

Citizens 1st BANK

Exciting Enhancements in 2018

ENHANCEMENTS

- **REDESIGNED ONLINE BANKING SITE**

Our online banking site has a new, fresher look. We expect this to better facilitate your online banking needs.

- **FRAUD PREVENTION**

In our continuing effort to provide you with a safer, more pleasant electronic banking experience, we are offering two new features for our debit card customers....

⇒ Card Valet

⇒ EMV Chips (coming soon)

- **POSITIVE PAY**

Business Online Banking customers can take advantage of our Positive Pay product to reduce fraud by restricting the checks being paid against your account. Using our Business Online Banking platform, upload a file of the checks you've issued on your business account, and only those checks will be honored as presented.

WE ARE PLEASED TO ANNOUNCE THESE EXCITING ENHANCEMENTS & NEW PRODUCTS

We are enhancing our computer system to better serve you...our valued customer.

NEW PRODUCT OFFERINGS

MOBILE BANKING

Look for our new mobile banking app in the App Store. This will give you 24-7 access to your accounts at Citizens 1st Bank at the touch of a button from your smartphone.

Simply download the Citizens 1st Bank app from the App Store (Apple and Android both supported) and log in. It's as simple as that.

BILL PAY

Schedule and track payments to your monthly bills directly from Citizens 1st Bank's online banking and mobile banking platforms. Save on postage and never miss a payment. Establish one-time or recurring payments to vendors. Receive email notifications when payments are delivered, and reminders when payments are due.

The first 5 payments per month are free, with a charge of \$.75 per item after that.

CARD VALET

Take control of your debit card and reduce the potential of fraud by

- ◆ Restricting where you want to use your card (restaurants, gas stations, etc.),
- ◆ Restricting when your card can be used (only when device and merchant locations match, or if merchant location is within a designated region define by you),
- ◆ Receiving reminders each time your card is used or when your balance falls below a predefined amount based on the criteria you set, or
- ◆ Freezing your card if it becomes lost or stolen to prevent unauthorized use

Simply download Card Valet from the app store and register your card.

Citizens 1st BANK

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