



Online Banking Questions and Answers

Q: What is Online Banking?

A: Online Banking is a tool that allows you to use a personal computer with an Internet connection to conduct your banking online.

Q: What can I do with Online Banking?

A: You can view account balances and transaction history, and transfer money between CSB accounts. You can also sign up for free Online Bill Payment that allows you to pay your bills quickly and easily!

Q: When do I have access to use Online Banking?

A: With Online Banking, you have access to your account information 24 hours a day, 7 days a week! However, we may occasionally perform maintenance which may cause the Online Banking to be temporarily unavailable.

Q: How current is my banking information?

A: Your account information is constantly updated with new transactions that post to your account. You can see what we can see.

Q: Are there any requirements to keep my Online Banking account?

A: The system requires that you use your Online Banking at least once every six months, or access will be canceled for your protection. Additionally, we reserve the right to cancel your online banking account access if we suspect your account has been compromised or misused.

Q: What happens if I forget or lose my password?

A: When logging in click the box "forgot password." The system will ask you to choose a pre-arranged method of delivery to you of a temporary secure access code. This code will allow you entry to the system and you will be prompted to create a new password.

Q: Who do I call if I have questions?

A: For questions concerning Online Banking call us at 513-734-4445.

Mobile Banking Security FAQ

Is Mobile Banking Safe? Absolutely. You have NOTHING to worry about.

Q: Is my mobile device secure to use? I feel secure with my computer. I like to use my computer for my banking activities and I have concerns over using my phone.

A: Rest assured. Mobile is safe to use!

- Smartphones such as iPhones, Android and Blackberry have a very controlled and secure operating system
- Mobile Banking uses **128 bit SSL encryption** just like Online Banking – which basically encrypts and protects any transmission of data including customer account information
- Mobile Banking uses strong **Firewalls** just like Online Banking – which protects from unauthorized or malicious intrusion
- Mobile Banking uses your **Username & Password** for access, just like Online Banking. And just like with Online Banking, your account will lock down after **3** incorrect attempts from your mobile device
- Mobile banking uses additional **Security Q&A authentication** for initial access to your account

Q: What if my phone gets lost or stolen?

A: Nobody wants their phone lost or stolen. But in the rare case that it does, you should know that your mobile banking access is secured.

- No personal information from your Mobile Banking account is ever stored on the phone. Your password is **never** stored.
- Your login session automatically times out after **fifteen minutes** of inactivity

Q: Why can't I simply use my computer to access my account? I'm more comfortable with it, and I can just wait till I get access at home.

A: You certainly can use your computer. But you'll really miss out on all the **FREE** benefits of Mobile Banking to keep you secure.

- You can check your money at any time of the day. You'll never need to worry about unauthorized activity on your bank account.
- just simply be notified when you receive a direct deposit. You can easily set up **text and email alerts**, and you'll always be in the know.

Still unsure? Check out our “peace of mind” guarantee if you’re not convinced mobile banking is safe:

Community Savings Bank Mobile Banking “Peace of Mind” Guarantee

You have nothing to worry about. You can be confident in using Community Savings Bank Mobile Banking and use with peace of mind. Our Community Savings Bank Guarantee protects all of our mobile banking customers. In the unlikely event there is any unauthorized access to your account through Community Savings Bank Mobile Banking, you will be fully covered for any funds removed. So enjoy a worry-free and beneficial experience with Community Savings Bank Mobile Banking.

Mobile Banking FAQ

GENERAL:

Q: What happens if I get a new phone?

A: In order to use Mobile Banking on your new phone you will need to update your mobile phone number using your Online Banking. To do so simply follow the steps below.

1. Log into your online banking via **www.Bankwith-csb.com**
2. Go to the Options tab.
3. Scroll to Mobile Banking Profile and click Manage Device(s).
4. From this screen you can add a new device or change your mobile phone number.

Q: What is Community savings Bank Mobile Banking?

A: In short, with Community Savings Bank Mobile Banking, you can be sure that your banking activities are with you at all times. You can securely access your Community Savings Bank accounts from your mobile device to check account balances, pay bills, transfer funds, find your nearest branch and ATM and more.

Q: Why should I use Community Savings Bank Mobile Banking?

A: The real-time convenience of Community Savings Bank Mobile Banking just cannot be matched by anything else. Think about all your situational scenarios where it can really come in handy:

- When you’re at the electronics store, and you see that big screen HDTV you absolutely just have to buy - play it safe & make a quick **check on your account balance** and make sure you have enough money before you purchase
- How many times do you find yourself simply waiting around? If you’re waiting at the DMV, or waiting at the airport for your flight – this would be a great time to get in tune with your spending habits by **checking and reviewing your transaction history**
- When you’re out on vacation, out traveling, or simply have no computer access, you might have a bill you forgot to pay from home or a bill that is due very soon. Don’t cut it close. Ensure that you’re never late on any of your bills by making a quick and easy **bill payment** from your phone.
- Going out this Friday night and realize you’ll need some cash? Find your bank’s nearest **ATM** from wherever you are, which just might be at a convenient store a block away.

Q: Is there any cost for Community Savings Bank Mobile Banking?

A: Our mobile banking is absolutely free – even more reason to use Community Savings Bank Mobile Banking.*

Q: How can I get Community Savings Bank Mobile Banking?

A: It’s really easy to get Community Savings Bank Mobile Banking. You can simply find our app from your device app store or learn how to register from **www.Bankwith-csb.com**. Here is what you will need:

- An eligible Community Savings Bank account
- A smartphone (iOS, Android), a web-enabled device (mobile browser) or standard mobile device with text capabilities*

Q: Can I Enroll in Mobile Banking through the CSB Online Mobile App?

A: Yes. With On Device Enrollment, users can now sign up for online banking right from the mobile app. Simply download the CSB Online app from the app store, launch the app, and choose **“First time user? Enroll Now.”**

Q: Can I change my password on my mobile banking app?

A: Yes. You can now update your password through the CSB online mobile app.

- If you have forgotten your password, you can choose **“Forgot Password?”** from the login screen and follow the prompts to reset it.
- Users also have the ability to change their password once logged in. Simply choose **“More”** from the options at the bottom of the screen, then choose **“Change Password.”**

Bill Pay Questions and Answers

Q: What is Online Bill Pay?

A: Bill Pay is a free online bill pay service which allows you to make payments to anyone, anywhere in the United States from your CSB Checking Account. Using Bill Pay not only saves you time, by not having to write those checks and making trips to the mailbox, it also saves you money in the cost of stamps and the money you could save in late fees.

Q: Can I set up reminders and how do I set them up?

A: Yes. To set them up you log into your online banking and go to bill payment. Once in bill payment click on manage my bills. Choose a biller and then set up your reminder.

Q: Do I need to notify the billers that I will be using your Online Bill Pay service?

A: No. Once payments are setup the biller will receive a payment just like they would from you. As a follow-up ensure that the correct account number and a current address are used.

Q: Is there a limit on the number of bills I can pay with Online Bill Pay?

A: No. There is no limit to the number of bills that can be paid with Bill Pay.

Q: Does CSB offer a Online Bill Pay guarantee?

A: Yes. Payments are guaranteed to be accurate and delivered by the Payment Date you select as long as your accounts are sufficiently funded, all payment information is entered correctly and the payment is scheduled to arrive by its due date.

Q: What if I have a question about a Bill Payment?

A: If you have a question about a payment you made or believe an error has occurred, please contact us at 513-734-4445.

*Message and data rates may apply. Check your mobile service provider plan for details.