

## New and improved Online Banking is almost here!

On July 19<sup>th</sup>, Cumberland Security Bank's Online Banking and Business Banking web pages will get a new look and several feature enhancements.

Some of the improvements you will notice include:

- **Online statements** – You will soon be able to view and download your account statements from within Online Banking.
- **Secure messaging** – Need to send sensitive information to Cumberland Security Bank employees but do not trust your insecure e-mail software? Our new Online Banking will enable you to send and receive secure communication, including file attachments, between you and the bank.
- **Future view of account balances** – See an estimate of what your future balances will be based on your expected deposits and withdrawals.
- **Easier access to consumer and commercial accounts** – You will soon be able to manage your business and personal accounts all from one login.
- **Transaction categories** – Classify your deposits and withdrawals into various categories for improved monitoring and budgeting purposes. This is a great tool to help understand where your money is going.
- **A more user-friendly design** – Simplified layouts make it easier than ever to manage your finances.

**In order to complete the upgrade, Online Banking and Bill Payment will be unavailable from Friday, July 16<sup>th</sup> to Monday, July 19<sup>th</sup>.**

Due to this upgrade, Bill Payment will also be unavailable from **July 16<sup>th</sup>** until **July 19<sup>th</sup>**. To ensure that your upcoming bills are paid, we recommend that you do not schedule any payments for those dates.

### LOGIN INFORMATION

The first time you login to our new Online Banking you will need to:

- Go to [www.csbweb.com](http://www.csbweb.com)
- On the top right corner of our homepage, click the **Online Banking** link.
- You will be prompted to enter an Access ID and Passcode. Your access ID will be the same username that you are using today, and it is case sensitive. Your access ID will be all lower case for the initial log on (if it contains letters). If you would like to use upper case letters in your access ID, you may change it after you are signed in. **Note:** *For your security, if your existing access ID matches your social security number, you will be prompted to change it after you log on.*
- You will use a temporary passcode to gain access for the initial log on. Your temporary passcode will be a combination of your current username and the last 4 digits of your social security number. For example, if your existing Online Banking username is *hsmith* and your social security number is *123-45-6789*, then your passcode will be *hsmith6789*. Alternatively, if your existing Online Banking username is your SSN, your passcode in this example would be *1234567896789*.
- After you enter your access ID and passcode, click Log In.

- Upon login, you will be prompted to change your passcode. Select a passcode with at least one alpha (A-Z, a-z) , one numeric (0-9), and one special (!, @, #, etc.) character. The passcode must be at least 8 characters long. Never share your passcode.
- You will be prompted to activate additional security features. From time to time, you may be asked to verify your identity by answering challenge questions that you will set up when you login the first time.
- Next, the system will prompt you to enter your email address.
- Finally, you will need to read and accept a new user agreement.

Other changes that will affect your account:

- If you currently use the Account Nicknaming and Account Notification features, you will need to set those up again after the upgrade to Online Banking. We apologize for the inconvenience.
- In Bill Payment, the “Due Date” or “Deliver By Date” that you select will be the date on which your payment is made to the payee. This will also be the day that the money will be withdrawn from your account. For example, if you select a due date of July 22<sup>nd</sup> for one of your bills, that is the day it will be paid and your account will be debited. The Bill Payment system typically requires at least two days to process electronic payments and at least four days to process check payments. Keep this in mind when scheduling your payments to ensure that you schedule them far enough in advance to be processed by the due date.

We hope these enhancements will make your Online Banking experience easier and more enjoyable. If you have any questions or concerns about how this upgrade will affect you or the status of any of your bill payments, please call our Operations Department at 606-679-9361.

Sincerely,

Mike Simpson  
Chief Executive Officer