

## E-ALERTS

Account Notifications by Email or Text Messages

- Customers can receive customized e-alerts regarding their accounts via text message or email.
- A wide variety of notifications are available, including:
  - Account deposits
  - ACH or miscellaneous withdrawals from account
  - ATM withdrawals
  - Low balance
  - Transaction exceeds established threshold
- Users can easily customize and setup e-alerts through OLB.

[WWW.CBOTS.COM/E-SERVICES/EALERTS/](http://WWW.CBOTS.COM/E-SERVICES/EALERTS/)



## SMS TEXT BANKING

Request Real Time Account Information on Your Cell Phone

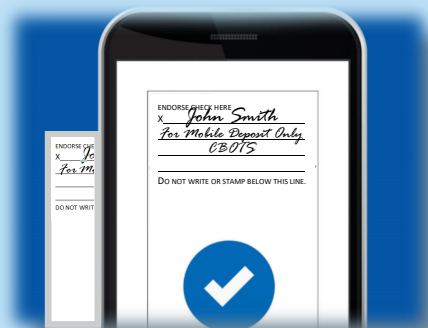
- SMS text banking allows customers to have access to account information on demand.
- Text banking can be used by any cell phone with texting capabilities.
- Information available with SMS text banking includes available account balance and recent transaction listing.
- Users can setup text banking through online banking.

[WWW.CBOTS.COM/TEXT/](http://WWW.CBOTS.COM/TEXT/)

## ANYTIME BANKING

Banking on Your Schedule

- For customers who need to bank afterhours or just can't make it to the local branch, CBOTS ATMs now accept check and cash deposits.
- ATM users can also check account balances, transfer funds or make cash withdrawals.  
[WWW.CBOTS.COM/ATM-DEPOSITS/](http://WWW.CBOTS.COM/ATM-DEPOSITS/)
- Users of The Mobile Way app can deposit checks at any time by simply taking a picture of the check(s) to be deposited, upload the images on the app and done!  
[WWW.CBOTS.COM/E-SERVICES/MOBILE-BANKING/](http://WWW.CBOTS.COM/E-SERVICES/MOBILE-BANKING/)



- Night drop also available at each CBOTS office location for deposits and loan payments.

### MAIN OFFICE

132 S Harris St  
Sandersville, GA  
478.552.5116

### STATESBORO OFFICE

425 Commerce Dr  
Statesboro, GA  
912.871.2971

### SOUTHSIDE OFFICE

818 S Harris St  
Sandersville, GA  
478.552.6121

### MILLEDGEVILLE OFFICE

121 Executive Pkwy  
Milledgeville, GA  
478.387.0124

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## E-SERVICES GUIDE

for your  
CBOTS Deposit Account

Helping technology work for you.

[www.cbots.com](http://www.cbots.com)

Simple Banking,  
Your Way.

## ONLINE BANKING (OLB)

Securely View and Manage Your Accounts on Your Computer

- Customers can access their account(s) 24/7 with online banking (OLB) on their desktop, laptop or phone's internet browser.
- OLB Users can initiate transfers between their own accounts or accounts with other CBOTS approved customers.
- Users can set up recurring transfers to automatically process, including account-to-account transfers or loan payments.
- Bill Pay, available through OLB, allows customers to make a single payment or establish automatic payments for recurring bills.
- Enrollment for online banking is easy. Customers can self-enroll or have one of our customer service representatives help you get started.

Online Banking Login



## SecurLOCK

Control How, When and Where Your Debit/Credit Card is Used

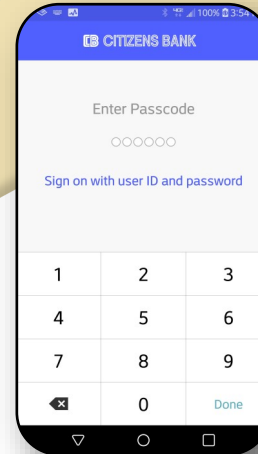
- SecurLOCK is a companion app that allows users to control their debit or credit card.
- Cards can be turned on/off via the SecurLOCK app.
- Restrictions can be set on card usage based on:
  - Geographic location
  - Merchant type
  - Transaction amount and types
- The SecurLOCK App is available at the Apple Store and Google Store.

[WWW.CBOTS.COM/E-SERVICES/SECURLOCK/](http://WWW.CBOTS.COM/E-SERVICES/SECURLOCK/)

## MOBILE BANKING

Access Bank Account Information on Your Smartphone

- The "Citizens Bank Mobile Way" phone app is specifically designed for mobile smartphone users.
- Users can instantly transfer funds between their accounts.
- Customers can deposit checks into their account without coming to the bank with mobile deposit.
- Customers can send money quickly to a friend or family member<sup>1</sup> with **Zelle**, which is available through the CBOTS mobile app.
- The "Citizens Bank Mobile Way" app is available at the Apple Store and Google Store.



[WWW.CBOTS.COM/E-SERVICES/MOBILE-BANKING/](http://WWW.CBOTS.COM/E-SERVICES/MOBILE-BANKING/)

## ZELLE®

Send or Receive Money in Minutes<sup>2</sup> with Your Smartphone

- Use Zelle within our mobile app to send money to family or friends in minutes<sup>1,2</sup>.
- Enrollment is simple, only requiring a valid US mobile phone number or email\*.

Disclaimers:

1. Must have a bank account in the U.S. to use Zelle.
2. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle

\*Only one account can be assigned per US mobile number or email address.



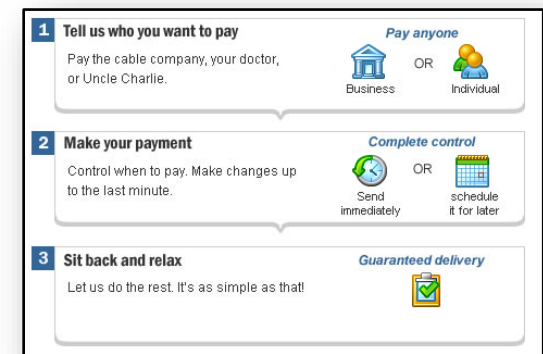
[WWW.CBOTS.COM/ZELLE/](http://WWW.CBOTS.COM/ZELLE/)

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## BILL PAY

Make Paying Your Bills One Less Worry

- Bill Pay, which is setup through OLB, is a free service that allows customers to pay multiple bills with one login. There is no longer a need to access multiple websites for online bill pay or make a special trip to the post office to mail a check.
- With Bill Pay Setup Assistant, users can quickly add individuals or businesses to its payee list.
- Whether you need to make a one-time payment or establish automatic payments for recurring bills, with Bill Pay, it is as easy as 1-2-3.



- Payments can be made through OLB or the Mobile Way app.
- Users can have electronic bills securely delivered to the Bill Pay system to alert them of the date and amount due; so there is no need to worry about a misplaced or forgotten bill.
- Users can receive a notice when a bill is due, scheduled to be paid and/or when payment has been made.
- Over 30 notification options available!

[WWW.CBOTS.COM/E-SERVICES/ELECTRONIC-BANKING/](http://WWW.CBOTS.COM/E-SERVICES/ELECTRONIC-BANKING/)

