

Online Banking User Guide



CITIZENS
ALLIANCE BANK

Customer Driven. Community Focused.

Welcome to Online Banking!

Thank you for using Citizens Alliance Bank's Online Banking. Whether you are a first time user or an existing user, this guide will walk you step by step through our Online Banking and how to use it. Our service allows you to do your banking anytime and anywhere so you can focus on what matters most.

Support Hours

Monday - Friday: 8:00am - 5:00pm CT
(844)772-4258

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SECURITY AND PRIVACY STATEMENT

Our Privacy Commitment to You. We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.

Confidentiality and Security of Nonpublic Personal Information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Nonpublic Personal Information We Collect. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates or others.
- Information we receive from a consumer reporting agency.

Nonpublic Personal Information We Disclose. We do not disclose, nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

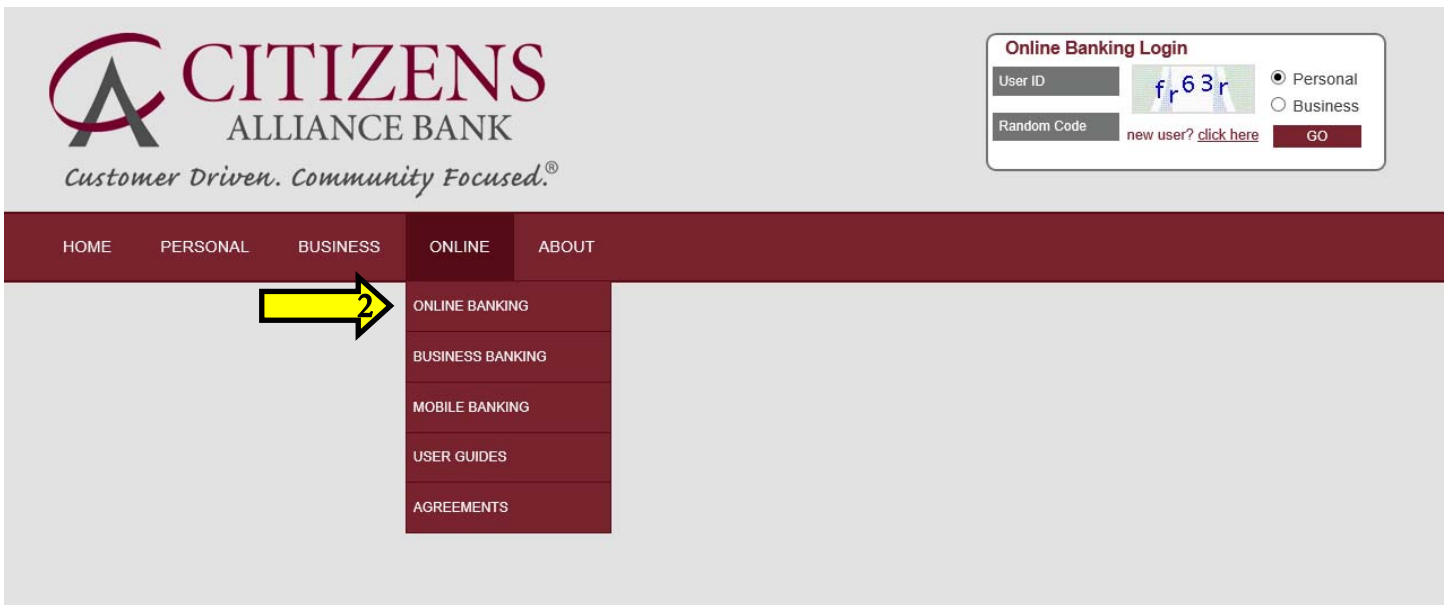
Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address:

Citizens Alliance Bank
55 - 1st Street NW, PO Box 430
Clara City, MN 56222

NEW ONLINE BANKING USER: SETTING UP YOUR INFORMATION

The first time you login to Online Banking, you will complete a one-time enrollment which activates your account(s) for access to Online Banking. This setup process is intended to provide you with the best security possible.

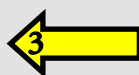
1. Visit www.citizensalliancebank.com.
2. Under the Online tab on the Home Page, click the **Online Banking** button.



3. Once you have accessed the Online Banking page, click the **Click Here** button to begin the setup process of your Online Banking account.

ONLINE BANKING

Our Online Banking Services allow you to view accurate and timely account balance, account history, account statements, cancelled checks, transfer funds between accounts and set up alerts and reminders 24 hours a day from any electronic device.

[Click here](#) to login or setup your Online Banking account. 

To enroll in Online Banking, please fill out the [Online Banking Service Application](#) and return to your [local branch](#).

4. Click the **Setup Your Info** button to setup your User ID, Password and Security Questions and Answers.

Welcome to our Online Banking page, choose your login type:

REGISTERED ONLINE BANKING USER
Click here to login to your account.
LOGIN →

NEW ONLINE BANKING USER
Click here to set up your security questions and security key/word.
SETUP YOUR INFO →

Help menu:
? Login Tutorial Video →
View a Demo →
Why Do I Need to Set Up Challenge Questions?
MORE QUESTIONS? VISIT OUR HELP PAGE →

The information on the right side of each page provides detailed information regarding your login process.

5. Click the **Let's Get Started** button to begin your setup.

Online Banking Enrollment - Getting Started

Welcome!

This process will enable you to gain access to:

- Account Balances
- Account History
- Transfers
- Bill Pay
- Alerts
- Features such as Calendars, Personal Financial Management, Statistics, and more!

This process will take a few minutes and will ask you for personal information once during this process. You will not be asked for personal information after this enrollment process is complete.

GO BACK ← LET'S GET STARTED →

Help menu:
? Login Tutorial Video →
View a Demo →
More Questions? →
Recommended Browsers

During future logins, if you see this screen, click the **Go Back** button to return to the Welcome page since you have already setup your account.

6. Once you have read and understood the Online Banking Agreement and Disclosure, check the **I Agree to the Above Terms and Conditions** box and click the **Next** button.

Online Banking Enrollment - Legal Disclosures

Now, let's review the terms and conditions:

Online Banking Agreement and Disclosure

Terms and Conditions

BY CLICKING, "I AGREE" YOU AGREE TO BE BOUND BY AND FULLY COMPLY WITH ALL PROVISIONS OF THIS ONLINE BANKING AGREEMENT.

This Agreement and Disclosure ("Agreement") refers to any online services ("Services") available through Citizens Alliance Bank's Online Banking and/or Business Online Banking ("Online Banking"), or Citizens Alliance Bank ("Bank").

The first time you access your Accounts through Online Banking, you agree to be bound by the terms and conditions of this Agreement and acknowledge its receipt and your understanding of its terms. Please review this entire document to ensure that you understand the full scope of rights and responsibilities associated with this Agreement.

This Agreement explains the terms and conditions for accessing Accounts and conducting transactions at Citizens Alliance Bank through Online Banking. The words "Bank", "we", "us" and "our" mean Citizens Alliance Bank Online Banking. The words "you" and "your" refer to each person signing an Online Banking Service Application.

The terms and conditions in the Agreement shall have priority and take precedence over any existing terms and conditions in existing Account and loan agreements you have with us in the event of a conflict.

We may amend this Agreement at any time. We will comply with any notice requirements under applicable law for such changes. If applicable law does not specify any notice requirements for the change, we will decide what kind of notice (if any) we will give you and the method of providing any such

I agree to the above terms and conditions

6 **NEXT** →

?

View & Print Disclosure →

Email Disclosure →

7. Enter your temporary **User ID** and your temporary **Password** provided by the Bank. Enter the **Random Code** generated by the system and click the **Next** button.

1 Online Banking Enrollment - Step 1 of 3

Let's get started by seeing if you are in the system.

Enter User ID

Password

Enter Random Code

ch2nt

NEXT →

?

Already Enrolled

Login Tutorial Video →

Recommended Browsers

8. Set up three **Security Questions and Answers** by either creating your own questions or choosing from the drop down bar of preset questions and click the **Next** button.

2 Online Banking Enrollment - Step 2 of 3

We are almost finished... Let's create some questions that only you would know.

Choose 3 questions to be used during the login process or during a Password reset to verify your identity.

1

Choose a question...

Type your answer here...

2

Choose a question...

Type your answer here...

3

Choose a question...

Type your answer here...

NEXT →

?

When will this information be used?


Can I create my own question?

9. Enter in your Security Key and your E-Mail Address.

3 Online Banking Enrollment - Step 3 of 3


Last step... choose your login information.

Enter Your Security Key

Example: If you type in the word "Philanthropy", this will then become your security key/word.
You will see this key/word appear combined with a watermarked logo while you are logging into your account. Similar to the example below:





What is a Security Key?

Why do I need to do this?

Why do you want my email address?


Enter Your E-Mail Address


 


The Security Key is a security feature that cannot be duplicated by an online hacker because they cannot see it. A word or phrase appears in the Security Key box to let you know that you are at the correct site and not a phished site.

10. Create a User ID and Password, Confirm your Password and click the Finished button.


PLEASE NOTE: You will use this information the next time you log in.

Create your User ID 

Create your Password 

Confirm your Password 

Your Password must be 8 - 25 characters in length and may contain: Upper-case letters, lower-case letters, numbers, and symbols. It can not contain the following characters: @ , / | ~

 **FINISHED** →

11. Once your information has been verified, click the **Continue** button to access your Online Banking.




Enrollment Completed

Congratulations... Your enrollment is complete!

APPROVAL COMPLETED

Thank you for enrolling in Online Banking. We have verified your information with our records. You may now log into Online Banking using the User ID, Password and Challenge Questions that you've just created. Please call us if you have any questions about your Online Banking Enrollment.

 **CONTINUE →**

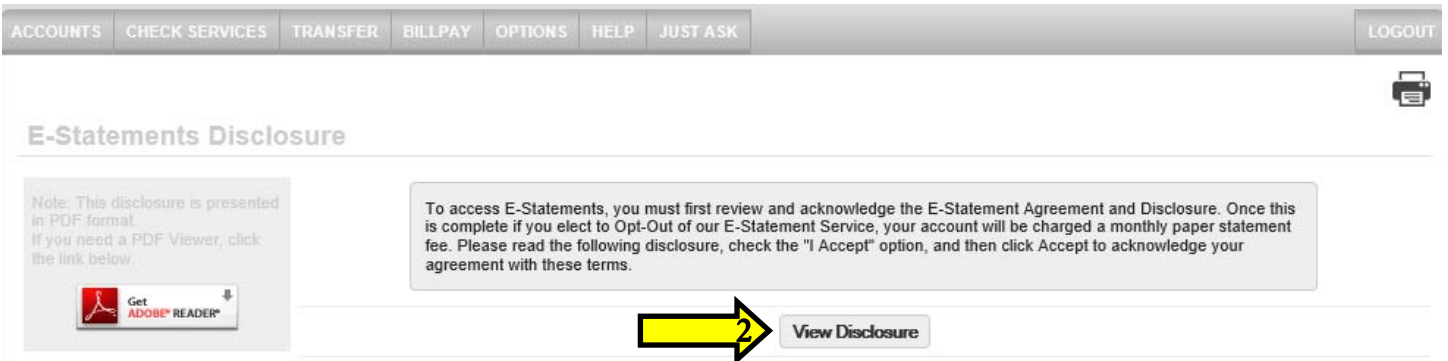
E-STATEMENT OPT-IN PROCESS

Once you have completed the Online Banking Enrollment, you will have the ability to view up to 24 months of previous statements on each of your open accounts via e-statements. Once you have completed the Opt-In Process, all accounts that previously received a paper statement will no longer generate a paper statement.

1. Under the **Accounts** tab, click the **E-Statements** button.



2. To access E-Statements, review and acknowledge the E-Statement Agreement and Disclosure by clicking the **View Disclosure** button.



When you click to view the Disclosure, a separate window will open with the E-Statement Agreement and Disclosure.

3. Once you have read and understood the E-Statement Agreement and Disclosure, check the **I Accept** box and click the **Accept** button.

ACCOUNTS CHECK SERVICES TRANSFER BILLPAY OPTIONS HELP JUST ASK LOGOUT

E-Statements Disclosure

Note: This disclosure is presented in PDF format. If you need a PDF Viewer, click the link below.

[Get ADOBE READER](#)

To access E-Statements, you must first review and acknowledge the E-Statement Agreement and Disclosure. Once this is complete if you elect to Opt-Out of our E-Statement Service, your account will be charged a monthly paper statement fee. Please read the following disclosure, check the "I Accept" option, and then click Accept to acknowledge your agreement with these terms.

[View Disclosure](#)

Check the box below to accept.

If you "Accept" then you are acknowledging that you can read PDF documents and that you understand the terms of this disclosure. If you are unsure, you can click on the Adobe Reader link to visit their site and download a PDF viewer. If you do not "Accept", you will not be able to view/change E-Statements.

I Accept

[Accept](#) [Cancel](#)

Depending upon your Internet browser, you may have to close out of the E-Statement Agreement and Disclosure before you are able to proceed.

4. To complete the Opt-In Process, click the **Submit** button.

ACCOUNTS CHECK SERVICES TRANSFER BILLPAY OPTIONS HELP JUST ASK LOGOUT

Setup Email List

To complete the Optin Process, you must click Submit. The email address listed below will be used for all correspondence concerning E-Statements. If you wish to update this information, select Options and click Customer Info to submit a new e-mail address.

johndoe@test.com

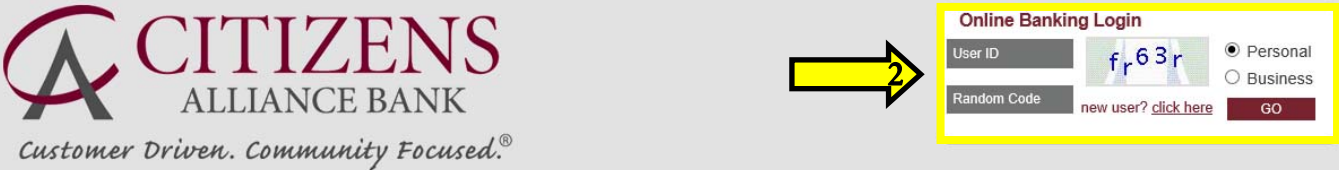
[Submit](#) [Cancel](#)

If you wish to update your e-mail address, click the **Customer Information** button under the **Options** tab, enter in your new e-mail address and click the **Submit** button.

REGISTERED ONLINE BANKING USER: QUICK LOGIN

Once you have completed the Online Banking Enrollment, you will be able to access your Online Banking account from any electronic device via the Quick Login at your convenience.

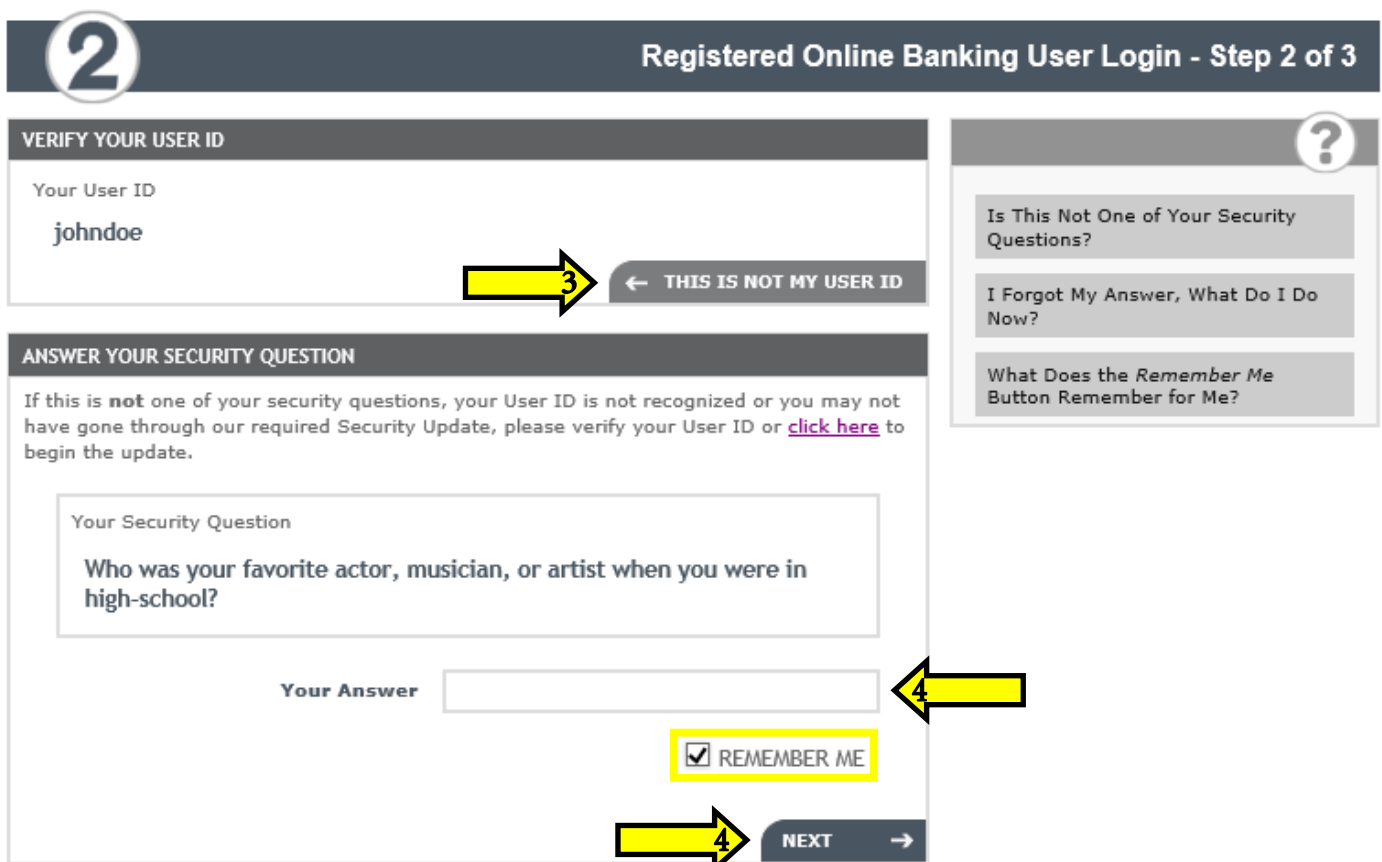
1. Visit www.citizensalliancebank.com.
2. Use the **Quick Login** at the top of the website, enter in the **User ID** that you created, the **Random Code** generated by the system, select **Personal** and click the **Go** button.



The image shows the Citizens Alliance Bank logo on the left, with the text "CITIZENS ALLIANCE BANK" and the tagline "Customer Driven. Community Focused.®". To the right is the "Online Banking Login" form. A yellow arrow with the number "2" points to the form. The form contains fields for "User ID" (with "fr63r" entered), "Random Code", and radio buttons for "Personal" (selected) and "Business". There is a "GO" button and a link for "new user? click here".

The **Quick Login** can be accessed from any page on the Citizens Alliance Bank website.

3. Verify the User ID that you created. If the User ID is appearing incorrectly, click the **This Is Not My User ID** button or call your local branch for more assistance.
4. Answer the **Security Question** that you setup previously and click the **Next** button.



The image shows a screenshot of the "Registered Online Banking User Login - Step 2 of 3" page. A large number "2" is in the top left corner. The page is divided into two main sections: "VERIFY YOUR USER ID" and "ANSWER YOUR SECURITY QUESTION".

In the "VERIFY YOUR USER ID" section, the "Your User ID" field contains "johndoe". A yellow arrow with the number "3" points to the "← THIS IS NOT MY USER ID" button.

In the "ANSWER YOUR SECURITY QUESTION" section, the "Your Security Question" field contains "Who was your favorite actor, musician, or artist when you were in high-school?". Below this is the "Your Answer" field. A yellow arrow with the number "4" points to the "REMEMBER ME" checkbox, which is checked. Another yellow arrow with the number "4" points to the "NEXT" button.

On the right side of the page, there is a sidebar with a question mark icon and three links: "Is This Not One of Your Security Questions?", "I Forgot My Answer, What Do I Do Now?", and "What Does the Remember Me Button Remember for Me?".

If you use a specific electronic device to login to Online Banking on a regular basis, like a home computer, click the **Remember Me** button. This is another security feature that allows Online Banking to recognize the device you are using by its IP address. If you are using a computer that is not recognized, you will be prompted to answer a security question before gaining access to your Online Banking account. Please do not click the **Remember Me** button on a public computer.

5. Verify the **Security Key** that you created, enter in the **Password** that you created and click the **Login** button.

3 Registered Online Banking User Login - Step 3 of 3

VERIFY YOUR SECURITY KEY

JOHNDOE 5

ENTER YOUR PASSWORD

Password

5 LOGIN →

?

What Should Appear on this Page?

Is This Not Your Security Key?

I've Forgotten my Password, What do I do Now?

[Click here](#) to reset your Password.

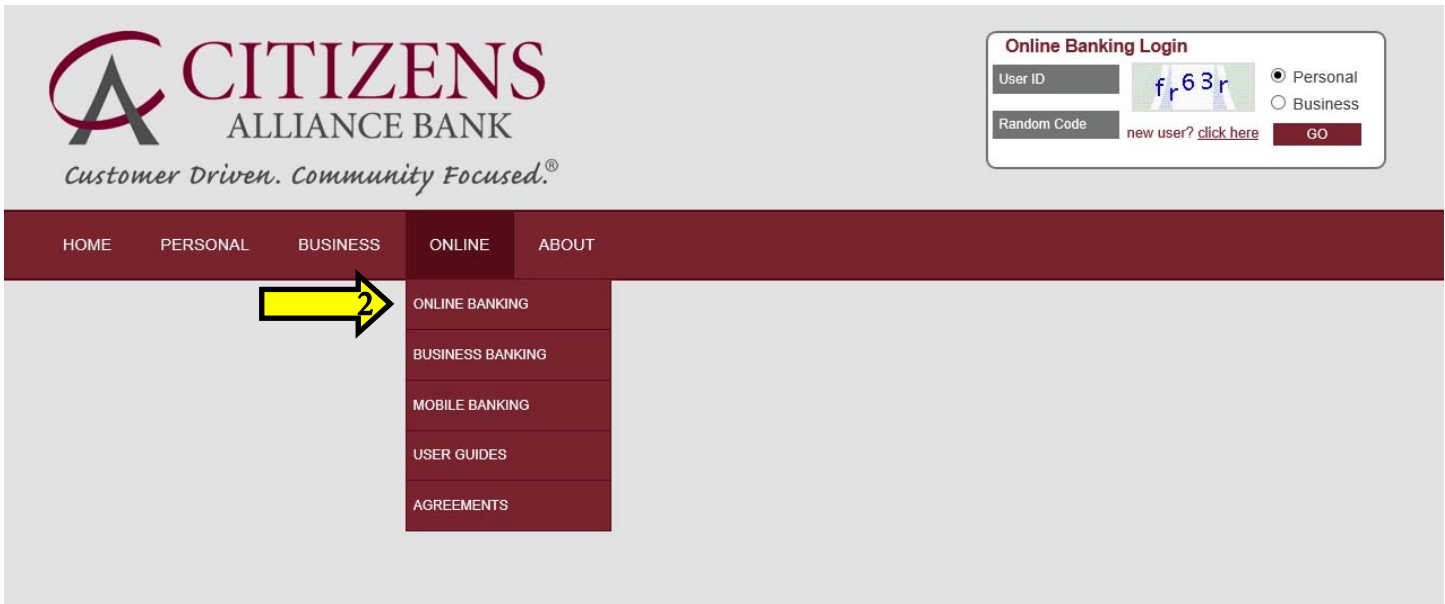
MORE QUESTIONS? VISIT OUR HELP PAGE →

If you have forgotten your Password, click the **I've Forgotten my Password, What do I do Now?** dropdown and then click the **Click Here** button to begin the reset process. You will need to enter in the **User ID** you created, the **Random Code** generated by the system, answer the three **Security Questions** you created and then you will be prompted to enter in a new Password.

REGISTERED ONLINE BANKING USER: LOGGING IN

Once you have completed the Online Banking Enrollment, you will be able to access your Online Banking account from any electronic device at your convenience.

1. Visit www.citizensalliancebank.com.
2. Under the Online tab on the Home Page, click the **Online Banking** button.

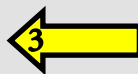


3. Once you have accessed the Online Banking page, click the **Click Here** button to login to your Online Banking account.

ONLINE BANKING

Our Online Banking Services allow you to view accurate and timely account balance, account history, account statements, cancelled checks, transfer funds between accounts and set up alerts and reminders 24 hours a day from any electronic device.

Click here to login or setup your Online Banking account.



To enroll in Online Banking, please fill out the **Online Banking Service Application** and return to your **local branch**.

4. Click the **Login** button since you are already a registered Online Banking User.

Welcome to our Online Banking page, choose your login type:

REGISTERED ONLINE BANKING USER
Click here to login to your account.

NEW ONLINE BANKING USER
Click here to set up your security questions and security key/word.

LOGIN →

SETUP YOUR INFO →

?

- Login Tutorial Video →
- View a Demo →
- Why Do I Need to Set Up Challenge Questions?
- MORE QUESTIONS? VISIT OUR HELP PAGE →

5. Enter in the **User ID** that you created, the **Random Code** generated by the system and click the **Next** button.

1 Registered Online Banking User Login - Step 1 of 3

ENTER YOUR USER ID & THE RANDOM CODE

If this is your first time logging in to Online Banking, or you have not completed your Security setup, please [click here](#).

User ID

Enter Random Code

5 **5** **5**

NEXT →

← GO BACK

?

- New User Alert
- View a Demo →
- What is the Random Code used for?
- Recommended Browsers
- MORE QUESTIONS? VISIT OUR HELP PAGE →

6. Verify the User ID that you created. If the User ID is appearing incorrectly, click the **This Is Not My User ID** button or call your local branch for more assistance.

7. Answer the **Security Question** that you setup previously and click the **Next** button.

2 Registered Online Banking User Login - Step 2 of 3

VERIFY YOUR USER ID

Your User ID
johndoe

← THIS IS NOT MY USER ID

ANSWER YOUR SECURITY QUESTION

If this is **not** one of your security questions, your User ID is not recognized or you may not have gone through our required Security Update, please verify your User ID or [click here](#) to begin the update.

Your Security Question
Who was your favorite actor, musician, or artist when you were in high-school?

Your Answer

REMEMBER ME

NEXT →

Is This Not One of Your Security Questions?
I Forgot My Answer, What Do I Do Now?
What Does the *Remember Me* Button Remember for Me?

If you use a specific electronic device to login to Online Banking on a regular basis, like a home computer, click the **Remember Me** button. This is another security feature that allows Online Banking to recognize the device you are using by its IP address. If you are using a computer that is not recognized, you will be prompted to answer a security question before gaining access to your Online Banking account. Please do not click the **Remember Me** button on a public computer.

8. Verify the **Security Key** that you created, enter in the **Password** that you created and click the **Login** button.

3 Registered Online Banking User Login - Step 3 of 3

VERIFY YOUR SECURITY KEY

JOHNDOE 8

ENTER YOUR PASSWORD

Password 8

LOGIN →

?

What Should Appear on this Page?

Is This Not Your Security Key?

I've Forgotten my Password, What do I do Now?

[Click here](#) to reset your Password.

MORE QUESTIONS?
VISIT OUR HELP PAGE →

If you have forgotten your Password, click the **I've Forgotten my Password, What do I do Now?** dropdown and then click the **Click Here** button to begin the reset process. You will need to enter in the **User ID** you created, the **Random Code** generated by the system, answer the three **Security Questions** you created and then you will be prompted to enter in a new Password.

ACCOUNTS

BALANCES

Displays all of your open accounts, grouped by account type.

HISTORY

Displays the posting date of the transaction, a description of the transaction, amount of the withdrawal or deposit and your current account balance.

MULTIPLE HISTORY

Displays history for a series of accounts based upon which accounts and the history period that are selected.

TILES

Displays account information in a tile format, which encompasses your balance, history and transfers.

CALENDAR

Enables you to view your account activity in the context of an online calendar.

FINANCIAL MANAGEMENT

Displays personal financial management data to help you manage your budget by viewing balance sheets, transactions by category, setting up payroll/expense categories and tracking history.

ACCOUNT ALERTS

Allows you to create notifications to be reminded of a specific transaction or banking event. The alerts can be sent to you via secure messaging, e-mail or text messaging.

DOWNLOAD

Download the account history for any of your selected accounts into various file types including Microsoft Money, Excel, Quicken or QuickBooks.

YEAR TO DATE

Allows you to view how much interest has been accrued for the particular calendar year and previous calendar year on all of your open interest bearing accounts.

LAYOUT

Utilize up to four different functions within the same page, each section occupies one fourth of the screen. The functions that may be selected include Balances, Budget Charts, Transfers and Loan Payments.

E-STATEMENTS

View up to 24 months of previous statements on each of your open accounts once you have Opted-In to the E-Statement Agreement and Disclosure.

VISA CREDIT CARD

Allows you to access the MyCardStatement website to view information on your Citizens Alliance Bank Visa Credit Card.

CHECK SERVICES

CHECK HISTORY

View checks that have been paid in your account history, not including deposits, ATM withdrawals or debit card transactions.

CHECK STATUS

Determine the status of a particular check by searching for the check number.

CHECK REORDER

Reorder checks through Harland Clarke's website.

CHECK STOP PAYMENT

Place a stop payment on a check by contacting your local branch.

TRANSFER

TRANSFER

Transfer funds from one internal account to another; this transaction will appear as **Pending** immediately following the transfer on the selected accounts.

SCHEDULED TRANSFERS

Schedule a one time or recurring transfer from one internal account to another at a future date.

LOAN PAYMENT

Transfer funds from an internal account to your loan at Citizens Alliance Bank for the purpose of reducing the principal and interest of a current loan, reducing the principal of a current loan or reducing the interest of a current loan.

EXTERNAL TRANSFERS

Allows Account to Account Transfers(A2A) and Person to Person (P2P) Transfers.

BILLPAY

BILLS & PAYMENTS

Schedule regular payments by selecting any date in the future to set up a single or recurring payment. Items will be paid electronically if the payee accepts this type of payment, otherwise the payment will be mailed by check. Use auto-pay to automatically schedule a payment if a bill is the same amount and due on the same date each month. Expedited Payments and eBills are also available.

PAYMENT RECORDS

View all payments made in a selected time period, amount of each payment, status of each payment, paid from account, payment details, memos, add a note or create a report.

FUNDING ACCOUNTS

View a list of your current accounts associated with your BillPay account, otherwise known as your funding account. The primary funding account will automatically default to your smallest account number, unless you specifically change it.

HELP

If you need help on any of the pages in BillPay, simply click **Help** for detailed instructions and you will be able to review detailed information about the page that you are on.

EXIT BILL CENTER

Closes the BillPay screen and returns back to Online Banking.

OPTIONS

MESSAGES

Send a Secure Message with or without an attachment directly to the Bank's Online Banking Portal, with security encryption. This is a safe way to communicate with the bank if you have a question about any of your accounts or transactions.

CUSTOMER INFO

The specifics of your Online Banking account can be found here. You can change your User ID, Account Nicknames, Email Address, Session Timeout and set a Custom Start Page.

ACCOUNT NICKNAME

Nickname your accounts for easy recognition. (Example: Personal Checking)

SHOW/HIDE ACCOUNTS

Show or hide any account(s) that you do or do not wish to view each time you login.

SECURE SETTINGS

Change or edit your password, security key and your security questions and answers.

SECURE LOGIN DOWNLOAD

Setup an icon on your computer that allows you to go directly to the Online Banking login screen.

COLOR SETTINGS

Personalize your Online Banking page by choosing a color scheme, background image or background color.

HISTORY PREFERENCES

Choose to view your account history either grouped by debits or credits in date sequence. Change the default number of days available in the history.

STATISTICS

View previous login dates and IP addresses.

TRANSACTION CATEGORIES

Create transaction categories to personalize your Financial Management page and help manage your budget.

BANKING DISCLOSURES

Online Banking Agreement.

BILLPAY DISCLOSURES

BillPay Services Banking Agreement.

[HELP](#)

For additional assistance, please contact us at (844)772-4258.

HELP

If you need help on any of the pages on Online Banking, simply click **Help** and you will be able to review detailed information about the page that you are on.

JUST ASK

JUST ASK

A search engine designed to help you find items faster in Online Banking.