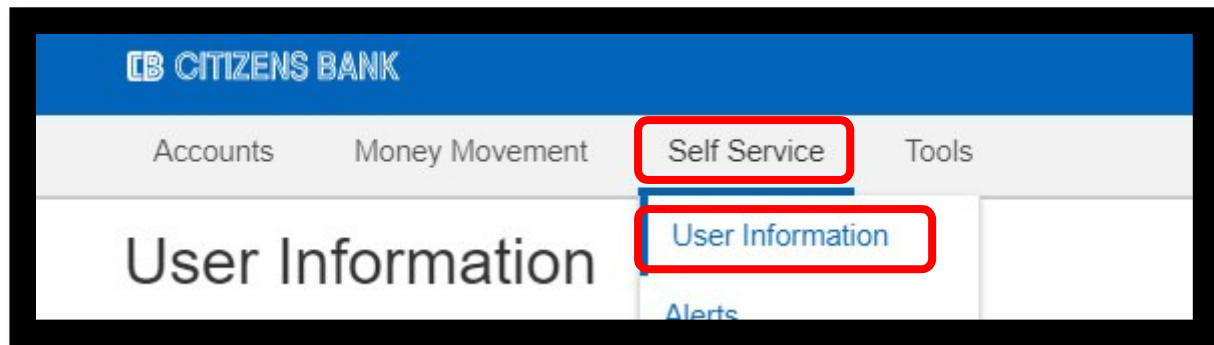


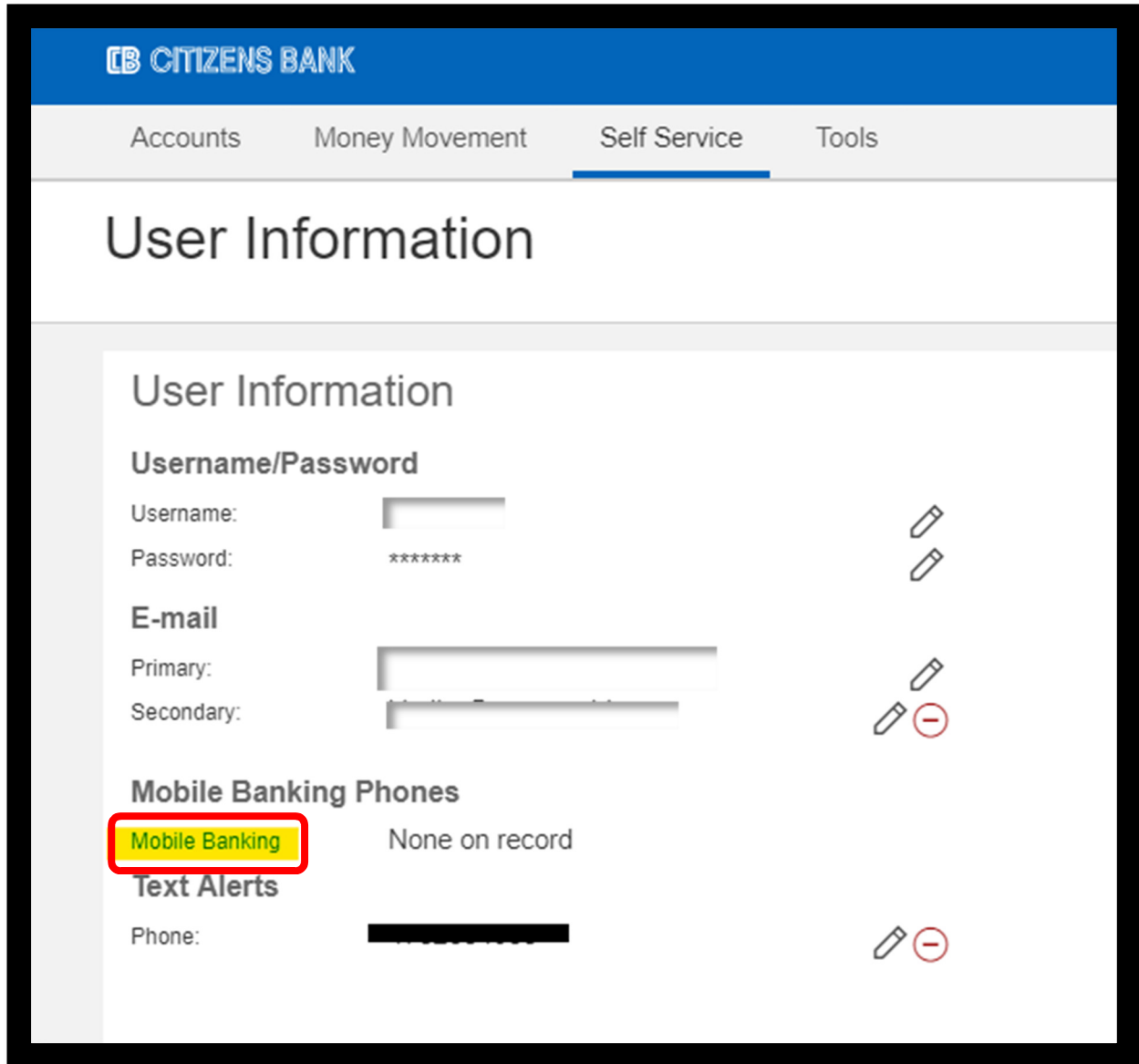
Text Banking Enrollment

In order to enroll in Text Banking, you must have a current login to Online Banking. If you do not have an active login to Online Banking, please contact a Customer Service Representative at 1-877-99-CBOTS or self-enroll at <https://www.cbots.com/> under the menu E-Services > Online Banking.

To enroll in Text Banking, please log into Online Banking on our website: <https://www.cbots.com/>. Once logged in, click on the **Self Service** menu and select **User Information**.



From the User Information screen, click on the [Mobile Banking](#) link.

A screenshot of the Citizens Bank 'User Information' web page. The page has a blue header with the bank's logo and name. Below the header is a navigation bar with links for 'Accounts', 'Money Movement', 'Self Service' (which is underlined), and 'Tools'. The main content area is titled 'User Information' and contains several sections: 'Username/Password' with input fields for 'Username' and 'Password' (masked with asterisks); 'E-mail' with input fields for 'Primary' and 'Secondary'; 'Mobile Banking Phones' with a yellow button labeled 'Mobile Banking' and the text 'None on record'; and 'Text Alerts' with a 'Phone' input field. Each section has edit (pencil) and delete (minus) icons to its right. The 'Mobile Banking' button is highlighted with a red rectangle.

CB CITIZENS BANK

Accounts Money Movement Self Service Tools

User Information

User Information

Username/Password

Username:

Password:

E-mail

Primary:

Secondary:

Mobile Banking Phones

Mobile Banking None on record

Text Alerts

Phone:

This Mobile Management page will show any currently enrolled mobile devices.

To enroll a new mobile devices, click on the **ADD TEXT BANKING** button.



The screenshot shows the Citizens Bank Mobile Management interface. At the top left is the Citizens Bank logo. Below it, the heading "Mobile Management" is followed by the subtext "Welcome to Citizens Bank The Mobile Way". On the right, there are links for "Frequently Asked Questions" and "Close Mobile Banking". The main section is titled "My enrolled mobile devices:" and contains a message stating "You do not have any mobile devices enrolled for Citizens Bank The Mobile Way." Below this message is a red-bordered button labeled "Add text banking". To the right of this section is a blue button with a red border labeled "ADD TEXT BANKING". Below the main section are two columns: "Text Banking" and "Mobile Banking". The "Text Banking" column lists services available via SMS and includes a link for "Text Banking Commands >>". The "Mobile Banking" column provides instructions on enrolling via a mobile app and lists services available through the app, including a link for "Mobile Banking URL >>" and "How to download the app >>". At the bottom, a footer contains the copyright notice "©2019 Citizens Bank of Washington County All Rights Reserved" and links for "Terms and Conditions" and "Privacy policy".

CITIZENS BANK

Mobile Management
Welcome to Citizens Bank The Mobile Way

[Frequently Asked Questions](#) | [Close Mobile Banking](#)

My enrolled mobile devices:

[Add text banking](#)

ADD TEXT BANKING

You do not have any mobile devices enrolled for Citizens Bank The Mobile Way.

Text Banking
Use text messaging (SMS) to:

- Get account balances
- View recent transaction history
- Send HELP to 49794 for more information, send STOP to 49794 to opt-out
- One text message per query. Message and Data rates may apply
- For support, call 478.552.5116

[Text Banking Commands >>](#)


Mobile Banking
You can enroll directly in mobile banking from the downloaded mobile app. To change a phone number enrolled in Mobile Banking, uninstall and reinstall the app and then re-enroll in the app with the new phone number. Click the following link from your mobile device to download the application, or search Citizens Bank The Mobile Way in your device's app store.

- Get account balances
- View recent transaction history
- Pay bills
- Transfer funds between accounts
- Find ATMs and branches

[Mobile Banking URL >>](#)
[How to download the app >>](#)

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[Terms and Conditions](#) [Privacy policy](#)

Select your Mobile Carrier from the drop down list and enter your mobile phone number. Once completed, click **VIEW TERMS AND CONDITIONS TO PROCEED**.



Welcome to Citizens Bank The Mobile Way

[Close Mobile Banking](#)

STEP 1
Enroll your mobile device for text banking

STEP 2
Activate Text Banking

Mobile Carrier:

Verizon Wireless

Enter disclaimer text specific to Verizon. If a disclaimer is not specified, the default is used: To receive more information, text HELP to 49794. Message and Data Rates May Apply. Account holder authorized changes to appear on wireless bill or be deducted from prepaid balance.

To opt-out at any time, text STOP to 49794.

Enter your mobile phone number:

(555) 555 5555

Supported Carriers: AT&T, Sprint, T-Mobile®, Verizon, U.S. Cellular®, Alaska Communications Systems (ACS), bandwidth.com (includes Republic Wireless), Bluegrass Cellular, Boost Mobile, CableVision, Carolina West Wireless, CellCom, Cellular One of N.E. Arizona, C Spire Wireless (aka Cellular South), Chariton Valley Cellular, Chat Mobility, ClearTalk (Flat Wireless), Copper Valley Telecom, Cricket Wireless, DTC Wireless, Duet Wireless, East Kentucky Network (Appalachian Wireless), ECIT/Cellular One of East Central Illinois, GCI Communications, Google Voice, Illinois Valley Cellular, Inland Cellular, iWireless, Leaco Rural Telephone Cooperative, MetroPCS, Mid-Rivers Communications, Mobi PCS, MobileNation/SI Wireless, MTA Wireless/Matanuska Kenai, MTPCS Cellular One (Cellone Nation), Nex Tech Communications, Northwest Missouri Cellular, nTelos, Panhandle Wireless, Pine Cellular, Pioneer Cellular, Plateau Wireless, Rural Independent Network Alliance (RINA), Sagebrush Cellular aka Nemont, SouthernLINC, SRT Communications, Thumb Cellular, TracFone (AT&T), Union Telephone, United Wireless, Viamo Wireless, Virgin Mobile, West Central Wireless.

Getting help or support. To get help, email us at ibmobile@cbwc.com, or call us at 478.552.5116. From your mobile phone, you may request our contact information at any time by texting HELP into shortcode 49794. One message per query.

CANCEL

VIEW TERMS AND CONDITIONS TO PROCEED

The Terms and Conditions will open. Please click the select box to accept and then click **ACCEPT**.

DESCRIBED IN THE PRECEDING SENTENCE ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE SHALL NOT EXCEED IN THE AGGREGATE THE LESSER OF \$10.00 OR THE SUM OF THE FEES PAID BY YOU FOR THIS LICENSE.

6. U.S. Government Restricted Rights. The Software is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 CFR 12.212 (Computer software) or DFARS 227.7202 (Commercial computer software and commercial computer software documentation), as applicable, the use, duplication, and disclosure of the Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.

7. Miscellaneous. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof. This Agreement will be governed by and construed in accordance with the laws of the state of Florida excluding that body of laws pertaining to conflict of laws. If any provision of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to this Agreement are subject to the exclusive jurisdiction of the courts of Florida and the parties expressly consent to jurisdiction and venue thereof and therein. The parties confirm that this Agreement and all related documentation is and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.

8. Content and Services. Neither Licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Software, and neither Licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Software, is responsible for any of the materials, information, products or services made available to you via the Software.


I have read, understood and agreed on the Terms and Conditions of Use for Citizens Bank The Mobile Way and so signify by clicking "I accept the Terms and Conditions of Use" and proceeding to use the product.

☒ **I accept the Terms and Conditions of Use**

[Privacy policy](#)

ACCEPT **REJECT**

You will be returned to the screen showing your enrolled devices and the carrier. Ensure that Text Banking is checked and click **CONTINUE**.



Welcome to Citizens Bank The Mobile Way

[Close Mobile Banking](#)

STEP 1
Enroll your mobile device for text banking

STEP 2
Activate Text Banking

My Enrolled Devices

☒ Verizon Wireless [Edit](#)

Your mobile device is enrolled for text banking. To start using Citizens Bank The Mobile Way text banking, you need to activate the service on your mobile device.

☒ **Text Banking**

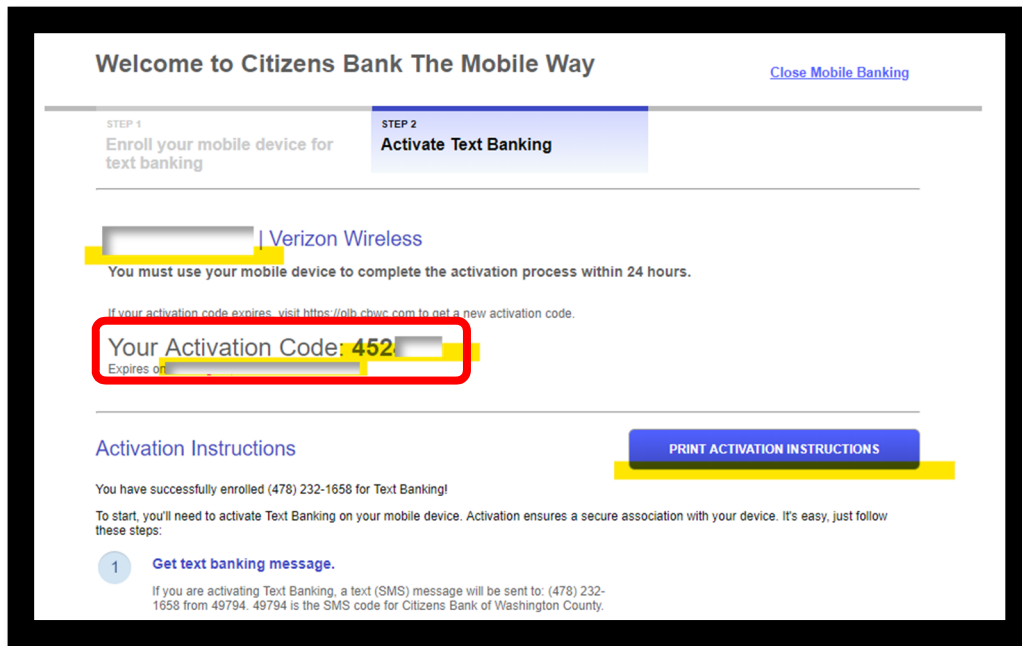
Use text messaging (SMS) to:

- Get account balances
- View recent transaction history
- Send HELP to 49794 for more information, send STOP to 49794 to opt-out
- One text message per query. Message and Data rates may apply
- For support, call 478.552.5116

CONTINUE

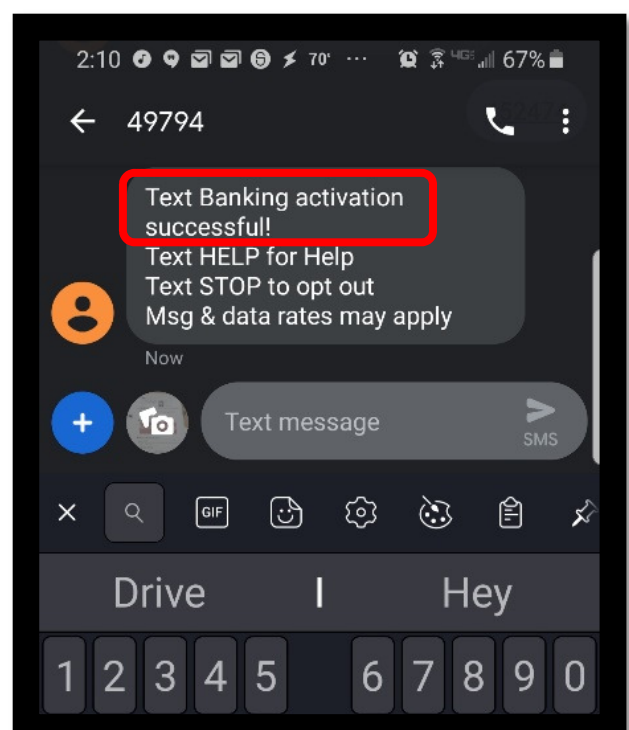
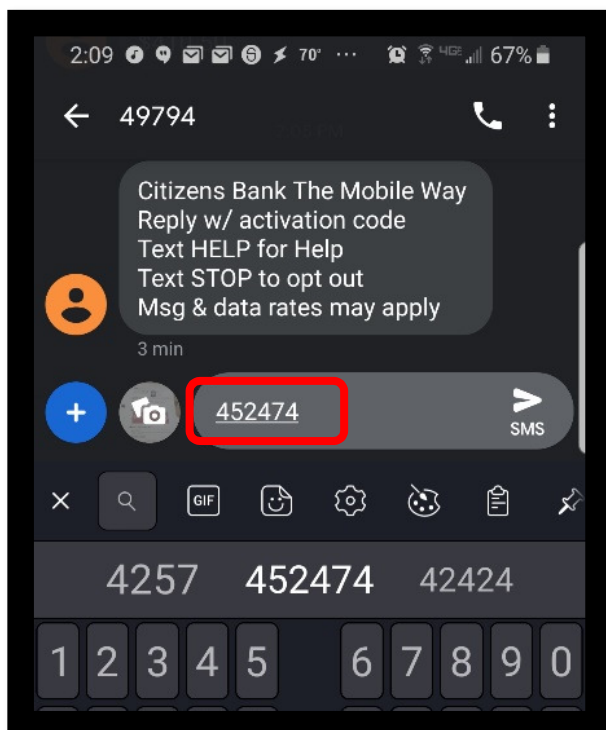
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You will then be presented with a screen that contains a 6-digit activation code. You will also receive a text alert from short-code: **49794**. ***You must send the 6-digit activation code as a reply to this text alert.*** This will complete the activation process.

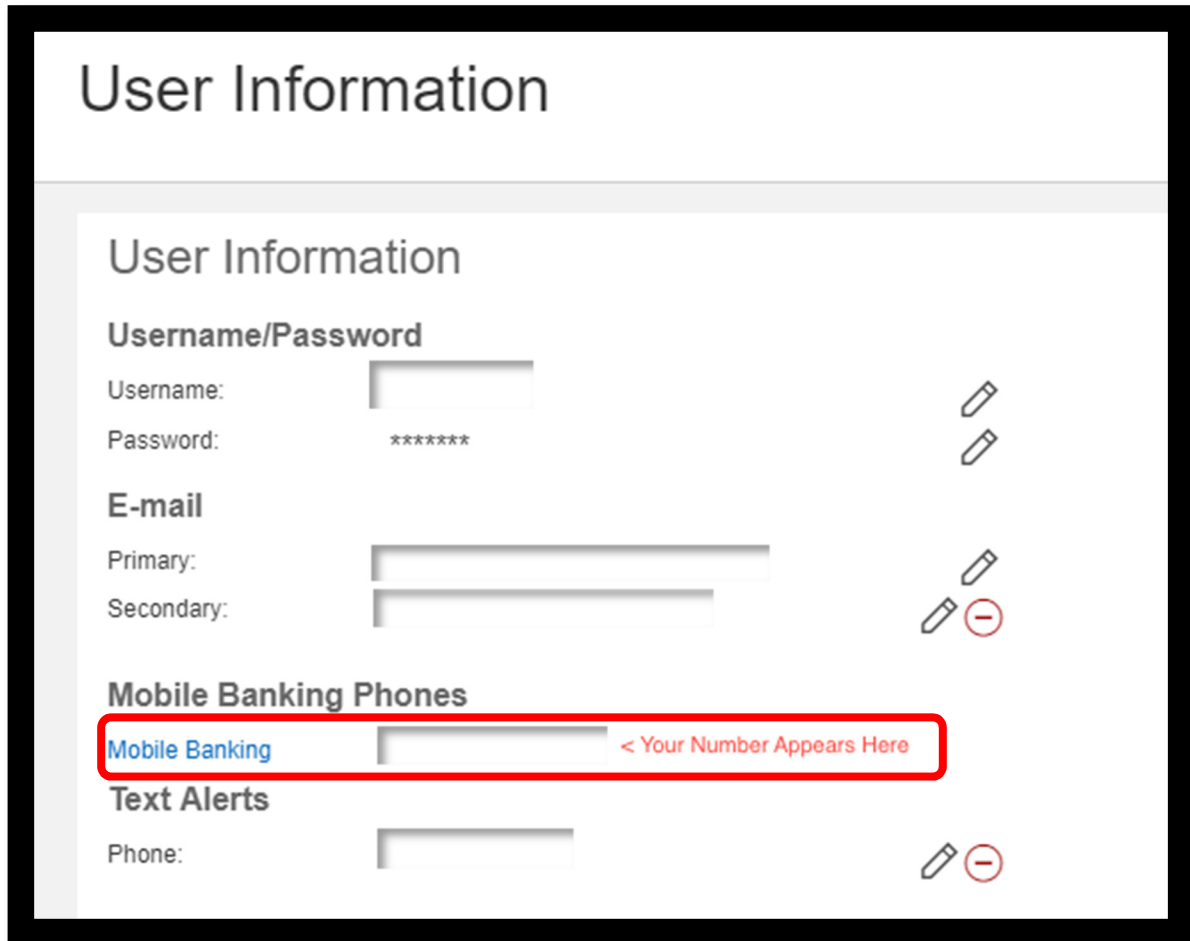


The screenshot shows the 'Welcome to Citizens Bank The Mobile Way' screen. It has two steps: STEP 1 'Enroll your mobile device for text banking' and STEP 2 'Activate Text Banking'. Under STEP 2, it shows a Verizon Wireless logo and a message: 'You must use your mobile device to complete the activation process within 24 hours.' Below this, it says 'If your activation code expires, visit <https://oh.chwr.com> to get a new activation code.' A red box highlights the 'Your Activation Code: 452' field. Below the code field, it says 'Expires on'. At the bottom, there are 'Activation Instructions' and a 'PRINT ACTIVATION INSTRUCTIONS' button. The instructions state: 'You have successfully enrolled (478) 232-1658 for Text Banking! To start, you'll need to activate Text Banking on your mobile device. Activation ensures a secure association with your device. It's easy, just follow these steps: 1 Get text banking message. If you are activating Text Banking, a text (SMS) message will be sent to: (478) 232-1658 from 49794. 49794 is the SMS code for Citizens Bank of Washington County.'

Your activation code will be different per enrollment.



Once enrolled, your User Information will show your Mobile Banking phone number in the following location.



The screenshot shows a 'User Information' page with the following sections:

- User Information**
 - Username/Password**
 - Username:
 - Password:
 - E-mail**
 - Primary:
 - Secondary:
 - Mobile Banking Phones**
 - Mobile Banking:
 - Text Alerts**
 - Phone:

The 'Mobile Banking Phones' section is highlighted with a red box. The 'Mobile Banking' field contains the text '< Your Number Appears Here'.

Useful Information

Text Banking Commands

FUNCTION COMMAND DESCRIPTION

B	Summary of available balances for all accounts
H	Summary of recent transactions per account
C	List of available Text Banking commands
HE	Help content for Text Banking
L	Receive a URL for the CBOTS Mobile Browser website
S	De-activate all CBOTS text services

Text Banking Shortcuts

Shortcuts help you access specific account balance or transactions quickly by telling us both the command and account number at the same time.

B # Receive the balance of a specific account using the account number assigned by Text Banking. An example shortcut command is B 1 or BAL 1.

H # Receive the transaction history of a specific account using the account number assigned by Text Banking. An example for this shortcut command is H 1 or HIST 1.