Editing Your Information

• Change **Personal, Account**, and **Display** settings.

• Set up **Alerts.**

Accounts	Options		
Personal	Account	Display	A

Personal

• Update E-mail Address

• Update ID*

*create a custom ID to use instead of 12-digit preset ID

• Change PIN/Password

Account

• Change account pseudo names (nicknames)

• Edit order in which accounts are displayed

Display

• Edit number of accounts displayed per page

• Edit number of transactions displayed

Alerts

Event Alerts

• Incoming direct deposits

• Funds transfer information

• Statement notification

Balance Alerts

• Notification of account balances

Item Alerts

• Notification of cleared checks

Personal Alerts

• Alerts delivered on chosen date

Security

The first time you access your accounts online, we'll ask you to choose and answer three (3) Personal Verification Questions.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

• We will NEVER E-mail you and ask for your personal information. Any E-mail claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or passwords should not be trusted or opened.

• Do not write your password down.

• Use a different password to access your online accounts than ones you use for other applications.

• Always exit your online banking session before leaving your computer.

Rev. 08/10

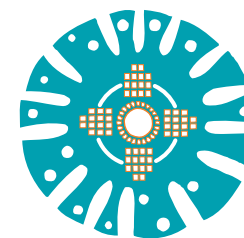EQUAL HOUSING LENDER

Member FDIC

CITIZENS BANK
O F   L A S   C R U C E S
Genuine Hometown Banking

BILL PAY
USER GUIDE
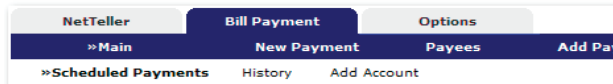
CITIZENS BANK
O F   L A S   C R U C E S
Genuine Hometown Banking

Account Access

Log in to Internet Banking and select the Bill Payment tab.

NetTeller	Bill Payment	Options
»Main	New Payment	Payees	Add Pa...

»Scheduled Payments   History   Add Account

Adding Accounts

NetTeller	Bill Payment	Options
» Main	New Payment	Payees	Add Payees

Scheduled Payments   History   »Add Account

Add a Bill Pay Account

Select account to set up for bill pay: Select option... ▾

Submit   Cancel
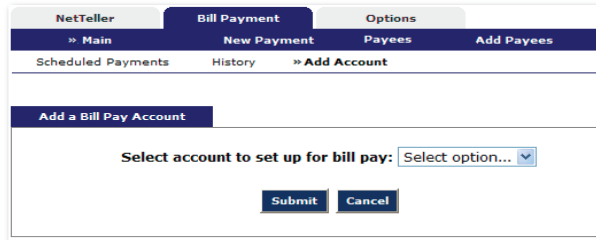
Select **Add Account** from the Bill Payment sub-menu, choose the account you want to add to bill pay and click **Submit.**

You must review and agree to the terms for bill pay to set up the account.

Payees

There are two types of payees - **Company** and **Individual.**

Most **Company** payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

Payment Funding

Funds for payments made to Electronic payees will debit your account on the payment date.

Funds for payments made to check payees will debit your account when the check clears.

Adding Electronic Payees

Select **Payee** > **Pay A Company** Add Payee to add a new electronic payee.

NetTeller	Bill Payment	Options
Main	Add Payment	»Payees	Add P...

»Pay a Company   Pay an Individual
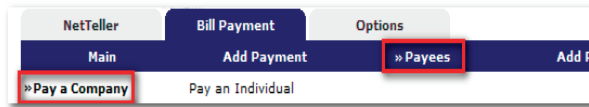
Fill in the payee fields and click search. If the company you entered is available as an electronic payee a link with payee type electronic displays.

Bill Payment - Add Payee   ?

Payee Name *
Payee Account Number *
Address Line 1 *
Address Line 2
City *
State *   -
Payee Zip Code *   -

* indicates a required field

Search   Cancel

If the payee is not available as electronic, select the add check payee button at the bottom of the page.

Add Check Payee

Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee** > **Pay an Individual.**

Payee Name
Payee Type   Check
Payee Alias
Account Number
Address Line 1
Address Line 2
City
State   -
Zip Code   -
Phone Number   -   -

Adding Payments

Payments can be added in one of two ways. **Quick Payment** and **Recurring Payment**

Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.

☐ CABLE   ☐ CAR LOAN   ☐ CELL PHONE
☐ CREDIT CARD   ☐ GYM MEMBERSHIP ☐ LAWN SERVICE
☐ MORTGAGE COMPANY

Payee:	Amount:	Pay On:	Pay From:	Memo:
CELL PHONE	.	04/22/2008	Checking	
MORTGAGE COMPANY	.	04/22/2008	Checking	

Add Payment

Use Add Payment for payments that happen on a regularly scheduled basis.

Pay from account: Checking ▾
Payee: Select option...
Amount: .
Memo:
Alert when payment is processed: ☐
Frequency: One-Time ▾
Payment Date: 04/22/2008
Payment Description:

Viewing History

Select **Main** > **History** under the Bill Payment tab.

Payees   All
From: 3/01/2008
To: 3/31/2008
Begin Amount: $
End Amount: $
Sort By: Date ▾
Then By: ▾
Then By: ▾
Sort Order: ○ Ascending ● Descending

Bill Payment History is available for 19 months.