

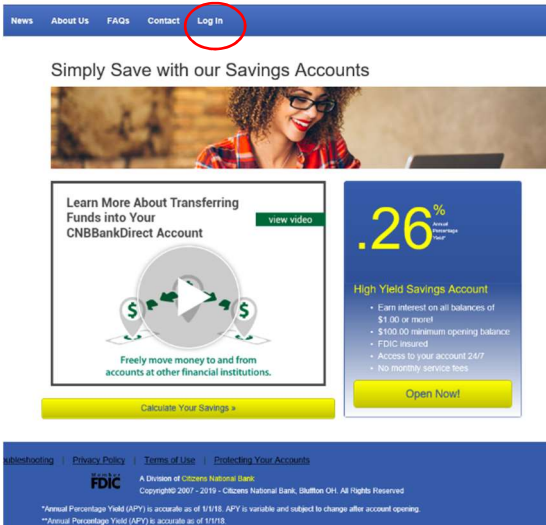
Technical Support

General

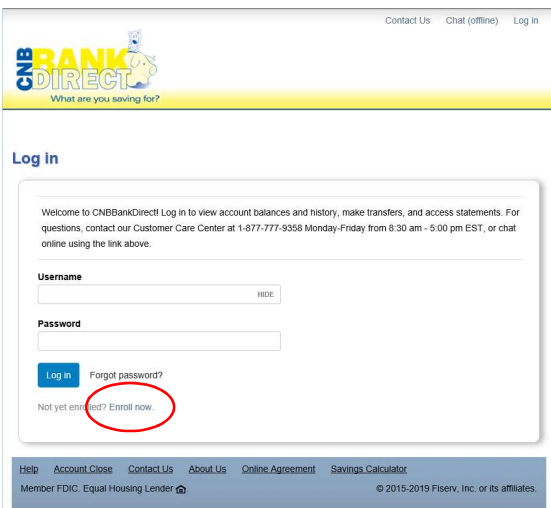
1. When you first login to Online Banking, you will create your Username. This cannot be your account number.
2. Accessing your Statement – Your monthly statement will be available to view online.
To view your account statement online, click the “Documents” button. A list of document types available for viewing will be displayed. Once an appropriate document type has been selected, a list of statements will be displayed and may be viewed by clicking on that statement.
3. What do I do if I don’t have an issue date on my driver’s license? Some states do not have an issue date on their driver’s licenses. If you do not, simply type in 4 years prior to your expiration date.
4. Changes in “Linked Accounts” – To change your Transfer Account, click on “External Transfers” and go to Manage Accounts. You will need to know the Account Number, Routing Number, and if it is a savings or checking account.

CNB BankDirect First Time Login Instructions

In order to access your accounts and to be able to transfer to and from the account, go to www.cnbbankdirect.com and click on the Log In tab.



First time users will need to click on “Enroll now” to create their username and password.



The following information will be needed in order to be able to log in to Online Banking: type of account, account number, social security number, PIN – enter your birthdate (MMDDYY), and your email address. (*Note if your birthdate is January through September enter (MDDYY).

Enter a username and password and click continue, and then create three security questions and answers.

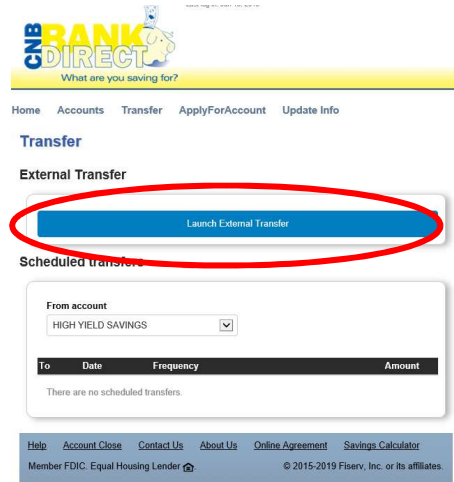
You have now successfully accessed CNBANKDirect Online Banking.

Setting up Transfer Accounts

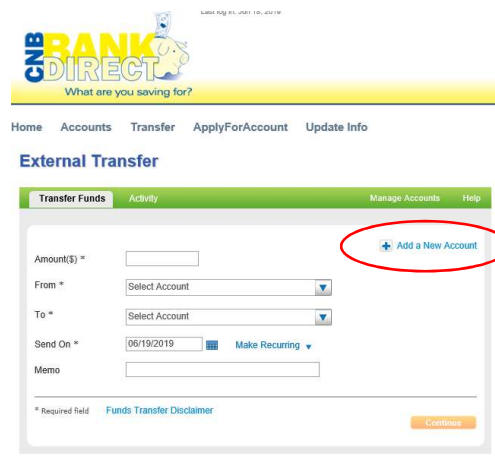
In order to be able to transfer funds to and from your account, you will need to enter your external account and verify them. Log in to Online Banking and click on “Transfer”.

- Click on “Launch External Transfers”. This will allow for you to set up your external account(s). The first account you will want to add is your initial funding account. Test transactions or Real Time verification is required in

order to be able to transfer to and from external accounts. Test Transactions could take up to 2-3 business days for verification purposes.



- Click “Add a New Account”



- Select if the account you are adding is a Checking, Savings or Money Market account and then click “Add”.
- You will then be prompted to add an Account Nickname, the Bank’s Routing Number, Account Number and re-enter the Account Number and then click “Add”.
- You will be able to choose if you would like to enter your credentials, if the bank allows real time verifications, or if you would like to send test deposits. Click on “Start” to continue. The test deposits will be sent to the other Financial Institution. Once you see them, log back into Online Banking and complete the steps described on the next page.

Activate Your Account Using Test Deposits



For your security, we require you to verify that you own the **Bank Name**, Savings, XXXX account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1 Click **START** and CNBBankDirect will deposit two small amounts into your **Bank Name** account.
- 2 Check your **Bank Name** bank account in 1 - 2 business days, and identify the two small amounts in your transaction history. Deposit should appear as **TRIALCREDIT** or **CITIZENSATIONAL**.

Transaction History		
08/16/2011	ABC Bank	+\$0.XX
08/16/2011	ABC Bank	+\$0.YY

- 3 Log back into CNBBankDirect. On the Make Transfer page, click the alert to complete validation and follow the on screen instructions.

NOTE: CNBBankDirect will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

Cancel

Start

Test Deposits Have Been Sent



(Bank Name), Savings, XXXX

Please log back in to CNBBankDirect after the deposits have been credited to your (Bank Name), Savings, XXXX account to complete activation. Until then, your (Bank Name) Savings, XXXX account will not be available for transfer.

Done

Verify Test Deposits

- Select the High Yield Savings Account.
- Click "Launch External Transfers"
- Click "Manage Accounts"
- Under "My Other Accounts" click on "Activate Now" status.
- Enter the amount of the two test deposits that appeared on your external account and then click "Activate".

External Transfer

The screenshot shows the 'Manage Accounts' page with a green header. The 'Manage Accounts' tab is circled in red. Below the header, there is a section for 'Accounts' with an 'Add a New Account' button. Under 'My Citizens National Bank Accounts', there is a table with one row: 'Citizens National Bank, Savings' with the nickname 'HIGH YIELD SAVINGS' and status 'Active'. Under 'My Other Accounts', there is a table with one row: 'Chase Bank' with the nickname 'Chase' and status 'Activate Now', which is circled in red.

Account	Account Nickname	Status
Citizens National Bank, Savings	HIGH YIELD SAVINGS	Active

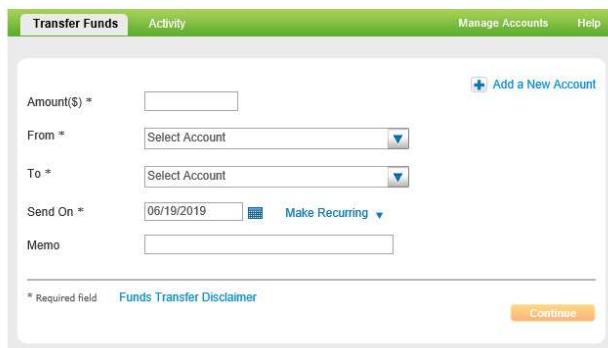
Account	Account Nickname	Status
Chase Bank	Chase	Activate Now

You are now able to transfer to and from your High Yield Savings account. If you have any questions, please contact us by email at cnbbankdirect@cnbohio.com or by phone at 1-877-777-9358. Our office hours are Monday – Friday 8:30 am – 5:00 pm EST.

Making Transfers to and From Your High Yield Savings Account

- Log into Online Banking and click on the High Yield Savings Account.
- Choose “Launch External Transfers”.
- The transfer screen will appear.
 - Enter the amount (*minimum transfer amount is \$10.00).
 - Select the From Account
 - Select the To Account
 - Select the Date
- Click Continue to review the transfer.
- Click confirm to finalize the transfer.
- Confirmation will appear for you records.

External Transfer



The screenshot shows a web interface for making an external transfer. At the top, there is a navigation bar with 'Transfer Funds' (highlighted), 'Activity', 'Manage Accounts', and 'Help'. Below this is a form with the following fields and options:

- Amount(\$)** *: A text input field.
- From** *: A dropdown menu with 'Select Account' and a downward arrow.
- To** *: A dropdown menu with 'Select Account' and a downward arrow.
- Send On** *: A date input field showing '06/19/2019', a calendar icon, and a 'Make Recurring' dropdown menu.
- Memo**: A text input field.

At the bottom left, there is a note: '* Required field' followed by a link to 'Funds Transfer Disclaimer'. At the bottom right, there is an orange 'Continue' button. A blue link '+ Add a New Account' is located in the top right corner of the form area.