

The Citizens Bank

...Your Dreams! Your Life! Your Bank!



Banking Beyond Boundaries!

Welcome from President

Welcome...

We welcome you to our web site, www.TheCitizensBank.com. **Our hope is that you will visit often...and use The Citizen's Bank as your Home Page!!** To do so, just click where it says..."Make this Your Home Page".

Using our web site as your Home Page will keep you connected to the Electronic Universe....and it is secure and free!! **Customer or not, you may enjoy all the neat offerings without cost.**

By choosing our web site as your Home Page, just click edit and you may choose your **Local Weather Forecast**, up to twenty personal **Stock Picks** and your **Horoscope** to be awaiting you each time you log on. Plus you can point and click your way through **Sports, Agriculture, US News and World News** in addition to a whole host of **Entertainment and Business Information**, just to name a few. All this information updates itself every fifteen minutes. Again, this is available to all without cost and we plan to add more local interest information as we grow along.

Whether you are gift buying or holiday shopping, click through our Shopping Options. You now can shop in the comfort of your office or home in a safe and secure online environment. Our Business Center covers all your shopping needs.

Under our "Financial Calculator" tab, you may explore loan and retirement calculations as well as get quotes on various insurance products or you may request your Credit Report.

So far, everything we have written about has really little to do about banking!!!

We are excited to announce our new Internet Banking Service and all of its offerings...including a safe and secure online banking service for our present and future Citizens Bank customers.

To get a feel for what we now offer in 24x7 Online Banking Services, **please point to and click the "Test-Personal" link.** We have set up a group of test accounts for you to explore. Our Online Customers may **check their balances** throughout the day; pull up **account histories** and **transfer funds** online amongst their accounts. Plus, you can now allow us to **pay your bills** for you through our new "Pay Bills" service. Our "Other Services" includes **Address Changes, Check Re-order, Stop Payment Requests, and Savings Bond ordering**...all online and from where you are, home or away. All you need is your computer. And check out the **"Q-Cards"** tab. We shall send you a **daily e-mail if your account exceeds or goes below your selected amount.** And **no more excuses for missing an important date...we shall send you an e-mail reminder** of what you want on the date you have chosen.

Our FREE, 24x7 Internet Banking Services allows you to bank anytime from anywhere, including **FREE** monthly bill payments for those who qualify.

If you are a Citizens Bank Customer, you may click "Online Banking" and complete the application under the "Enrollment" tab. If you have questions on becoming an Online Banking Customer, please e-mail us at customercare@thecitizensbank.com.

We here at The Citizens Bank take Privacy and Security quite seriously. Please click our Privacy/Security tab to review our policies.

Please use our web site as your home page and visit us often.

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Section I:

Welcome To The Citizens Bank Internet Banking Solution!

We are excited and pleased to provide you with our new "Internet Banking Solution". We are confident that you will be equally pleased with this convenient new service.

Technology is changing the way businesses and consumers do their business. The Citizens Bank, now more than ever, recognizes the need for banking convenience. No matter where you are, you can now have complete access and control over your banking accounts. This is what Citizens calls its "Hometown" edge.

This manual is designed to help you utilize the Internet Bank to its fullest potential. It is recommended that you read this manual in its entirety before utilizing your new Internet bank account. Help for Frequently Asked Questions (FAQ) is also available on every screen for added convenience. In the event you need further assistance, you may contact our Customer Care department by e-mail at customercare@thecitizensbank.com, by phone at (888) 275-5566, extension 6170, or by fax at (740) 633-2073.

How To Set Up Your Internet Bank Account

If you are an existing Citizens Bank customer with a checking account, simply go to our web site address at www.thecitizensbank.com and select Online Banking, and then select Enrollment Form. You will need to answer a few questions for security purposes. This information is necessary to set up your account and assign your temporary password. You will be sent a letter with your password and basic instructions on how to log onto the Internet Banking system. If you do not currently have a checking account at The Citizens Bank, you must first establish a checking relationship with us. Currently, you must stop into any branch office with two forms of valid identification. Plans call for this procedure to be automated in the near future. Once your checking account is open, follow the procedures as outlined in the first paragraph of this section.

Tools Needed To Connect To The Internet Bank

Before you can connect to the Internet Bank, you need to have the following:

1. You must have access to a computer where you can connect with the Internet. The most common way to accomplish this is through a dial-up connection with a modem to an Internet Service Provider (ISP) such as America Online, The Microsoft Network (MSN), or any local ISP.
2. You must have a "valid" browser. The browser is your vehicle to use the Internet. The Citizens Bank requires "valid" browsers that have the capacity to handle 128-bit encryption. Internet Explorer 4.0 or higher and Netscape Navigator 4.0 or higher have the ability to run 128-bit encryption. You can determine which version of Internet Explorer you have by simply clicking on HELP, then on ABOUT INTERNET EXPLORER. If you use Netscape, this is accomplished by clicking on HELP, then clicking on About Navigator or ABOUT COMMUNICATOR (this depends on the version of your software).

Please note: If you do not have version 4.0 or higher of either of these programs, you may obtain them free of charge over the Internet. Simply call us at (888) 275-5566, extension 170, if you require assistance locating a browser.

Special Note for AOL Customers

For AOL users, go to keyword: [128BROWSER](#), and follow the steps listed online to download the latest browser quickly and easily.

Getting To The Citizens Bank Internet Banking Solution

Once you are connected to the Internet, locate The Citizens Bank web site by typing www.thecitizensbank.com in the address bar in Internet Explorer, in the location bar in Netscape, or in the web address bar in AOL. This address connects you to The Citizens Bank "Home Page". We recommend that you "Bookmark this Site" or "Add to Favorites" for your convenience.

From here you may enter the Internet Bank or view a demonstration of the Internet Bank. You may also view our Privacy Statement, our Security Statement and information about the VeriSign Digital Certificate System. To enter the Internet Bank, simply click on the Login Tab.

Signing On

Once you are at the Login screen you will need to enter your Login ID and Password. Please remember that the system is case sensitive; you must enter the information exactly as it was provided to you from the Internet Bank. Be sure that the "Caps Lock" key is off so it will not affect the data you enter. For your safety, you will be locked out of the system if your user information is entered incorrectly three times in a row, known as a "three strikes and you're out" security lockout mechanism.

If a lockout occurs, contact The Citizens Bank Customer Care, and have your password reset. If you have misplaced your password, you must contact the Internet Bank and apply for a new password. You may also change your password at any time by checking the box next to: "Do you want to change your password?"

Your Login ID is provided to you upon enrollment and can be your primary checking or savings account number, without any leading zeros (if your account number is 001234, then your login ID is 1234). The first time you log into the system, you will need to use the password given to you by the Internet Bank. When you enter this information for the first time, you will be required to read and sign the disclaimer notice by filling out your information and clicking SUBMIT. Once this is done, the system will require you to change your password.

Please note: It is important for you to keep your password safe and secure. Do not give it to anyone at anytime. Your password may be any combination of alpha and numeric characters between six and ten digits in length. We recommend that you make your password difficult to guess (i.e., NOT your birthday, social security number, etc.).

Security Measures Used By The Internet Bank

The Citizens Bank Internet Banking Solution brings together a combination of industry-approved security technologies to protect data for the Bank and for you, our customer. It features password-controlled system entry, a VeriSign-issued Digital ID for the Bank's server, Secure Sockets Layer (SSL) protocol for data encryption, and a router loaded with a firewall to regulate the inflow and outflow of server traffic.

Secure Access & Verifying User Authenticity

To begin a session with the Bank's server, you must key in your Login ID and Password. As mentioned in the "Signing On" section, our system uses a "three strikes and you're out" lockout mechanism to deter unauthorized users from repeated login attempts. After three unsuccessful login attempts the system will lock you out requiring you to contact the bank to verify your password before re-entry into the system. Upon successful login, the Digital ID from VeriSign authenticates your identity and establishes a secure session.

Secure Data Transfer

Once the server session is established, you and the server are in a secured online environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between you and the bank is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user initiates a server session.

Router and Firewall

Requests must filter through a router and firewall before they are permitted to reach the server. A router, another piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing all traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank. Using the above technologies you can be confident knowing that your Internet Banking transactions are as secure as possible.

Time Out Feature

Once you have logged into the Internet Bank, a session can last as long as 45 minutes. After this time has elapsed, the system will logout requiring you to sign on again. This feature is for your safety and protection. If you were to leave your computer for any reason while still logged into the Internet Bank, this feature will allow only a short period of time to elapse for an unwanted person to access your account information.

Section II:

How To Use The Citizens Bank Internet Banking Solution

For your convenience, there are HELP buttons located near the bottom of each screen, which contain information about frequently asked questions (FAQ). If you do not find the answers to your questions listed here, there are also e-mail buttons located on each screen, which allow you to send a message directly to the Internet Bank. Please note, that in order for any information you enter into the system to be sent to the Internet Bank, you must press the SUBMIT button. Failure to do so will cause your transactions to be lost, and not sent to the Internet Bank.

Balance Inquiries

After logging on to the system, you will automatically be on the BALANCES screen, where you can see your accounts and corresponding balances. You can also view a snapshot of individual account activity within this area. Please note: balances marked with an asterisk (*) are considered "memo posted." These are balances that reflect transactions that have been done on the Internet but have not been officially processed by the Bank.

History

The HISTORY screen allows you to look at the transaction activity of any of your accounts. This history is recorded from the time your Internet Bank account is activated by the Bank. Therefore, any transactions that occurred before this date will not appear on the Internet system.

View History:

Allows you to view the history of the selected account, for the selected dates.

Export History:

Allows you to take the history information of a particular account and export it to your personal financial software (i.e., Microsoft Money or Quicken). This process is accomplished through following the steps:

1. Click on HISTORY.
2. Click on EXPORT HISTORY.
3. Choose your personal financial software, then click on SUBMIT.
4. Save the file to disk, remembering the name of the saved file and its location.
5. Open your personal financial software and choose the IMPORT function.
6. Enter the file name to import from the disk drive.

Statements

This function allows you to view actual statements. Statements are available for 24 months. After this time, the oldest statement will drop off as the newest statement comes into the system. View your statements by clicking on STATEMENTS, selecting the account, month, and year of the particular statement for which you are searching, then click on SUBMIT.

Search History

You may search history on the system by check number, transaction amount, or transaction date with this feature. Simply click [HISTORY](#), and then click [SEARCH](#). Choose the account to be searched, the search criteria, then click on [SUBMIT](#). The system allows you to search for data from the last 90 calendar days.

Reconcile

You may compare postings listed on the Internet Bank to the postings listed on your personal financial software. Select the account and dates you wish to reconcile and press [SUBMIT](#). After this, simply follow the instructions listed on your screen in order to reconcile your account.

Transferring Funds

This option allows you to transfer funds between your Citizens Bank accounts. To transfer funds, click on [TRANSFER](#), then select the account that you will transfer the funds from. Next, select the account you want to transfer funds to. Select the date you would like the transfer to take place, enter the amount and then click [SUBMIT](#). You may cancel any transfer before the posting time by going to the [VIEW POSTINGS](#) screen, entering the Transaction ID, and clicking on [CANCEL](#).

Set Up Accounts

This is an area where you can link deposit only accounts to your Internet Banking views. Deposit only accounts are accounts that you may deposit money into for another party to withdraw from.

View Postings

In this section you may view today's transfers as well as past and future transactions. This is also the area where you can cancel transfers before posting time. Simply enter the transaction ID number and click [CANCEL PAYMENT](#).

Pay Bills

One of the best features of the Internet Banking System is the Bill Payer. However, you should pay special attention to this section so that your payments arrive on time and contain the correct information. We have listed several helpful hints to make this process as productive and simple as possible. The simplest way of getting started on the bill payment feature is to add your creditors while you pay them for the first time. However, you may add the payees while not paying bills through the [ADD ENTRY](#) area.

Paper vs. Electronic Drafts

There are two different ways that the Bill Payer feature pays creditors: checks sent through the mail (paper drafts) and electronic payments (EFT). After you enter a payee into the system, it will identify whether the payment will be made electronically or by paper draft. There is no need to worry if the payment will be made by paper draft, as The Citizens Bank will provide your envelope and stamp and send it on its way. It is important to note that it takes approximately 5-8 business days from the time you submit your payment request until the time your payments are received by your creditor. If you send payments on or near the due date, your payment may not reach the creditor on time.

Add & Pay

Add and Pay will add creditors to your list of payees and pay the bill at the same time. To add and pay:

1. Click the ADD & PAY button.
2. Select the letter that the Payee's name starts with and click SUBMIT. Many payees have already been set up for your convenience. You may access these payees through the pull down menu, or you may set up your own by filling out the form provided.
3. Select the recurring payment status of this payee only if this is a payment that is paid regularly at the same time and for the same amount (i.e. Car or mortgage)
4. Select the checking account that you would like the payment drafted from, input the amount, and click SUBMIT.

Pay Bills

This feature will allow you to pay one or more bills at a time. You are able to check the bills you want to be paid, the amount, the date, and from which account you would like the funds taken.

Modify Payees

This area allows you to add or remove payees to the system and to modify existing payees currently in the system.

View Postings

Allows you to view past payments you have made, payments you made today, and payments that have been set up for future payment. It will also let you cancel payments, provided that they have not yet been posted.

Bill Pay Helpful Hints

- If you are adding your own payees, enter the payee's name and address as it appears on the return envelope provided with the bill.
- Make sure to enter the correct account number in the space provided.
- It is recommended that you not wait until the last minute to pay your bills. Bills paid via paper draft can take from 5-8 business days (up to 10 calendar days) to be received by your creditor.
- View the posting screen when finished paying bills to review what was done in the previous session.
- Altering the payment date on the check or list will enable those bills to be paid on the date specified.
- Payments may not be backdated.

Other Services

This section allows you to do a number of tasks that in the past have required a visit to the Bank.

Change of Address

By filling out the form and clicking SUBMIT, you may change your address. Keep in mind that this is the address all written correspondence will be sent to from The Citizens Bank. The Citizens Bank will verify all change of address requests that are sent to the Internet Bank.

Re-Order Checks

While your use of checks may decrease with the use of the bill paying service, you may order checks online. Simply click the CHECK REORDER button under the other services area, fill out the forms, then click SUBMIT to send your order. Your checks will arrive within 2–3 weeks, and the cost will be automatically charged to your account. The check style will remain the same as your previous order.

Stop Payment

This section allows you to stop payments from your accounts. **IMPORTANT!** It is highly recommended that you call the Bank, to request stop payments on checks. Once you have decided to make a stop payment, this is your quickest way for the Bank to process this type of request. Sometimes the inherent nature of the Internet can delay your message for an indeterminable amount of time.

Savings Bonds

You can order U.S. Government Savings Bonds directly by using your computer. Simply fill out the form, select the account that you would like to be charged for the Bonds, and click SUBMIT. Your account is debited for the purchase amount, and the bonds will be ordered and sent to the specified address within 3-5 weeks.

Q-Cards

Q-Cards are useful tools to help remind you of important account activity or events. You may set dollar limits for your accounts for high or low balance. When your balance rises above or falls below the predetermined limit, the system will send you an e-mail reminding you of this event. There are also several user definable fields so that you may send yourself a reminder for any reason, including birthdays, anniversaries, and other such important dates. Remember that the reminders are sent via e-mail, so you cannot be reminded unless you check your own e-mail.

Fees & Charges Associated With The Citizens Bank Internet Banking Solution

The Citizens Bank Internet Banking Solution is another channel enabling you, our customer, to conduct your business whenever and wherever you choose. The fees associated with the Internet Banking are in addition to any account fees currently in place. None of the charges for traditional account services are included in the fees for Internet Banking.

The fees associated with the Internet Banking are as follows:

| | |
|--|--|
| Internet Banking Access without Bill Pay: | Free |
| with Bill Pay: | *Free *for those retail customers who qualify |
| 99 days of transaction history: | Free |
| Prior Statements information: | Free |

Other charges:

| | |
|---------------|--------------------|
| Stop Payment | refer to Fee Chart |
| Incoming Wire | refer to Fee Chart |

Any change in this fee schedule will be posted on the web site a minimum of 30 days prior to the time rates become effective.

Section III:

Other Important Information

Important Disclaimer and Intellectual Property Notices

At The Citizens Bank, one of our main objectives is to provide the highest quality Internet banking experience available. We have spent countless hours attempting to ensure this.

Unfortunately, there are occasional situations that may make the experience inconvenient. These situations can occur due to many Internet related troubles. It is our intent to ensure that we provide as trouble-free an environment in areas we can control; however, these Internet related troubles are out of our direct control and troubles should be expected.

Online Bill Pay is offered for your convenience. The actual payment of such bills is handled by an independent third party, Princeton Telecom or a future succeeding company, and The Citizens Bank cannot and will not guarantee or be held responsible for the completion and accuracy of such transactions. Payments sent by paper draft are normally paid in 5-8 business days, where electronic payments are normally paid in 3 business days. Whenever filling in payment information, please be sure to always include the billers address as it appears on your statement to help ensure your payment is processed accurately and timely.

The Internet has inherent security risks and, therefore, The Citizens Bank cannot and will not guarantee downloaded information from our site does not contain a virus or other malicious entity. Although The Citizens Bank does make every attempt to ensure these events do not occur, the possibility does remain. Additionally, customers provide, request, and receive information from this web site with the knowledge that such information could be intercepted and viewed by unknown third parties.

Please contact our Customer Care services with any questions you may have regarding any of the above information and disclaimers. Customer Care can be reached by e-mail at customercare@thecitizensbank.com, by phone at (888) 275-5566, extension 170, or by fax at (740) 633-2073.

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