CSBILL PAY-E

What can I do?

- Access CSBill Pay-e anytime, day or night from the Internet
- Schedule regular fixed payments on specified dates
- Choose when to pay bills
- View calendar of scheduled bills
- Organize bills in Categories
- Send money to individuals friends, family, anybody
- Transfer funds to accounts at other financial institutions

What functions does CSBill Pay-e give you?

FEATURES/FUNCTIONALITY
Schedule single and recurring payments
Change and/or stop scheduled payments
View payment history
24x7 web access
Pay anybody bill payment service
Bill Payment reminder emails
Additional Security features that can be turned off/on
Pay bills from multiple bank accounts
Memo and comment fields for payments
Pending payment calendar
Second email address option
Manage payees using categories
Ability to make Inter-bank Transfers (Me2Me)
Ability to email payments to friends (P2P)
Schedule multiple payments per page

Me2Me Feature

This feature allows you the ability to move money from Citizens State Bank to another financial institution.

Person2Person (P2P)

You will have the ability to send money to anyone in the U.S. with an email address and a bank account.

Who can I pay?

- Almost any payee located in the Unites States
- Payee restrictions include:
 - o Tax authorities, government agencies or collection agencies
 - Security companies such as Ameritrade for stock purchases or trade taxing authorities
 - o Court directed payments (child support, alimony, or other legal debts)

How much does it cost?

• CSBill Pay-e is free as long as you use CSBill Pay-e at least once every 180 days. An inactive fee of \$5.00 is assessed on the 181st day of inactivity and each month of inactivity thereafter.

How do I sign up?

- You must be enrolled in CSBank Online to enroll in CSBill Pay-e. Click here to enroll.
- Log into CSBank Online and click on the CSBill Pay-e button to enroll.

How do I set up payments online?

- You will need to have your bills handy, including the remittance portion with the payee name and remittance address.
- Add each person or vendor to your "payee" list (each payee set-up is required only one time)
- After your payees are set up, you can easily schedule payments.

Will I still receive my monthly bills through the mail?

 Yes, you will continue to receive your regular billing statements from your vendor as usual.

What type of account do I need?

 You may pay bills and make transfers from any Citizens State Bank checking account.

Is CSBill Pay-e secure?

- The safety and security of your information is as important to us as it is to you. We
 utilize the latest 128 encryption technology over a secure server. In addition, access
 to CSBank Online and CSBill Pay-e requires a login with a password that only
 you know.
- Set Payment Threshold an email will be sent to you when a payment has exceeded a maximum payment level you have set.
- Set Payee Threshold an email will be sent to you when a payment is scheduled to a payee that exceeds the maximum payment level you have set.
- Challenge Phrases You can prompt the system to email challenge phrases when the following actions take place:
 - o PIN Change
 - o Add a Payee
 - Change a Payee Account Number
 - o Change Security Options