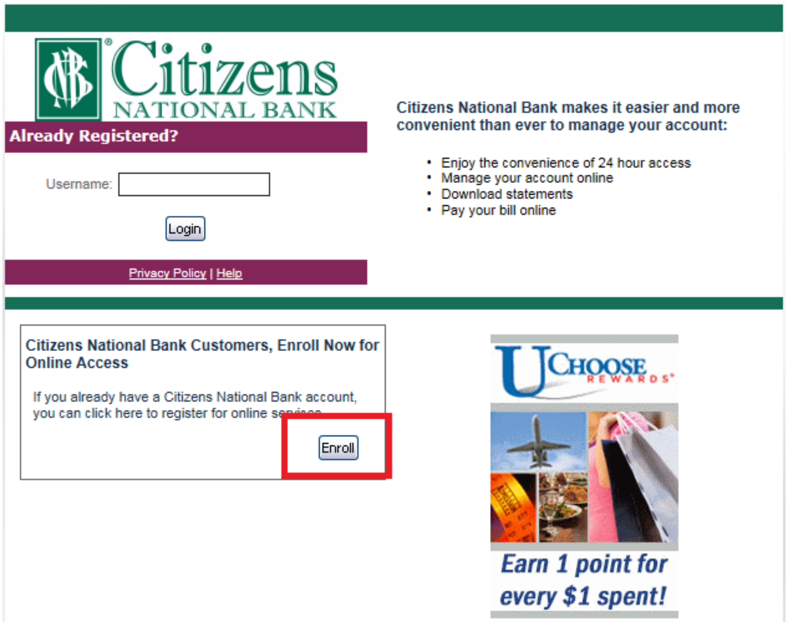
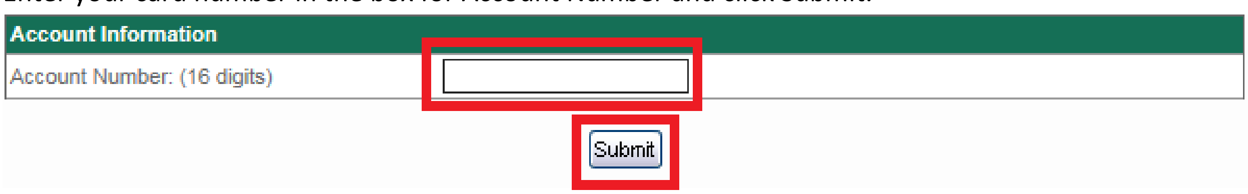
Enrollment Instructions for Viewing Your Credit Card Information Online

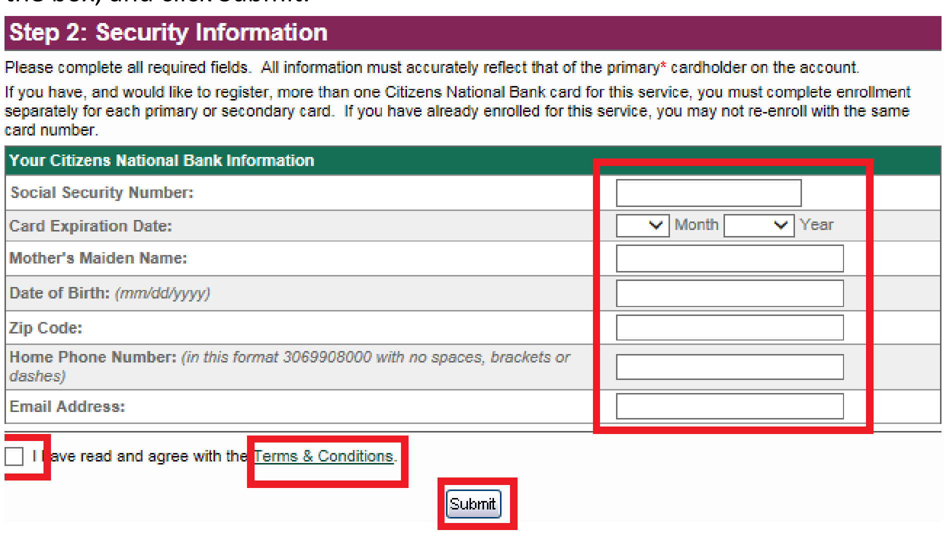
1. The first time you log in, you will need to choose "Enroll".



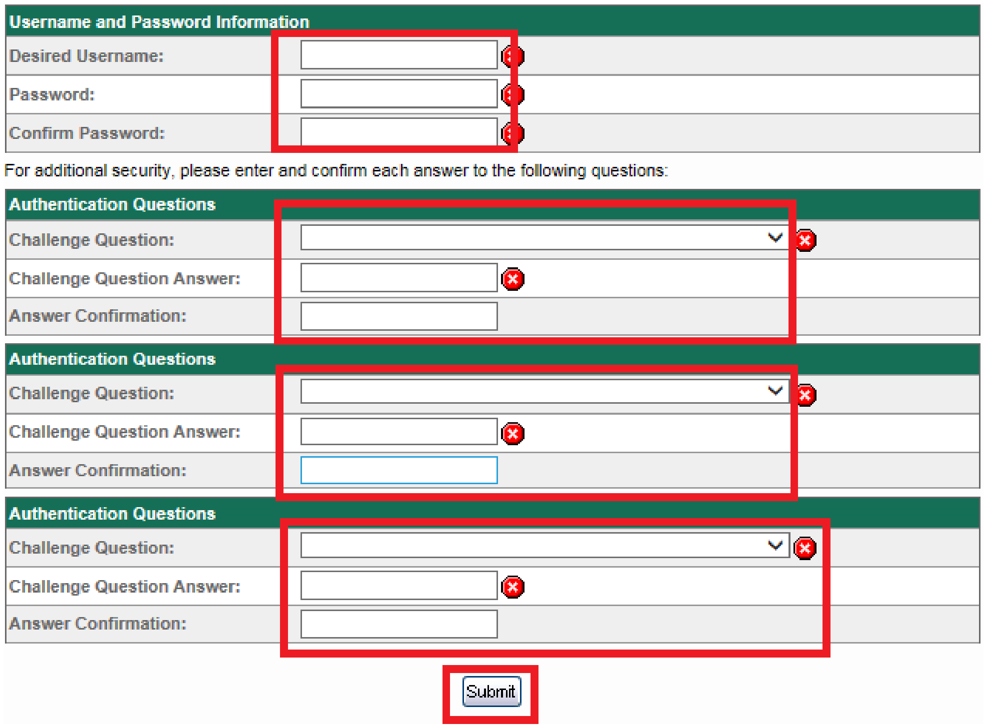
2. Enter your card number in the box for Account Number and click Submit.



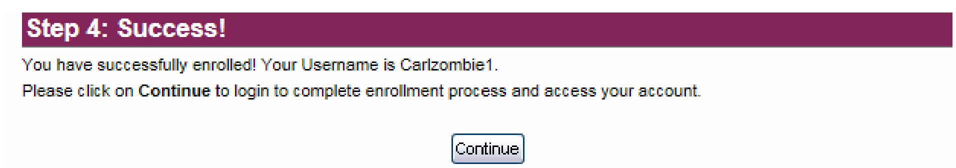
3. Complete the additional Security information, click the link for the Terms & Conditions, check the box, and click Submit.



4. After you click Submit, you will be asked for additional information. Note: if a piece of information is incomplete or incorrect, you will see a red X as you can see in the picture below. Once the information is corrected, this will disappear. After all information is entered accurately, click Submit.



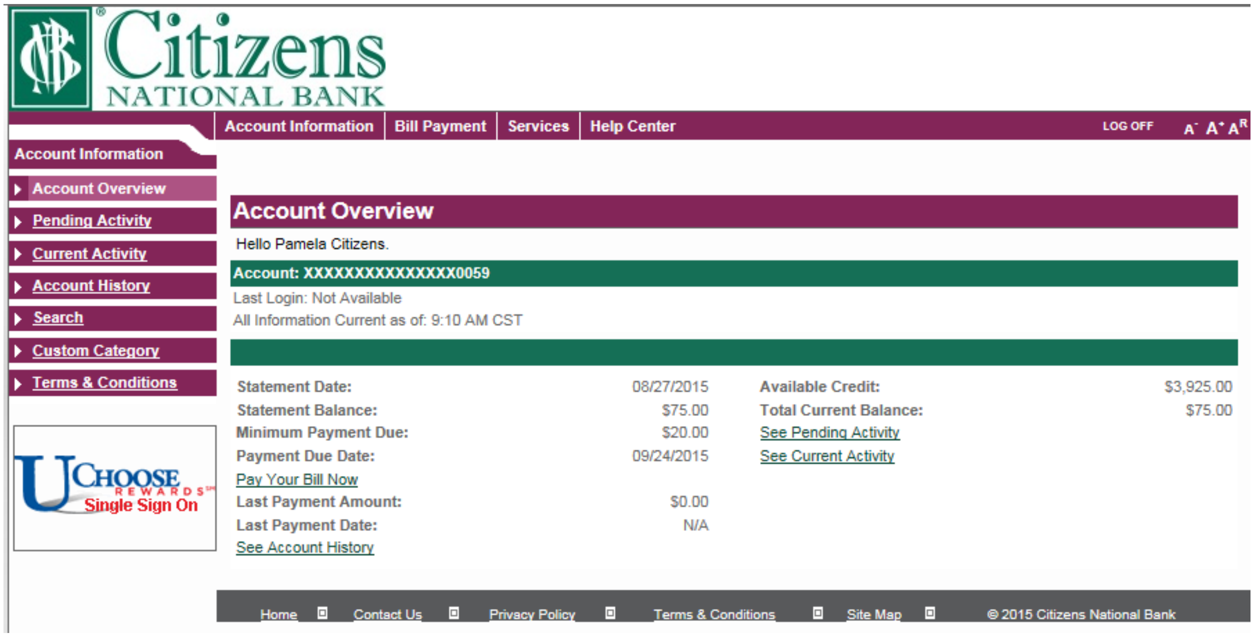
5. After successfully completing the information, you will receive a success email containing your user ID and customer service information. You will also see the below success screen, click Continue.



6. You will now need to select a personal image which will be displayed as additional security when you log in to your account. Choose this image and click Submit.
7. You will now have access to your account, see below instructions on the different features and functions of Online Access.

Features and Functions Available Within Online Access

1. Once you first log in, you will be taken to the Account Overview Screen (within the Account Information Menu which will show the below information.



-**The Last Login date-** should reflect the date you last logged into the system. If this is your first time logging in, it will say Not Available.

-Statement Date- This is the date your most previous statement was generated.

-Statement Balance- This is the amount that was owed at the time of the most previous statement generation.

-Minimum Payment Due- This is the minimum payment due as of the most previous statement generation.

-Payment Due Date- This is the date your payment must be received by.

-Pay Your Bill Now link- This will take you to a different screen where you are able to pay your bill electronically from a linked account. Linking accounts and paying bills will be addressed later in this document.

-Last Payment Amount- This will reflect the amount that was most previously paid to your account.

-Last Payment Date- This will show the date of the above referenced payment.

-See Account History link- This will display the account history and activity information. This is the same link as "Account History" on the left side menu.

-Available Credit- This shows the amount of available credit. This is your credit limit with the current balance and all pending transactions deducted from it.

-Total Current Balance- This is the total balance that is posted to your account.

-See Pending Activity link- This will show all pending activity to the account. This is the same as the Pending Activity link on the left side menu.

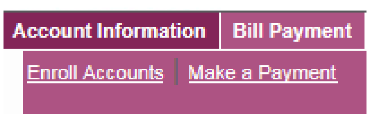
-See Current Activity- This will show all current activity on the account. This is the same as the link on the left side menu.
-Search (side banner)- This will allow you to search for any transactions based on many different data points such as Transaction Date, Statement Date, Amount, Description/Merchant, Marchant Category Group(drop down menu), Custom Category (Category you set up). After you enter the information you wish to search by, just click Search.
-Custom Category (side banner)- This is where you are able to add custom categories to sort transactions by. To create a custom category simply type in a name for the category and click Add.
-Terms & Conditions (side banner)- Displays our terms and conditions.

Menu Banners

You will notice there is a menu banner across the top that has Account Information, Bill Payment, Services, and Help Center. By clicking on any of these top options the side banner will change to reflect the same menu options available under each heading. Ex. If you move your cursor over Bill Payment and click Enroll Accounts, you see the side menu changes to just show those two Bill Payment Options and so on.

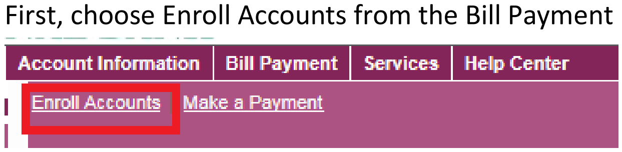
Bill Payment

You have two different options under the Bill Payment link: Enroll Accounts or Make a Payment.

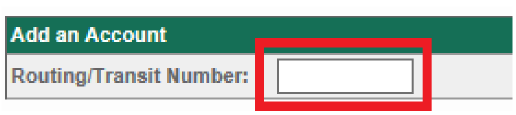


You must first Enroll Accounts prior to having the ability to make a payment. Doing this is quick and easy and just requires your bank's routing number and account number. Both of which are located on your checks. To begin this process, complete the following steps (if you have already added an account, you will choose Make a Payment and, skip to #5):

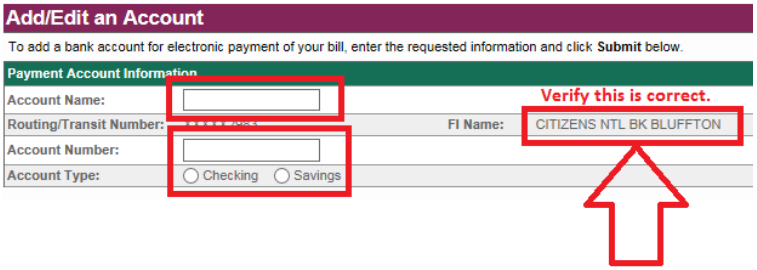
1. First, choose Enroll Accounts from the Bill Payment menu.



2. Then under "Add an Account" type in the routing/transit number and click Submit.



3. The first piece of information you want to verify is the FI Name, this should be the name of your financial institution, if this is not the correct name, click cancel and retry. Pay close attention to enter the correct routing/transit number. You will the need to enter the Account Name, Account Number, and choose either Checking or Savings for the Account Type and then click Submit.



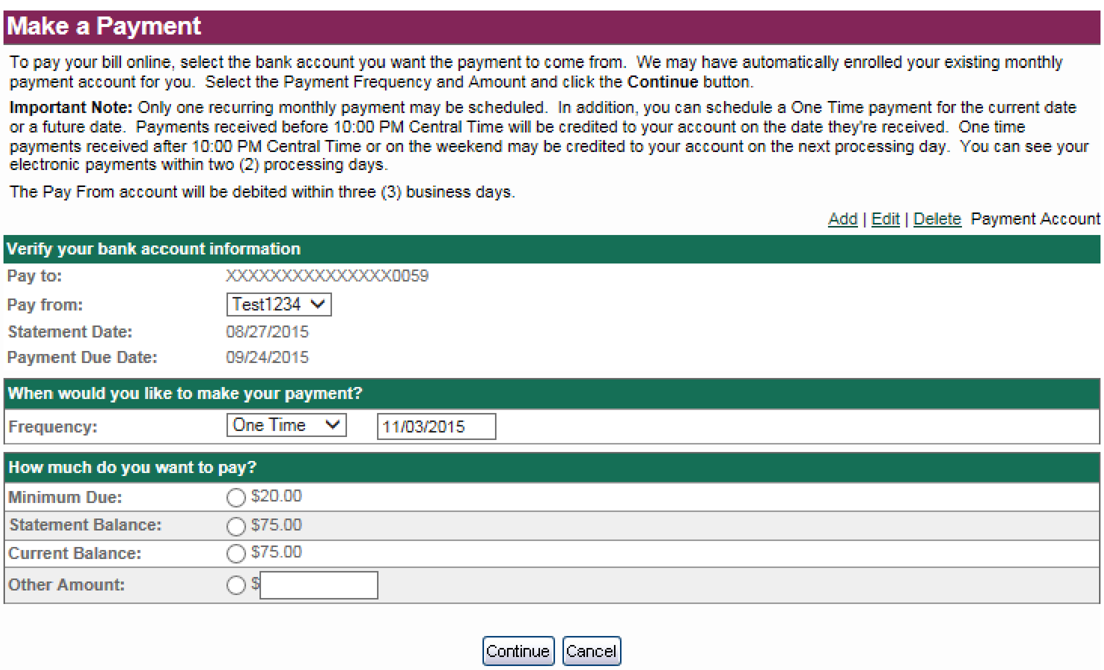
Add/Edit an Account

To add a bank account for electronic payment of your bill, enter the requested information and click **Submit** below.

Payment Account Information			
Account Name:			
Routing/Transit Number:		FI Name:	CITIZENS NTL BK BLUFFTON
Account Number:			
Account Type:	Checking Savings		

4. As long as everything is correct, you will receive a Success page and it will ask you to Continue or Schedule Payment. Choose whichever is applicable. To make an immediate payment click Continue.
5. On the next screen, you will be asked which account you want to pay from (if you have multiple set up) you will then want to select the frequency of the payment to be set up either monthly or one time. If you choose monthly, it informs you that by choosing monthly it will not pay the current month's payment. The current month's payment will need to be paid choosing the One Time option. Future payments however will be made by selecting Monthly.

   If you choose One Time, it will bring up a date box. This is the date that you wish the payment to be made to the account. Next you will need to choose what you want to pay the options are Minimum Due which is the absolute minimum payment, Statement Balance which is the balance that is on your most current statement, Current Balance which is the balance that currently is outstanding on your account, or Other Amount in which you enter the amount you wish to pay. After these items are completed, choose Continue. From this page you are also able to Add, Edit, or Delete payment accounts by choosing the proper link to the right of the page.



Make a Payment

To pay your bill online, select the bank account you want the payment to come from. We may have automatically enrolled your existing monthly payment account for you. Select the Payment Frequency and Amount and click the **Continue** button.

Important Note: Only one recurring monthly payment may be scheduled. In addition, you can schedule a One Time payment for the current date or a future date. Payments received before 10:00 PM Central Time will be credited to your account on the date they're received. One time payments received after 10:00 PM Central Time or on the weekend may be credited to your account on the next processing day. You can see your electronic payments within two (2) processing days.

The Pay From account will be debited within three (3) business days.

Add | Edit | Delete Payment Account

Verify your bank account information	
Pay to:	XXXXXXXXXXXXXXXX0059
Pay from:	Test1234
Statement Date:	08/27/2015
Payment Due Date:	09/24/2015

When would you like to make your payment?		
Frequency:	One Time	11/03/2015

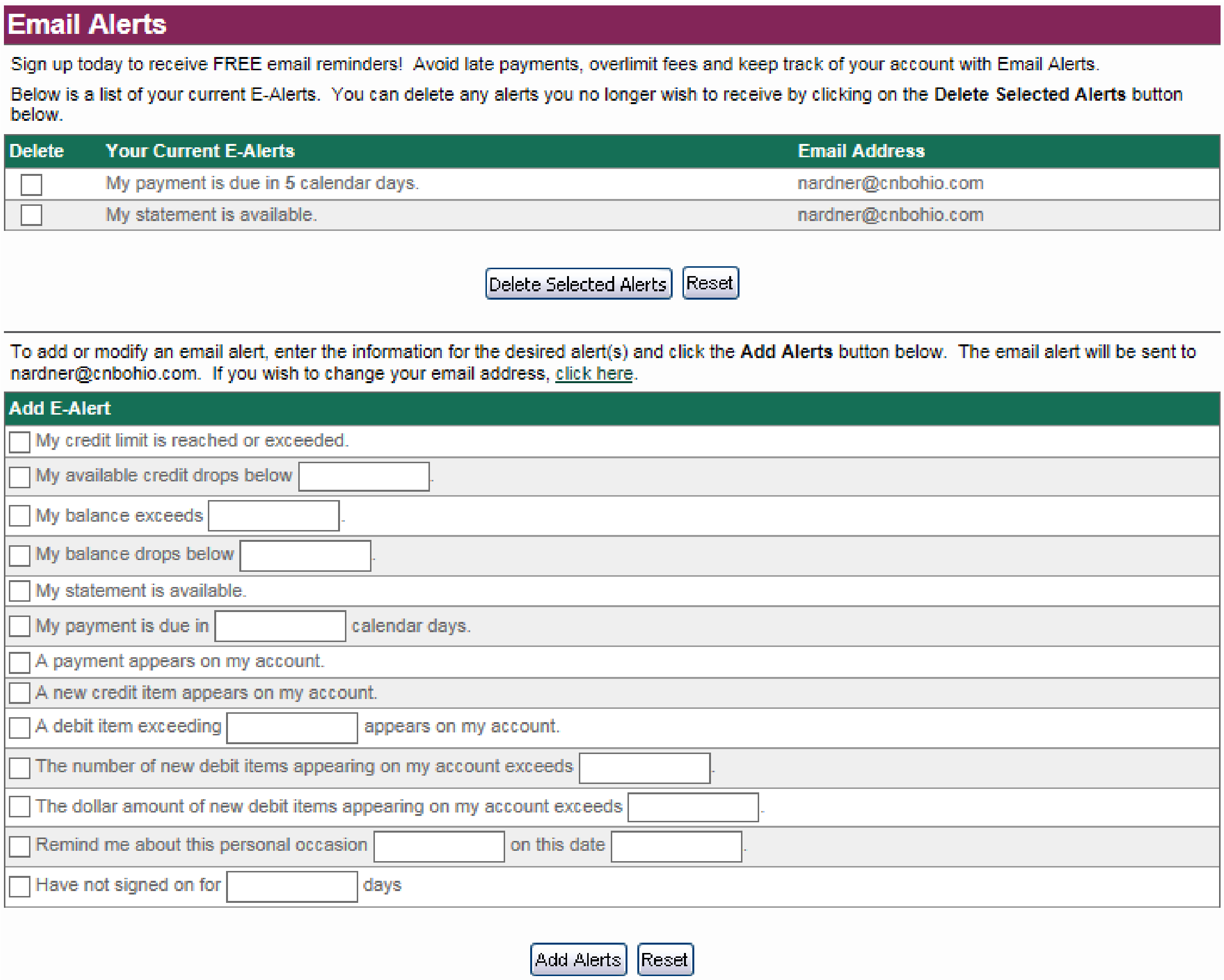
How much do you want to pay?	
Minimum Due:	$20.00
Statement Balance:	$75.00
Current Balance:	$75.00
Other Amount:	$

Continue | Cancel

Services

This provides a list of the different services available. The first two, Credit Line Increase and Replace a Card, will provide you with a phone number to call for completion of these requests.

1. **Email Alerts-** These allow you to select reminders of certain information on your account. See below for explanations.



Email Alerts

Sign up today to receive FREE email reminders! Avoid late payments, overlimit fees and keep track of your account with Email Alerts.

Below is a list of your current E-Alerts. You can delete any alerts you no longer wish to receive by clicking on the **Delete Selected Alerts** button below.

Delete	Your Current E-Alerts	Email Address
☐	My payment is due in 5 calendar days.	nardner@cnbohio.com
☐	My statement is available.	nardner@cnbohio.com

Delete Selected Alerts | Reset

To add or modify an email alert, enter the information for the desired alert(s) and click the **Add Alerts** button below. The email alert will be sent to nardner@cnbohio.com. If you wish to change your email address, click here.

Add E-Alert
☐ My credit limit is reached or exceeded.
☐ My available credit drops below ____.
☐ My balance exceeds ____.
☐ My balance drops below ____.
☐ My statement is available.
☐ My payment is due in ____ calendar days.
☐ A payment appears on my account.
☐ A new credit item appears on my account.
☐ A debit item exceeding ____ appears on my account.
☐ The number of new debit items appearing on my account exceeds ____.
☐ The dollar amount of new debit items appearing on my account exceeds ____.
☐ Remind me about this personal occasion ____ on this date ____.
☐ Have not signed on for ____ days

Add Alerts | Reset

As you can see, we currently have two alerts set up for this account, My payment is due in 5 days and My statement is available. These can be deleted by choosing the box next to them and clicking Delete Selected Alerts. You can change your email by selecting the green "click here" letters in the paragraph right under Delete Selected Alerts and Reset. For the remainder of these alerts, you will just enter the threshold into the box that you wish to be alerted when your account reaches, select the boxes to the left, and click Add Alerts.

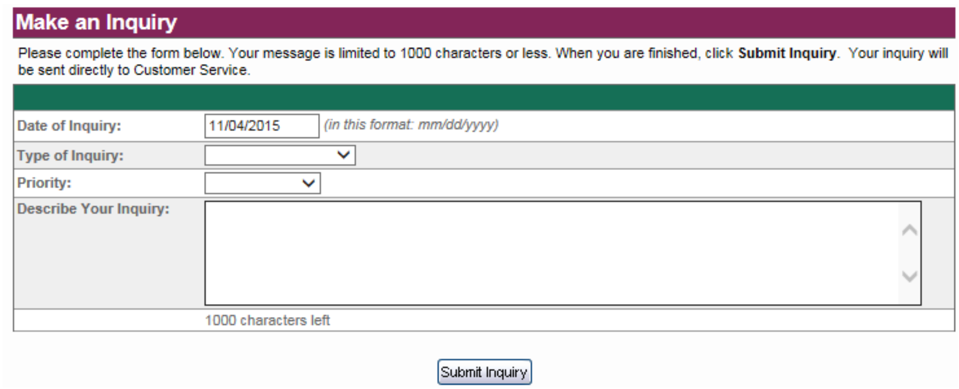
2. **Alert History-** This will show you the history of all your past alerts.
3. **Statement Delivery-** This will allow you to enroll in E-Statements. You do this by re—entering your email address for verification neat the bottom, you must also click the E-Statement

Confirmation box, and click Continue. A confirmation code will be sent to your email, enter that code in the box and click Continue. You will then receive a confirmation page as well as a confirmation Email. Clicking Continue will take you to your account overview. ‘

4. **Change Contact Info-** This will allow you to change your home and work email addresses. It also lets you set which one you want as your primary. In order to change your address or phone number you need to contact a customer service rep. at the numbers provided.

Help Center

1. **Get Messages-** Within the Get Messages link, you are able to review answers to inquiries and also submit new inquiries. To view inquiries simply click on the Get Messages Link. If you wish to submit a new inquiry click on New Inquiry. This will bring up the Make an Inquiry Screen
    a. Where you will need to specify the type of inquiry, priority, and then describe what you are inquiring about. Once these fields are completed click on Submit Inquiry.


Make an Inquiry

Please complete the form below. Your message is limited to 1000 characters or less. When you are finished, click **Submit Inquiry**. Your inquiry will be sent directly to Customer Service.

Date of Inquiry:	11/04/2015 (in this format: mm/dd/yyyy)
Type of Inquiry:	
Priority:	
Describe Your Inquiry:	
	1000 characters left

Submit Inquiry

2. **Dispute a Transaction-** If there is a transaction you need to dispute, please contact our Customer Service Reps. at either of the numbers provided on this page ASAP.
3. **Report a Lost Card-** If you need to report a lost or stolen card, please contact our Customer Service Reps. at either of the numbers provided on this page ASAP. Also, please have the following information available.
    a. The date and time the card was stolen (if applicable).
    b. The date, location, and amount of your last transaction.
4. **Make an Inquiry-** This will bring you right to the make an inquiry screen pictured above.
5. **Contact Us-** This link will give you quick access to our locations, as well as the email and phone numbers to contact us at.
6. **Privacy Policy-** This provides a link to our privacy policy.

Other Buttons on the Top Banner

1. **Log Off-** Clicking this will log you off of your credit card account.
2. A⁻ clicking this will make the text smaller.
3. A⁺ clicking this will make the text larger.
4. A^R clicking this will return the text to its normal size.