Cards

Turn Card On or Off

You can easily turn off or turn on any of your cards.



In the **Documents & Settings** tab, click **Manage Cards**.

1. To turn a card on:
 - a. Click the **Turn Card On** button.
 - b. Click the **Turn On** button.
2. To turn a card off:
 - a. Click the **Turn Card Off** button.
 - b. Click the **Turn Off** button.

Manage Cards

Card Name

Edit a card name.

The image shows two screenshots from a mobile application. The top screenshot, titled 'MY CARDS', displays a list of two cards. The first card is 'OFF' and ends in 5928, with a 'TURN CARD ON' button. The second card is 'ON' and ends in 0538, with a 'TURN CARD OFF' button. A red circle with the number '1' highlights the second card. The bottom screenshot, titled 'EDIT CARD', shows the editing interface for the selected card. It includes a warning message: 'If your card is lost or stolen, please turn the card off below and call [redacted]'. Below this is a card preview showing 'Untitled', masked numbers '**** * 0538', and a 'TURN CARD OFF' button. At the bottom, there is a 'Settings' section with a 'CARD NAME' field, which is highlighted by a red circle with the number '2'. A 'required' label with a pencil icon is next to the field.

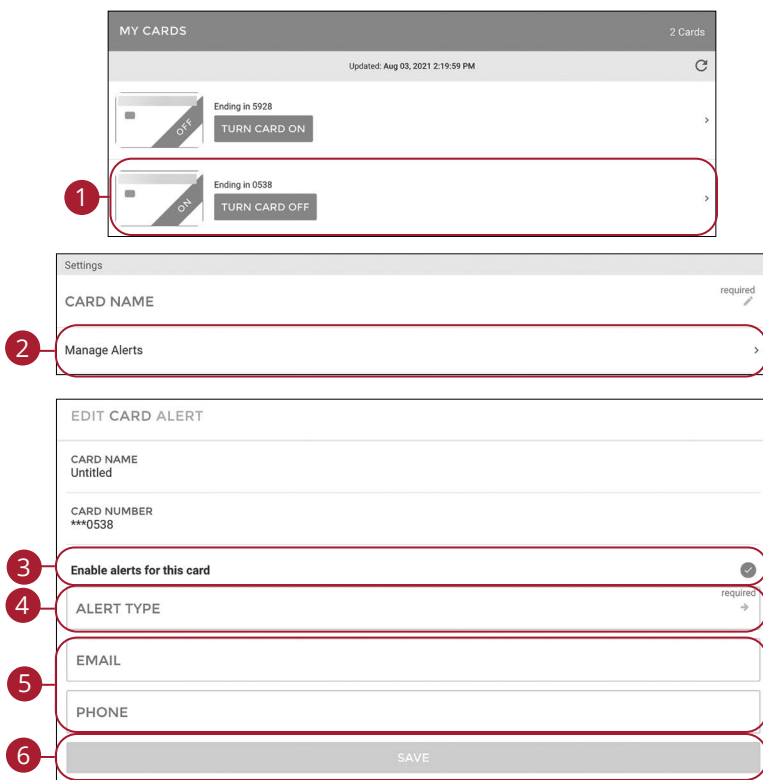
In the **Documents & Settings** tab, click **Manage Cards**.

1. Select a card.
2. Enter a card name.

Manage Cards

Card Alert

Create custom alerts for each of your cards.



In the **Documents & Settings** tab, click **Manage Cards**.

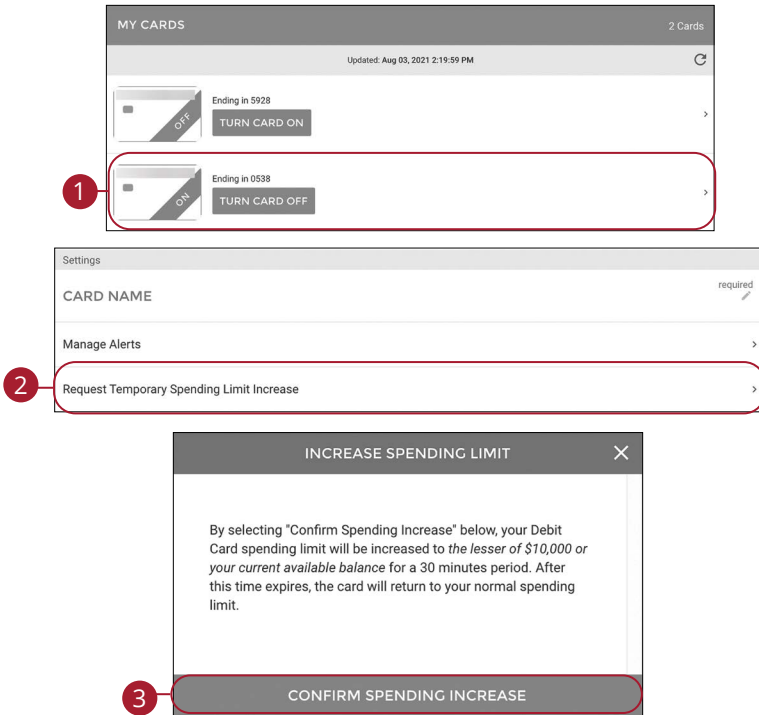
1. Select a card.
2. Click the **Manage Alerts** button.
3. Check the box to enable alerts for this card.
4. Select an alert type.
5. Enter your email and/or phone number.
6. Click the **Save** button.

Manage Cards

Temporary Spending Limit Increase

Most Citizens Progressive Bank cards have a daily spending limit. We set limits to protect you in the event your card is lost or stolen.

But if you'd like to use your card to pay for a big auto repair or to upgrade your appliances, you can by temporarily increasing your spending limit.



In the **Documents & Settings** tab, click **Manage Cards**.

1. Select a card.
2. Click the **Request Temporary Spending Limit Increase** button.
3. Click the **Confirm Spending Increase** button.

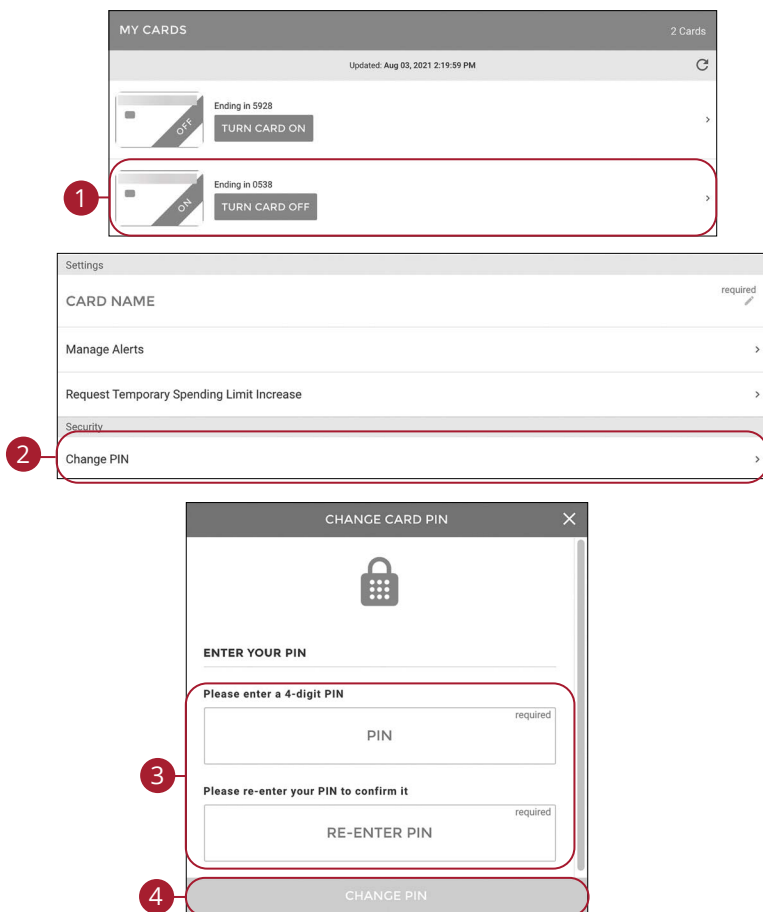


Note: Your spending limit will be increased to the lesser of \$10,000 or your current available balance for a 30 minute period. After this time expires, the card will return to your normal spending limit.

Manage Cards

Change PIN

Easily change your card's PIN.



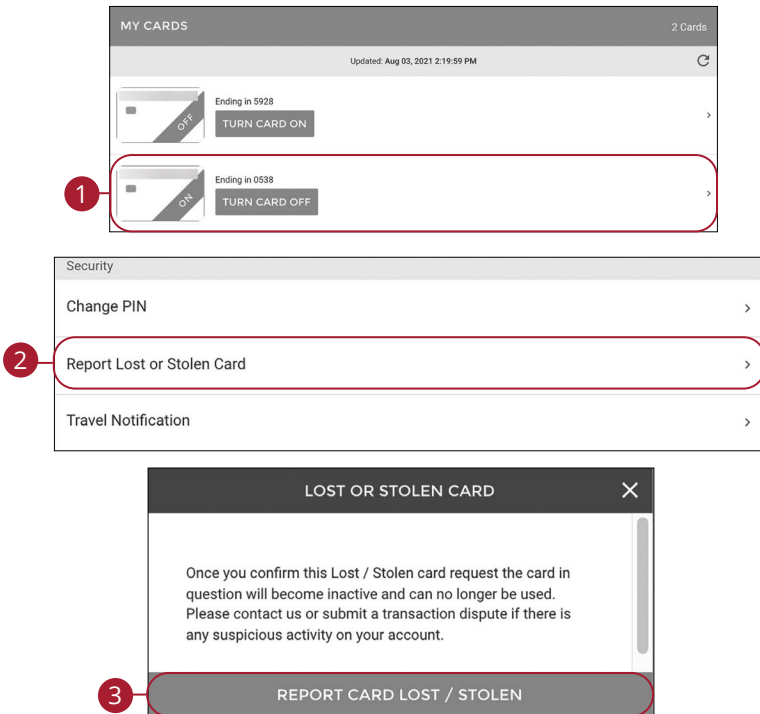
In the **Documents & Settings** tab, click **Manage Cards**.

1. Select a card.
2. Click the **Change PIN** button.
3. Enter and re-enter a new PIN.
4. Click the **Change PIN** button.

Manage Cards

Report Lost or Stolen Card

Easily report a card lost or stolen. Once a card has been reported as lost or stolen it will become inactive and can no longer be used. Please contact us at (844)232-7724 if there is any suspicious activity on your account.



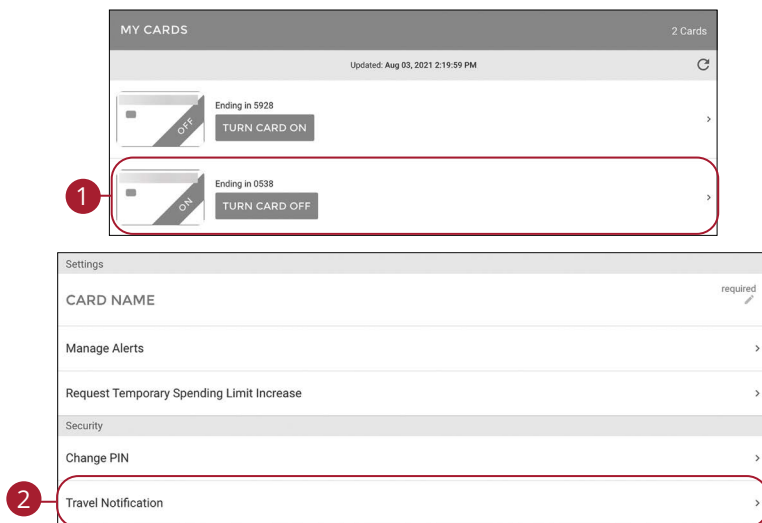
In the **Documents & Settings** tab, click **Manage Cards**.

1. Select a card.
2. Click the **Report Lost or Stolen Card** button.
3. Click the **Report Card Lost/Stolen** button.

Manage Cards

Travel Notification

When you travel outside your normal spending area, your risk score increases, which can cause transactions to be declined. To reduce the chance of declines, you can notify Citizens Progressive Bank about your travel plans.




In the **Documents & Settings** tab, click **Manage Cards**.

1. Select a card.
2. Click the **Travel Notification** button.

The image shows a mobile application window titled "TRAVEL NOTIFICATION" with a close button (X) in the top right corner. At the top center is a briefcase icon. Below the icon is a paragraph of text: "Inform us when you are traveling to help us make better decisions while protecting your card. Otherwise, we might deny purchases you make." Underneath this is the instruction "Provide locations and press Enter after each one:". There are three red circular callouts with numbers 3, 4, and 5. Callout 3 points to a "LOCATIONS" input field containing "Florida" with a close button (X) and a character count "7 / 50". Callout 4 points to a "Travel Dates" section containing two rows: "BEGINNING TRAVEL DATE" with the value "4/5/2021" and a calendar icon, and "ENDING TRAVEL DATE" with the value "4/11/2021" and a calendar icon. Callout 5 points to a grey button at the bottom labeled "SUBMIT TRAVEL NOTIFICATION".

TRAVEL NOTIFICATION





Inform us when you are traveling to help us make better decisions while protecting your card. Otherwise, we might deny purchases you make.

Provide locations and press Enter after each one:

LOCATIONS 7 / 50
Florida X

Travel Dates

BEGINNING TRAVEL DATE 4/5/2021 

ENDING TRAVEL DATE 4/11/2021 

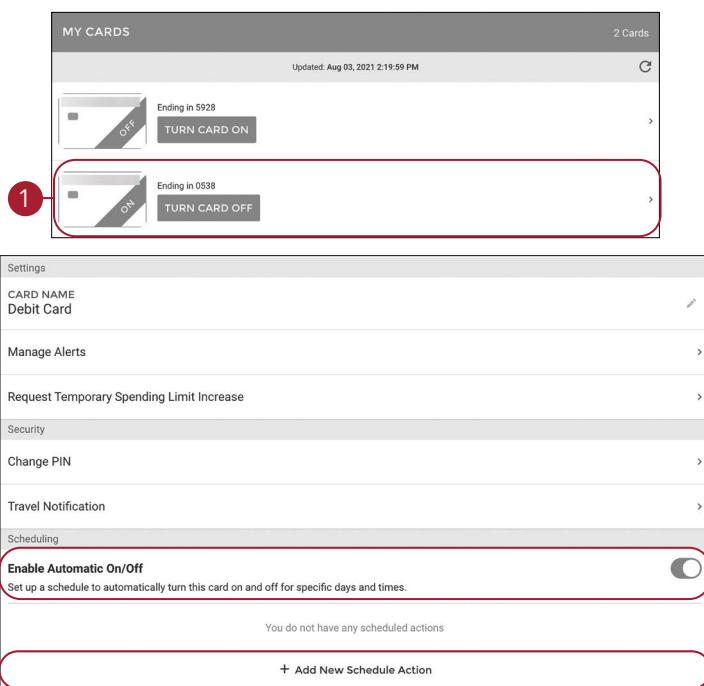
SUBMIT TRAVEL NOTIFICATION

3. Enter the location(s) you will be traveling.
4. Enter your beginning and ending travel dates.
5. Click the **Submit Travel Notification** button.

Manage Cards

Enable Automatic On/Off

Set up a schedule to automatically turn this card on and off for specific days and times.



In the **Documents & Settings** tab, click **Manage Cards**.

1. Select a card.
2. Toggle the "Enable Automatic On/Off" switch on.
3. Click the "+ Add New Schedule Action" link.

ADD NEW SCHEDULE ACTION

SET CARD STATUS TO:

4 ON OFF

AT THIS TIME:

5 12 : 00 PM

ON THESE DAYS:

6 S M T W T F S

7 SAVE SCHEDULE

4. Choose a card status.
5. Select a time.
6. Select days of the week.
7. Click the **Save Schedule** button.

Reports

Creating a New Report

Account Activity Report

The Account Activity Report helps you view your account activity over a specified period of time.

The screenshot illustrates the process of creating a new report in the Reports application. It is divided into two main sections: 'SELECT A REPORT TYPE' and 'CREATE NEW REPORT'.

SELECT A REPORT TYPE: This panel shows a list of report categories. Under 'ACTIVITY REPORTS', the 'Account Activity' option is selected and highlighted with a red circle and the number 2. Below it, under 'SUB-USER REPORTS', the 'Sub-User - Account Access' option is visible.

CREATE NEW REPORT: This panel shows the configuration options for the selected report type.

- 1:** A '+' icon in the top right corner of the Reports header is used to initiate the process.
- 2:** The 'Account Activity' report type is selected from the 'SELECT A REPORT TYPE' panel.
- 3:** The 'Account' dropdown menu is set to 'ACCOUNT'.
- 4:** The 'Date' dropdown menu is set to 'Current Day'.
- 5:** A 'NEW REPORT NAME' field is provided for the user to enter a name for the report.
- 6:** The 'SAVE NEW REPORT' button is used to save the configuration.
- 7:** The 'RUN REPORT' button is used to generate the report.

In the **Documents & Settings** tab, click **Reports**.

1. Click the **+** icon.
2. Click the **Account Activity** button.
3. Use the drop-down to select an account.
4. (Optional) Select a date.
5. Enter a report name.
6. Click the **Save New Report** button to save the report.
7. Click the **Run Report** button to run the report. A PDF of your report will then download.

Sub-User Account Access Report

With the Sub-User Account Access Report, you can create a report to view all transactions drafted and approved by a specified user. You can select the date range and how often to run the report.

The screenshot displays the 'REPORTS' section of a software interface. At the top right, there is a '+' icon labeled '1'. Below this, a 'SELECT A REPORT TYPE' dialog box is open, showing a list of report categories. Under 'SUB-USER REPORTS', the 'Sub-User - Account Access' option is highlighted and labeled '2'. To the right of the dialog, a configuration panel is shown, labeled '3'. This panel contains four sections: 'Edit ACH Debits' with an 'EDIT ACH DEBITS All' button, 'Edit ACH Credits' with an 'EDIT ACH CREDITS All' button, 'Edit ACH Amount Only' with an 'EDIT ACH AMOUNT ONLY All' button, and 'ACH Tax Payments' with an 'ACH TAX PAYMENTS All' button. Below these sections is a text input field for 'NEW REPORT NAME' labeled '4', followed by a 'SAVE NEW REPORT' button labeled '5'. At the bottom of the panel is a 'RUN REPORT' button with a right-pointing arrow, labeled '6'.

In the **Documents & Settings** tab, click **Reports**.

1. Click the **+** icon.
2. Click the **Sub-User - Account Access** button.
3. Fill out the necessary fields.
4. Enter a report name.
5. Click the **Save New Report** button to save the report.
6. Click the **Run Report** button to run the report. A PDF of your report will then download.


Reports

Running an Existing Report

You can run an existing report.

REPORTS		+
Updated: Jul 29, 2021 8:26:35 AM		
Test Account Report Range: Last Month Saved: 7/28/2021 4:09 PM	Activity Account Activity	 1

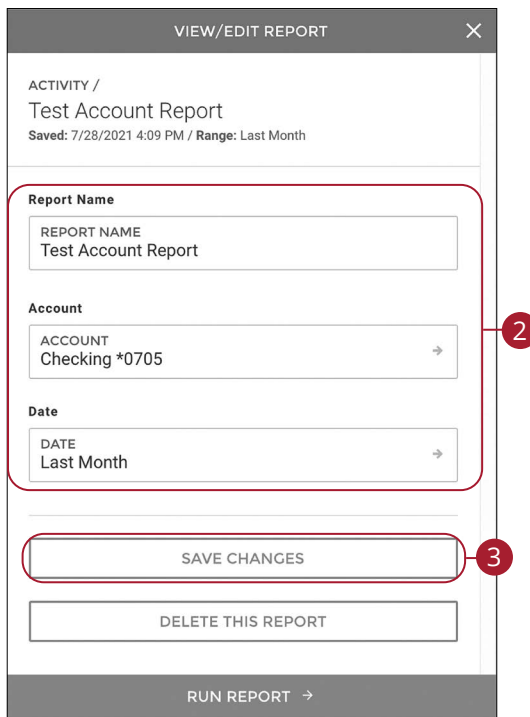
In the **Documents & Settings** tab, click **Reports**.

1. Click the  icon next to the report you would like to run and select "Run Report." A PDF of your report will then download.

Reports

Editing a Report

You can edit an existing report.



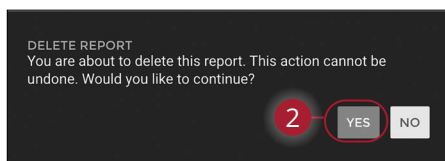
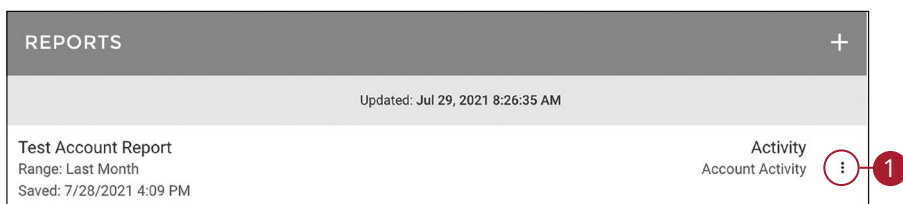
In the **Documents & Settings** tab, click **Reports**.

1. Click the **⋮** icon next to the report you would like to edit. Select “Edit Report” to make changes to an existing report.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

Reports

Deleting a Report

When a report is no longer needed, you can delete the unnecessary report.



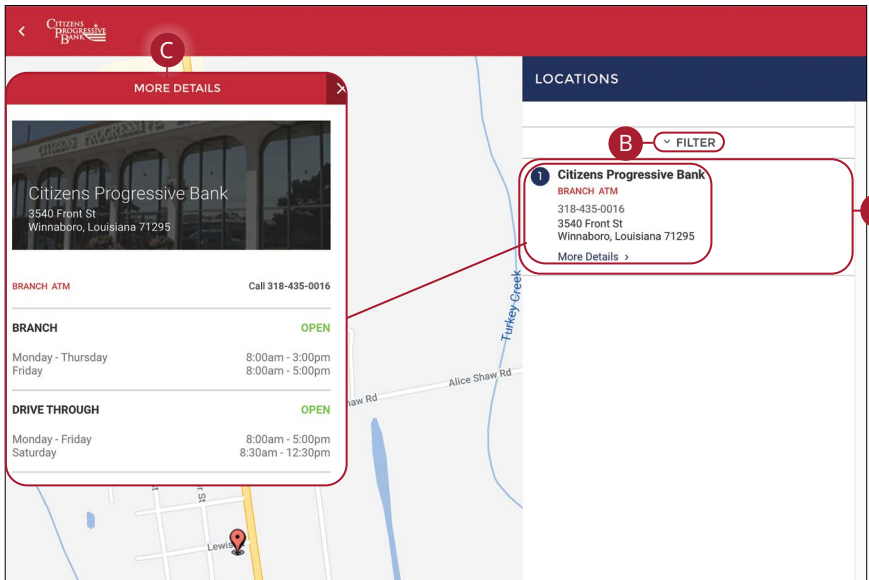
In the **Documents & Settings** tab, click **Reports**.

1. Click the **⋮** icon next to the report you would like to delete. Select “Delete Report” to remove an existing report.
2. Click the **Yes** button to permanently remove the report.

Services

Locations

If you need to locate a Citizens Progressive Bank 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 is unavailable, a general list of branches appears.



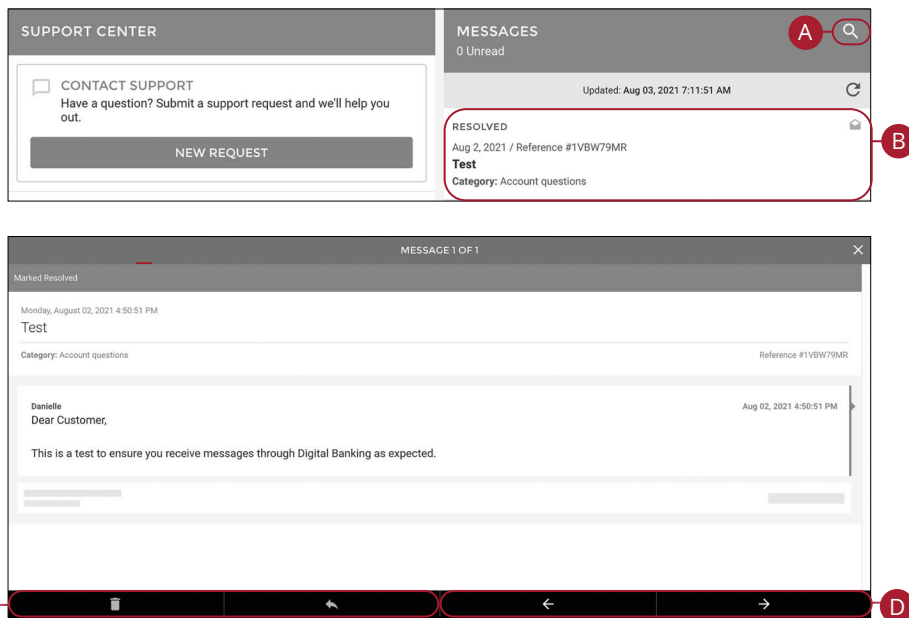
In the **Connect With Us** tab, click **Find Locations**.

- A.** Details about branches or ATMs are displayed on the right side of the page.
- B.** Use the “Filter” link to filter the displayed locations.
- C.** Citizens Progressive Bank locations are marked, along with your location. Click the “More Details” link for additional details such as phone numbers, lobby hours and drive-thru hours.






Services

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Citizens Progressive Bank, Secure Messages allow you to communicate directly with a Citizens Progressive Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



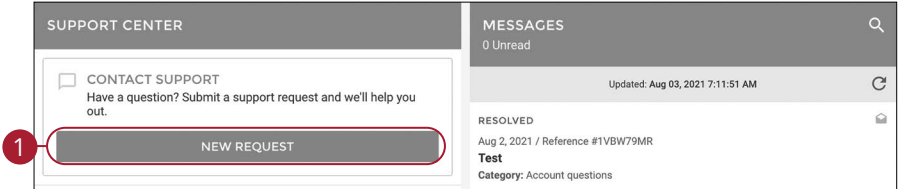
In the **Connect With Us** tab, click **Secure Messages**.

- A. Click the  icon to search and filter your messages.
- B. Click on a message to open it.
- C. Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D. Toggle through your messages by clicking the   icons.

Services

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.



The screenshot shows the 'CREATE SUPPORT REQUEST' form. It has a dark header with the title and a close button. The form contains the following elements, each highlighted with a red circle and a number:

- 2**: A 'CATEGORY' dropdown menu with a right-pointing arrow and the word 'required' to its right.
- 3**: A 'SUBJECT' text input field with the word 'required' to its right.
- 4**: A 'MESSAGE' text input field with the word 'required' to its right.
- 5**: A button labeled '+ Add Attachment(s)'.
- 6**: A large 'SUBMIT REQUEST' button at the bottom of the form.

In the **Connect With Us** tab, click **Secure Messages**.

1. Create a new message by clicking the **New Request** button.
2. Use the drop-down to select a category.
3. Enter the subject.
4. Enter your message.
5. (Optional) Click the "+ Add Attachment(s)" link to add an attachment.
6. Click the **Submit Request** button when you are finished.

Submit a Form

Submit a form for popular requests such as bill pay access, change of address or lost or stolen card.

1 **SUPPORT CENTER**

CONTACT SUPPORT
Have a question? Submit a support request and we'll help you out.
NEW REQUEST

SUBMIT A FORM
Submit a form to get a specific process started.
CHOOSE A FORM TO SUBMIT

MESSAGES
0 Unread
Updated: Jul 08, 2024 10:37:34 AM
NO ITEMS TO SELECT

2 **FORM SELECTION**

- Change of Address
Request a change of address
- E-Statement Enrollment
Request to receive bank statements via email
- Lost or Stolen Card
Let the bank know when your ATM card is no longer in your possession
- New Account
Request to add a new account to your internet banking user
- Online Banking
Request access to Online Banking
- Reorder Checks
Request new checks
- Secure Feedback
Submit feedback for Online Banking
- Stop Payment
Request a stop payment for an account

3 **FORM ENTRY**

CHANGE OF ADDRESS
Request a change of address

FIRST NAME required

LAST NAME required

ADDRESS LINE 1 required

ADDRESS LINE 2

CITY required

STATE required

ZIP required

Please change my address

SUBMIT

In the **Connect With Us** tab, click **Secure Messages**.

1. Click the **Choose a Form to Submit** button.
2. Select a form.
3. Enter the appropriate information and click the **Submit** button.

Services

Documents

The Documents feature is a great virtual filing system for your bank documents, saving you paper and space. By storing your documents electronically, your account information is always readily available when you need it.

Document Enrollment

1

Terms and Conditions

Electronic Delivery of Bank (Account) Statements Consent and Agreement

1. **Welcome!** Welcome to the bank's Electronic Bank Statement Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statements through website or app access.

2. **Your Consent.** For the Bank to begin forwarding your Account Statements to you electronically, we need your consent. Please review the information below prior to your agreement. By agreeing to have your Bank Statements sent electronically, you also agree to notify the Bank immediately in writing by mailing or faxing the request to the address or information below of any change in your email address

ACCEPT TERMS

I have read and agree to this Agreement for Electronic (Online) Statement Delivery from Invision Bank

This Agreement is binding for all accounts registered for this service and can be withdrawn by sending a written request as noted above.

E-Statements are provided in PDF format. We need to confirm that your device is capable of displaying the document. Please select the button below to View Test Document

VIEW TEST DOCUMENT

2

By accepting the terms and conditions, you acknowledge that your device is capable of displaying a PDF document. Which accounts would you like to accept terms for?

SELECT ALL

3

Statements & Notices Enrollment

Andrew's Checking *0200

STATEMENTS & NOTICES >

ACCEPT TERMS

4

In the **Documents & Settings** tab, click **Documents**.

1. Review the terms and conditions.
2. Click the **View Test Document** button. A PDF will download to verify that you can view PDFs.
3. Select "Select All" to accept the terms and conditions.
4. Click the **Accept Terms** button when you are finished.

Viewing Documents

DOCUMENT FILTER WIZARD

1 **Select Document Type**
DOCUMENT TYPES
All Documents →

2 **Select Accounts**
CHOOSE ACCOUNTS → required

3 **Select a Date Range**
START DATE
1/1/2024 📅
END DATE
7/8/2024 📅

4 **APPLY**

DOCUMENTS	
Viewing All Documents for 6 selected from 1/1/2021 to 7/12/2021 →	
Savings *6767 Statement	5/28/2021 >
Savings *6767 Statement	2/26/2021 >

In the **Documents & Settings** tab, click **Documents**.

1. Use the drop-down to select a document type.
2. Select an account or accounts.
3. Use the calendar to select start and end dates.
4. Click the **Apply** button.
5. Your documents will be displayed.

Settings

Contact Settings

It is important to maintain current contact information on your account. Please note, updating your Online Banking profile also updates your customer contact information at Citizens Progressive Bank.

Adding a New Phone

The image shows a sequence of six steps for adding a new phone to a mobile banking account. Step 1 shows the 'Contact Settings' screen with the 'Phone' field highlighted. Step 2 shows the 'MANAGE DEVICES' screen with the '+ Add new mobile device' button highlighted. Step 3 shows the 'AUTHENTICATION SETUP' screen with the 'PHONE NUMBER' field highlighted. Step 4 shows the 'AUTHENTICATION SETUP' screen with the 'NICKNAME' field highlighted. Step 5 shows the 'AUTHENTICATION SETUP' screen with the 'SELECT YOUR DEVICE' options highlighted. Step 6 shows the 'AUTHENTICATION SETUP' screen with the 'ADD DEVICE' button highlighted.

Click the "Manage Profile" link at the top of the side menu.

1. Click the **Phone** button.
2. Click the "+ Add new mobile device" link.
3. Enter the phone number.
4. Enter a nickname.
5. Select your device.
6. Click the **Add Device** button.

Editing a Phone

The image shows three screenshots from the 'Contact Settings' app. The first screenshot shows the 'Contact Settings' menu with 'Phone' circled in red and a '1' in a red circle next to it. The second screenshot shows the 'MANAGE DEVICES' screen with 'Erica' circled in red and a '2' in a red circle next to it. The third screenshot shows the 'EDIT DEVICE' screen for 'Erica' with the device details section circled in red and a '3' in a red circle next to it.

1 Phone

1 Devices

Erica / Android

Verified

+ Add new mobile device

EDIT DEVICE

VERIFIED

NICKNAME
Erica

DEVICE TYPE
Android

PHONE NUMBER

Push Notification Alerts OFF

SMS Text Banking OFF

SMS Text Alerts OFF

If you intend to utilize the text messaging option, send **HELP** to 662265 for help, send **STOP** to 662265 to cancel. Message and data rates may apply. The number of messages you may receive depends on your account settings.

REMOVE THIS DEVICE

Click the "Manage Profile" link at the top of the side menu.

1. Click the **Phone** button.
2. Click the phone you would like to edit.
3. Make your changes.

Deleting a Phone

The image shows a sequence of three screenshots from the 'Contact Settings' application, illustrating the process of deleting a phone. The first screenshot shows the 'Contact Settings' menu with the 'Phone' option highlighted by a red circle and the number 1. The second screenshot shows the 'MANAGE DEVICES' section with one device listed: 'Erica / Android', which is also highlighted by a red circle and the number 2. The third screenshot shows the 'EDIT DEVICE' screen for the device 'Erica', with the 'REMOVE THIS DEVICE' button at the bottom highlighted by a red circle and the number 3.

Click the “Manage Profile” link at the top of the side menu.

1. Click the **Phone** button.
2. Click the phone you would like to delete.
3. Click the **Remove This Device** button.

Editing an Email Address

The image shows a mobile application interface for editing contact settings. At the top, there is a 'Contact Settings' header. Below it, there are two settings: 'Phone' and 'Email'. The 'Email' setting is highlighted with a red circle and the number '1'. Below the 'Email' setting, there is a 'CHANGE EMAIL' dialog box. The dialog box has a title 'CHANGE EMAIL' and a section for 'EMAIL ADDRESS' with a text input field, highlighted with a red circle and the number '2'. Below this, there is a section titled 'Update Existing Email Alerts' with a paragraph of text. Underneath, there are three alert types, each with an icon, a title, a description, and a checkmark: '2 Custom Alerts' (bell icon), '0 Bill Pay Alerts' (bill icon), and '12 Security Alerts' (lock icon). This section is highlighted with a red circle and the number '3'. At the bottom of the dialog box, there is a 'SAVE' button, highlighted with a red circle and the number '4'.

Click the “Manage Profile” link at the top of the side menu.

1. Click the **Email** button.
2. Change the email address.
3. Select which alert types you would like to be edited with this change.
4. Click the **Save** button when you are finished.

Sub-Users

Sub-Users Overview

You can set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

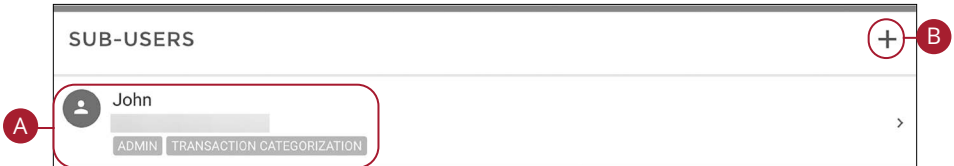
Each sub-user is assigned a set of user entitlements that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- Accessing specific accounts for multiple entities.
- Managing users and templates.

Authorized users can set up the features, accounts and entitlements each sub-user needs to do their job. Establishing these entitlements gives sub-users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

Sub-User Overview

The Sub-Users page lets you view all your existing sub-users in one easy place. From here, you can create sub-users, edit entitlements and oversee your employees on a day-to-day basis.



Click the "Manage Profile" link at the top of the side menu.

- A.** The following information presents for each sub-user:
- Name
 - Email Address
 - User Type
 - Permissions
- B.** Click the + icon to add a sub-user.

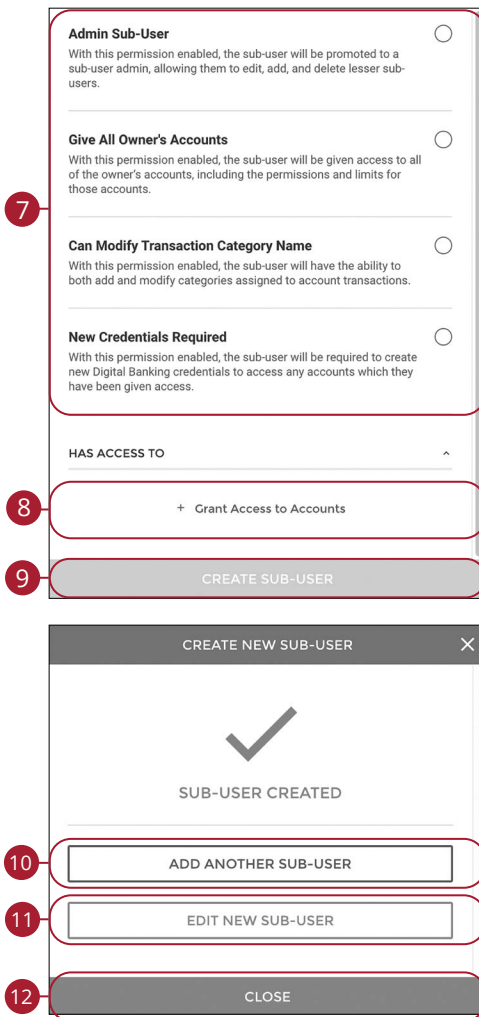
Adding a New Sub-User

You can set up a new sub-user by creating a new profile and assigning user entitlements.

The image shows two screenshots from a user management interface. The top screenshot, titled 'SUB-USERS', displays a list of users. A red circle with a plus sign and the number '1' highlights the 'Add' button in the top right corner. Below the header, a user profile for 'John' is shown with a red circle and the number '2' highlighting the 'Add' button. The user's role is listed as 'ADMIN' and 'TRANSACTION CATEGORIZATION'. The bottom screenshot, titled 'CREATE NEW SUB-USER', shows a dialog box with a close button (X) in the top right. It contains a dropdown menu labeled 'COPY EVERYTHING FROM...' with a red circle and the number '2' highlighting it. Below this is a text input field for 'FULL NAME' with a red circle and the number '3' highlighting it. Below that is an input field for 'EMAIL ADDRESS' with a red circle and the number '4' highlighting it. Below that is an input field for 'DISPLAY NAME' with a red circle and the number '5' highlighting it. Finally, there is an input field for 'INVITE ANSWER' with a red circle and the number '6' highlighting it. All input fields have a 'required' label on the right side.

Click the “Manage Profile” link at the top of the side menu.

1. Click the **+** icon.
2. (Optional) Select a user to copy account access and permissions from.
3. Enter the user’s full name.
4. Enter the user’s email address.
5. Enter the user’s display name.
6. Enter an invite answer.



7. Select which user permissions the user should have.
8. Click the "+ Grant Access to Accounts" link to select which accounts the user has access to.
9. Click the **Create Sub-User** button.
10. (Optional) Click the **Add Another Sub-User** button to add another sub-user.
11. (Optional) Click the **Edit New Sub-User** button to edit the sub-user you just created.
12. Click the **Close** button when you are finished.

Sub-Users

Editing a Sub-User

You can make changes to existing sub-users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

The screenshot displays the 'SUB-USERS' management interface. At the top, there is a list of sub-users. A red circle with the number '1' highlights the first sub-user, 'John', who has the role 'ADMIN' and the permission 'TRANSACTION CATEGORIZATION'. Below this list, two detailed views of a sub-user's profile are shown. The left view, labeled with a red circle '2', shows the 'Admin Sub-User' profile for 'John Doe'. It includes fields for 'FULL NAME', 'DISPLAY NAME', and 'Admin Sub-User' (with a description: 'With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.'). There are also sections for 'AUTHENTICATION' with options for 'Out of Band Authentication: User Demographics Update', 'Out of Band Authentication: Card Limit Suspension', and 'Out of Band Authentication: Card Pin Change'. A 'HAS ACCESS TO' section lists various accounts with 'Edit' and 'Remove' links. A red circle '3' highlights the 'Edit' link for the 'Checking (*0705)' account, and a red circle '4' highlights the 'Remove' link for the same account. At the bottom of this view is a 'DELETE THIS SUB-USER' button. The right view shows the 'Admin Sub-User' profile for 'John Smith', with similar fields and a 'Permissions' button at the top.

Click the “Manage Profile” link at the top of the side menu.

1. Click the sub-user you would like to edit.
2. Make the necessary changes to the sub-user.
3. Click the “Edit” link next to an account to edit a user's permissions.
4. Click the “Remove” link next to an account to remove a sub-user's access.

Part 1: Editing Sub-User Access

You can assign and edit a sub-user's access rights. This helps you decide which responsibilities and limitations a user can have regarding certain transactions.

The screenshot shows the 'PERMISSIONS' screen for a sub-user named 'JOHN PERMINS'. The 'Access' tab is active. The sub-user's account type is 'Checking' and the account number is '*0705'. There is an option to 'COPY PERMISSIONS FROM...' with a right-pointing arrow. Below this is a 'GENERAL' section with four permissions, each with a checked checkbox: 'View Account Details', 'View Statements', 'View Statements with Images', and 'View Notices'. At the bottom, there is a 'SAVE ALL PERMISSIONS' button.

1. Click the **Access** tab.
2. (Optional) Select a user to copy account access and permissions from.
3. Select which features the sub-user will have access to.
4. Click the **Save All Permissions** button when you are finished.

Part 2: Editing Sub-User Limits

A user's transaction limits can be adjusted, so you never have to worry about the amount of transactions they make. You can set these restrictions for a daily, weekly and monthly basis.

PERMISSIONS

Access Limits

JOHN PERMISSIONS
Checking
ACCOUNT: *0705

EXTERNAL TRANSFERS

Transaction Limit	Inbound	\$0.00 ✓
Limits the dollar amount of each external transfer submitted by the user	Outbound	\$0.00 ✓
Max I: \$5,000.00 / O: \$5,000.00		
Daily	Inbound	\$0.00 ✓
Limits the dollar amount of external transfers submitted daily by the user	Outbound	\$0.00 ✓
Max I: \$10,000.00 / O: \$10,000.00		

SAVE ALL PERMISSIONS

1. Click the **Limits** tab.
2. Edit the maximum amounts a user can approve or draft for each transaction type.
3. Click the **Save All Permissions** button when you are finished.

Sub-Users

Deleting a Sub-User

You have the ability to permanently delete a sub-user that is no longer needed. This deletes their contact information from the Sub-Users page and deactivates their online banking login ID, but it does not erase the data from any existing

The screenshot illustrates the process of deleting a sub-user in three steps:

- Step 1:** A red circle highlights the sub-user entry for "John" in the "SUB-USERS" list. The entry includes a profile icon, the name "John", a redacted email address, and two permission tags: "ADMIN" and "TRANSACTION CATEGORIZATION".
- Step 2:** A red circle highlights the "DELETE THIS SUB-USER" button at the bottom of the sub-user's profile details page. The profile page shows fields for "FULL NAME" (John Smith), "DISPLAY NAME" (John), and two permission toggles: "Admin Sub-User" and "Can Modify Transaction Category Name".
- Step 3:** A red circle highlights the "DELETE" button in a confirmation dialog box. The dialog box is titled "CONFIRM DELETION" and asks "Are you sure you want to delete this sub-user?". It also features a "CANCEL" button.

payments.

Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to delete.
2. Click the **Delete This Sub-User** button.
3. Click the **Delete** button.



BIG ON BETTER!

**SMART SOLUTIONS.
BRIGHTER FUTURES.**



www.cpbonline.com

Need help?

Tel (318) 649 6136

Toll Free (844) 232 7724

Fax (318) 649 2601

E mail citizens@cpbonline.com

Thank you for your business!