

Digital Banking User Guide

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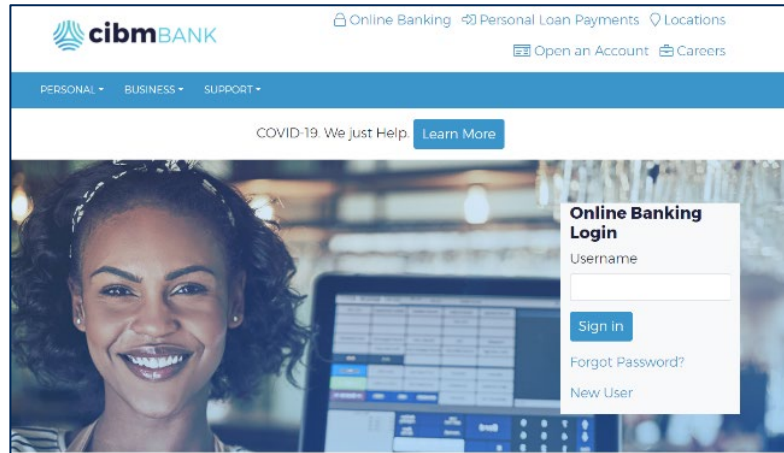
Important information about your internet browser:

Internet Explorer users are strongly encouraged to switch to Microsoft Edge since Microsoft Internet Explorer no longer receives security updates or updates for features and does not support modern security. Other supported browsers are the most recent versions of Google Chrome, Firefox and Apple Safari.

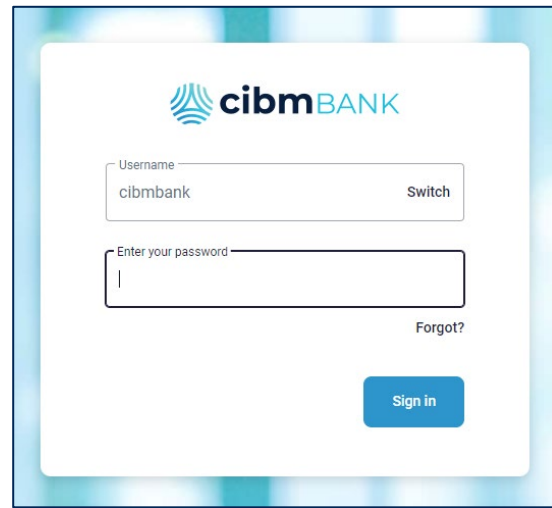
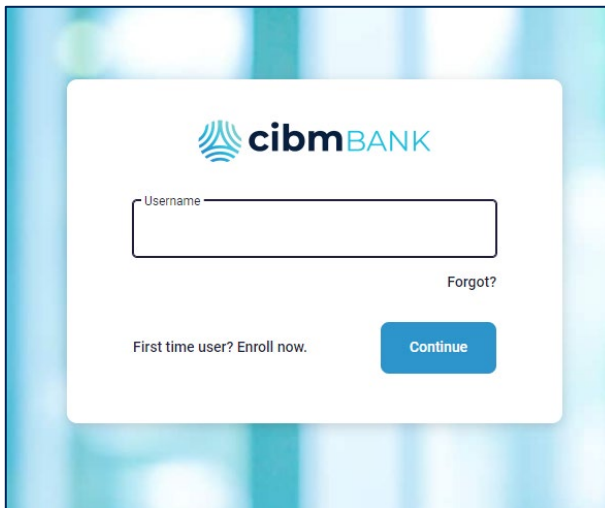
For additional assistance, please contact your CIBM Bank branch or call Customer Service at 877-925-3030.

Getting Started and Login

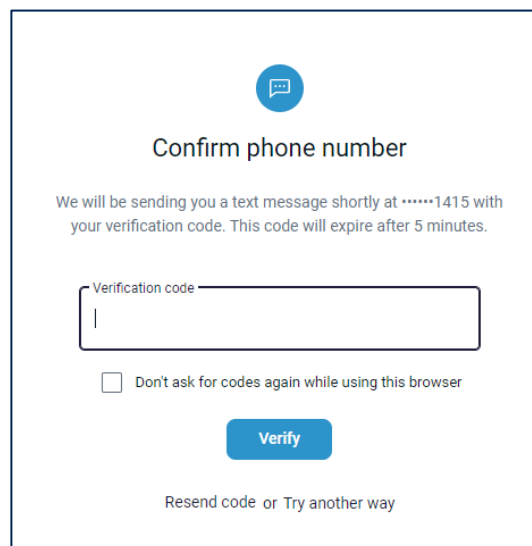
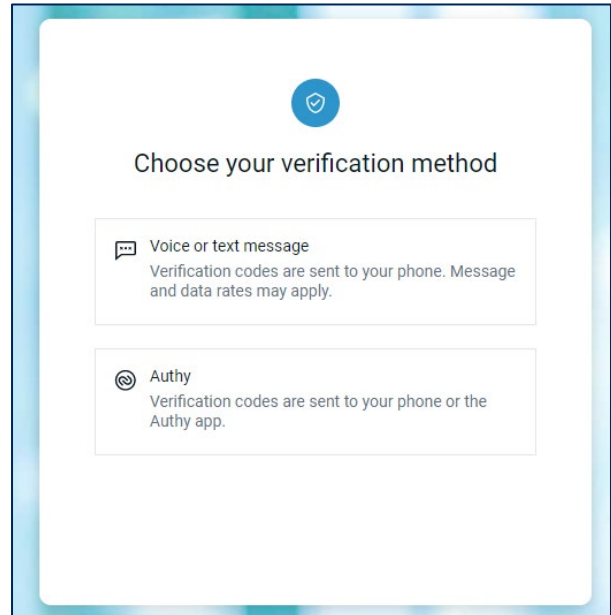
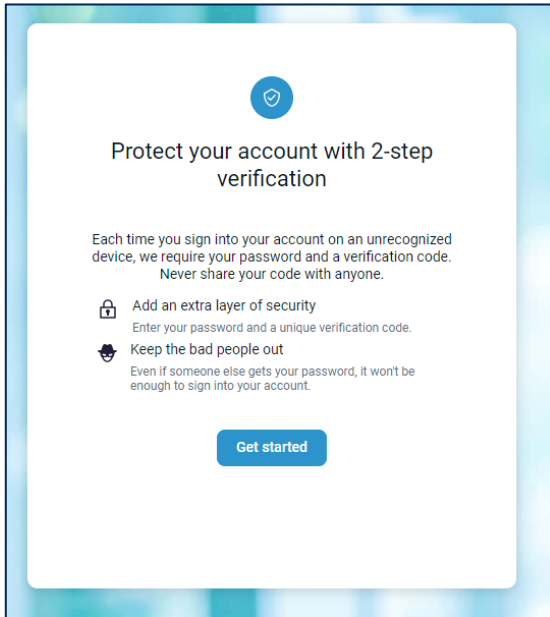
To access CIBM Bank Digital Banking, go to www.cibmbank.com and enter your user name on the Online Banking Login



You will be taken to the Login screen to complete your username, click continue and then enter your password. Click Sign in to complete your log in.

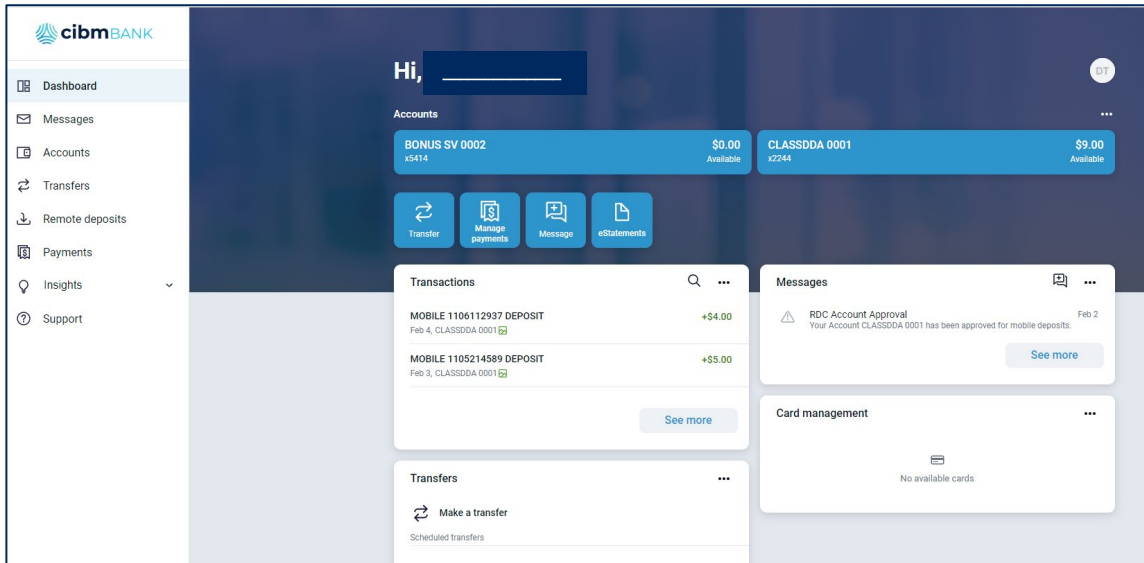


On your initial login, you will complete a Two-Factor Authentication process. Click “Get started”. You may select how you wish to receive your code; voice, text or with the Authy App.



Main Page Default Menu

Please find information regarding the dashboard and its navigation menu (displayed on the left side) upon login to CIBM Bank Digital Banking below.



Dashboard - Default page including the most common online banking functions

Messages - General broadcast messages sent by CIBM Bank, specific messages from the Conversations feature, and notifications/alerts

Accounts - Overview of all accessible accounts. Select individual accounts for details.

Transfers - Conduct a transfer(s) or view any pending transfer.

Payments - Make payments to a company or a friend. View payments history, schedule a payment, or change the menu option to view the payees. To view the Bill Payment page in its previous format, select Manage Payments.

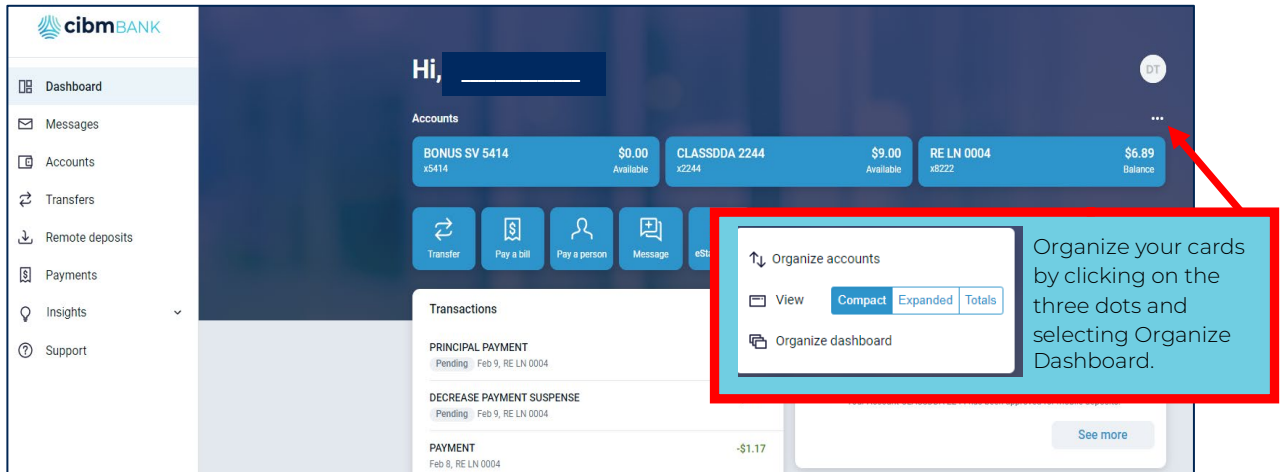
Remote Deposits - Review any previous deposits made using the CIBM Bank App. Remote Deposits can only be completed utilizing the CIBM Bank App Deposit Checks feature, and cannot be made through CIBM Bank Online (browser).

Support - Find customer service hours and contact information here. The Conversation feature allows you to talk securely with a CIBM Bank representative during normal banking hours.

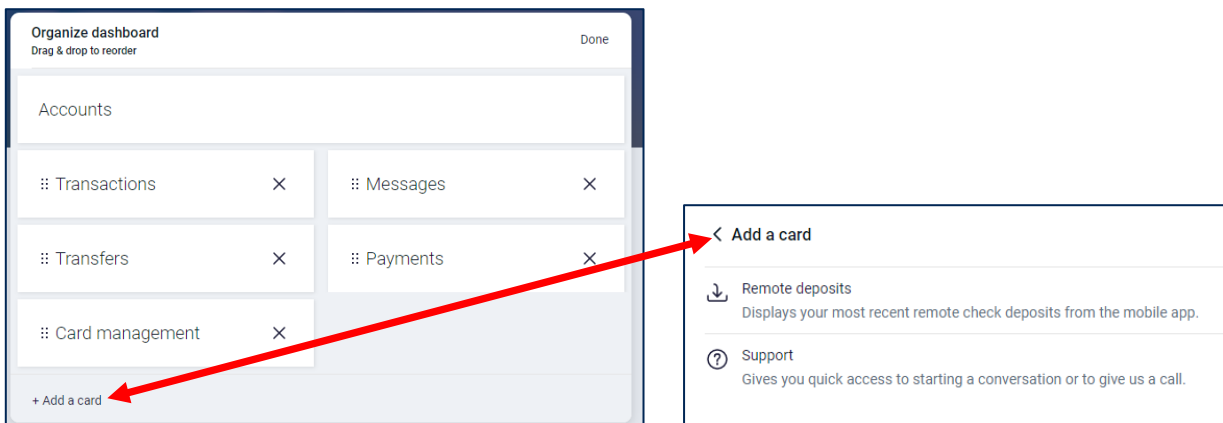
Dashboard

The dashboard is the home page of your digital banking experience. Separate sections are called “cards.” Each providing a different information. You can organize your dashboard to remove cards, add cards, or change the order in which they appear.

Once you have completed organizing your dashboard, click on DONE.



You can also use the Organize dashboard action button at the bottom of the page. This action button takes you to the Organize dashboard section that allows you to either a) remove a card that you don't use often or b) add a card that was previously deleted or never added by using the +Add a card function at the bottom. You may move the cards around by hovering your arrow over the 6 block of dots to the left of the card title, then dragging it to the position you desire, and letting go. After you are done arranging your cards, click on the DONE button to finalize your arrangement and return to the dashboard.



Available Cards

Accounts - Lists the accounts that you can access through digital banking with limited details. Click on the specific account for additional options and information.

Transactions - Includes the activity of all of your accounts combined. The specific transaction will indicate the pseudo name of the account through which the activity took place. To view complete transactions for a particular account, click on that account within the dashboard. This will provide you with Here you will find a detailed listing of the transactions for that specific account. **Note: when using the CIBM Bank App, choose Transactions.**

Payments - Lists payment activity processed or scheduled in the last 30 days. You may also use the quick access buttons to Pay a Bill, Pay a Person, or Manage Payments. Using Manage Payments will allow you to view the Bill Payment page in its previous format.

Messages - Includes general broadcast messages sent by CIBM Bank, specific messages from the Conversations feature, and notifications/alerts. The conversation feature can be used during normal banking hours to live chat with a CIBM Bank representative.

Transfers - Conduct a transfer or view pending and scheduled transfers. **NOTE: Once an immediate transfer is scheduled, it cannot be deleted. Please schedule transfers carefully.**

Support - Start a secure conversation with a CIBM Bank representative during normal banking hours or find the CIBM Bank customer service phone number if you would like to contact us by phone.

Remote Deposits - Review any previous deposits made using the CIBM Bank App. Remote Deposits can only be completed utilizing the CIBM Bank App Deposit Checks feature, and cannot be made through CIBM Bank Online (browser).

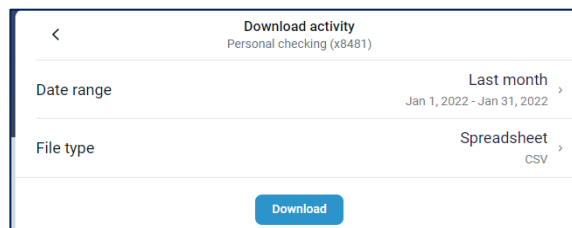
Accounts

The Accounts page lists the accounts you can access via CIBM Bank Digital Banking. Filter the types of accounts shown in the Accounts Card in the Dashboard for a specific view. Totals are provided for your Cash, Borrowed and Credit (Lines of Credit).

Select an account for additional information and options:

Transactions - activity in that specific account. To download account activity by date, select the download arrow on the top right hand corner of the card. File download types include:

- CSV Spreadsheet
- QBO Quickbooks
- TXT Text file
- QFX Quicken File
- OFX Open Financial Exchange



Transfer - Create a transfer from that specific account.

eStatements - Complete new user enrollment, or as an existing user, view electronic statements on your Documents page. Conduct eStatement preference changes, including email address changes and adding additional accounts or documents.

Stop Payments - Place a stop payment on a check issued from your account (**Note: You cannot place a stop payment on an ACH or debit card transaction, please contact your branch for assistance.**)

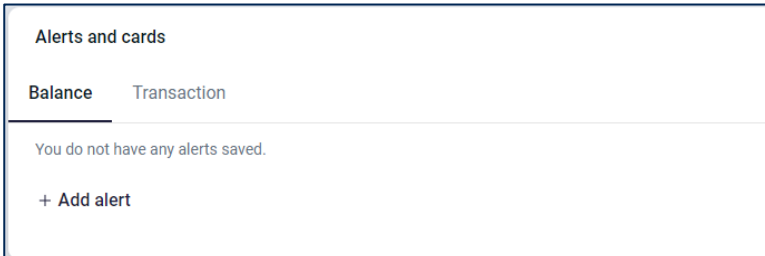
Alert Preferences - Manage account alerts. Alerts available via Text message*, email or in-app messages include:

- Balance alerts - Receive an alert when your balance is above or below the designated amount that you set in the alert.
- Transaction alerts - Receive an alert when either a debit (deduction) or credit (deposit) is posted to your account over the limit that you set in the alert.

YourMoney - Manage and oversee your financial wellbeing directly from CIBM Bank Digital Banking. YourMoney allows you to connect external accounts, including deposit, investment, mortgage, personal loans, and credit cards. Features allow you to setup up a personal budget, set savings and spending goals, and monitor your cash flow and your overall net worth.

Settings - Manage specific account preferences.

- **Rename** - Select the Rename link to the right of the current account pseudo name (For security purposes, please do not change the name to the existing account number.)
NOTE: Loan accounts are not able to be renamed at this time. Please contact Customer Service for assistance with renaming a lending account.
- **Display in online and mobile banking** - If selected (green), the account will show in CIBM Bank Digital Banking. If you do not wish to view an account that currently appears, you may disable the option and the account will not show on your dashboard.
- **Display activity and transactions** - If selected (green), the balance and activity on the account will display in the CIBM Bank Digital Bank. You may disable visibility here.
- **Alerts and cards** - An additional option for managing alerts as detailed above.



Alerts and cards	
Balance	Transaction
You do not have any alerts saved.	
+ Add alert	

Ask about this account - Ask a question utilizing the Conversation feature to communicate securely with a CIBM Bank representative regarding this account, or find contact information for customer service.

Details - Find detailed information regarding the account.

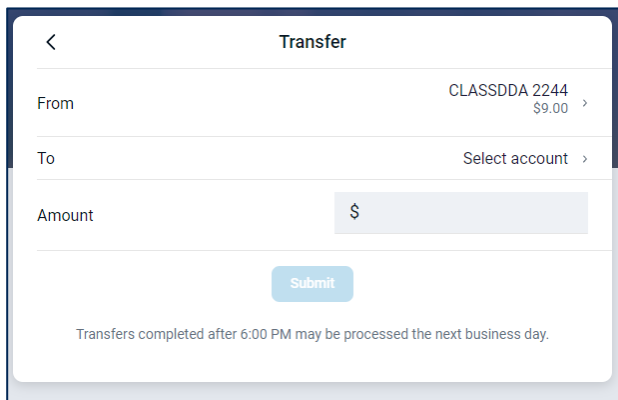
Transfers

The Transfers page allows you to conduct a transfer and view pending or scheduled transfers. When making a new transfer, the More Options selection can be used to:

- Add a frequency if you want the transfer to be recurring.
- Choose a date if you are looking to schedule the transfer for a later date, or
- Add a Memo to the transfer for identification purposes.

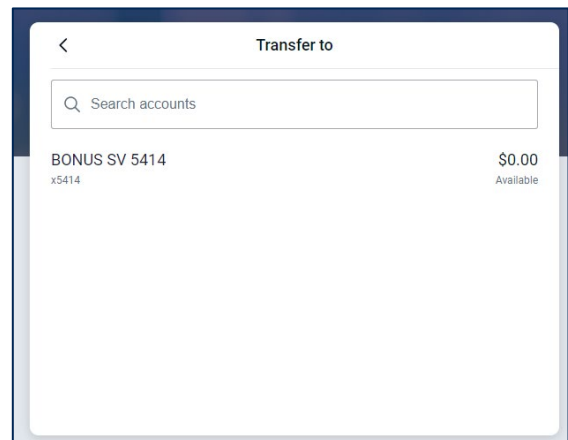
You may also view scheduled transfer or delete future scheduled payments. **NOTE: It is important to confirm that your transfer has been entered correctly when making an immediate transfer. You cannot delete an immediate transfer once confirmed. You can only delete future dated transfers.**

Transfer from:



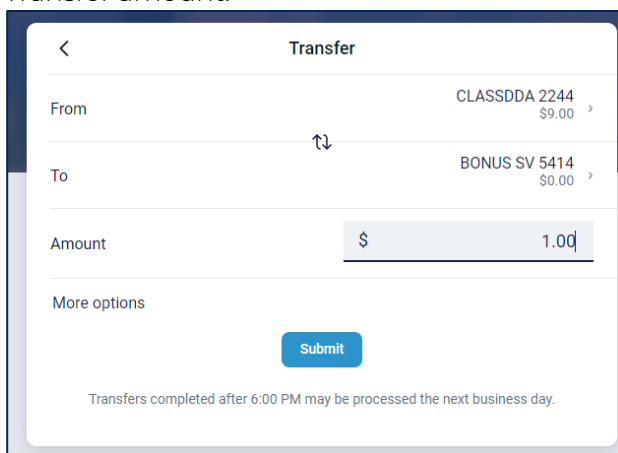
The screenshot shows the 'Transfer' screen with the 'From' field set to 'CLASSDDA 2244 \$9.00'. The 'To' field is 'Select account'. The 'Amount' field is empty with a '\$' symbol. A 'Submit' button is at the bottom. A note at the bottom states: 'Transfers completed after 6:00 PM may be processed the next business day.'

Transfer to:



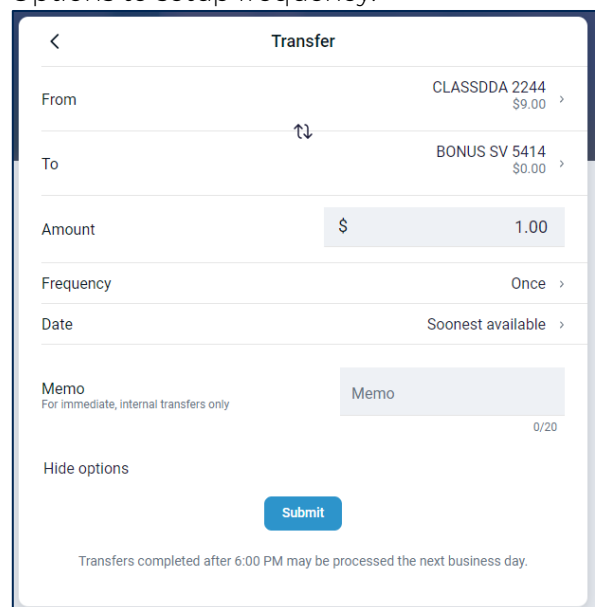
The screenshot shows the 'Transfer to' screen with a search bar 'Search accounts'. Below it, the account 'BONUS SV 5414 x5414' is listed with a balance of '\$0.00 Available'.

Transfer amount:



The screenshot shows the 'Transfer' screen with 'From' as 'CLASSDDA 2244 \$9.00' and 'To' as 'BONUS SV 5414 \$0.00'. The 'Amount' field is set to '\$ 1.00'. There is a 'More options' section with a 'Submit' button. A note at the bottom states: 'Transfers completed after 6:00 PM may be processed the next business day.'

Options to setup frequency:



The screenshot shows the 'Transfer' screen with 'From' as 'CLASSDDA 2244 \$9.00' and 'To' as 'BONUS SV 5414 \$0.00'. The 'Amount' is '\$ 1.00'. The 'Frequency' is set to 'Once' and the 'Date' is 'Soonest available'. There is a 'Memo' field with a character count '0/20'. A 'Submit' button is at the bottom. A note at the bottom states: 'Transfers completed after 6:00 PM may be processed the next business day.'

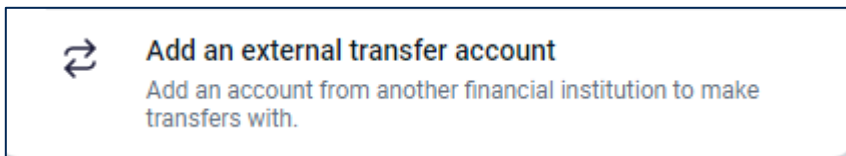
Open an Account

Open a new account or check status on an already completed application.



External Transfers

Transfer money between accounts at other financial institutions and your account at CIBM Bank. It's easy to create or edit transfers! Get started by adding an external account; then follow steps to verify the account. Once setup is complete, transfers can be conducted with this external account using the Transfers button.

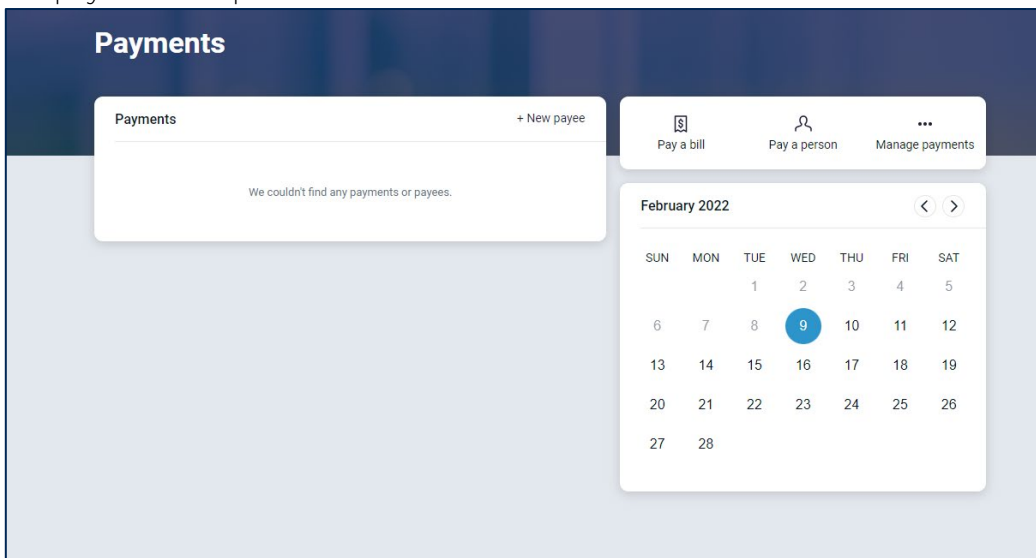


Payments

The Payments page contains shortcuts for paying a company or a person. Here, you can search the Payments History or the Payee list. Other options include Adding a New Payee, Paying a Bill (including the ability to pay Single or Multiple bills), Pay a Person, or Manage Payments.

To view the Bill Payment page in its previous format, select Manage Payments. This will allow you to set up notifications and manage your bill pay account(s) under the My Account menu option. There are also tools to manage Payees, change a payment frequency, or delete a Payee.

If you have scheduled payments, a red dot will appear on the calendar indicating the date that the payment will process.



Remote Deposits

This menu option allows you to view the history of deposits made via the CIBM Bank App. You can also use the calendar to search for previous deposits that may not be listed on the left. You can also see accounts enrolled for Mobile Deposit.

The CIBM Bank App is available on the App store associated with your device. Remote Deposits cannot be made through the CIBM Bank Online (browser).

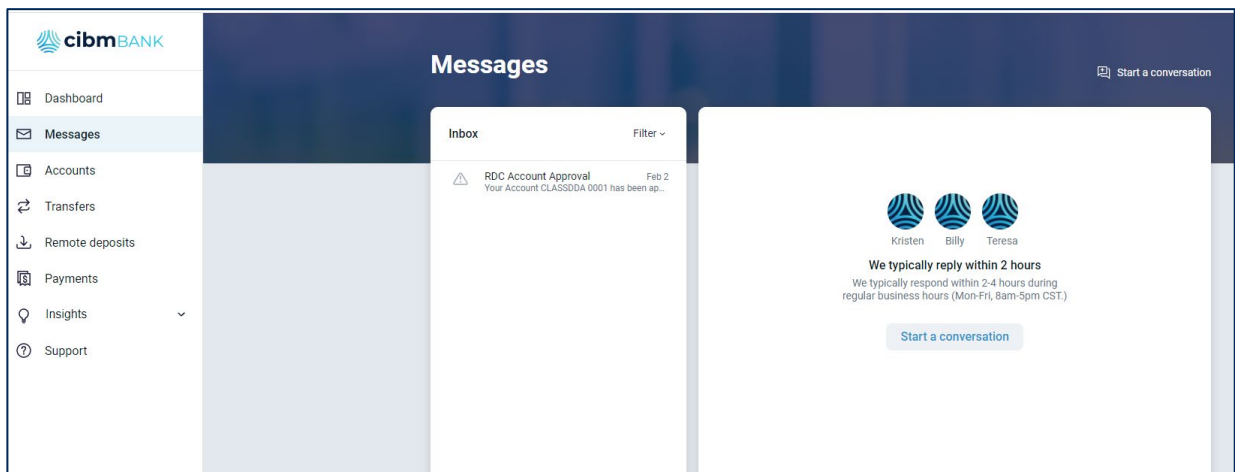
Cash Manager

This Option is only available for Commercial Online Banking users. When clicking on this menu option, you will be transferred to the Money Manager page. Here you will find all of your existing Money Manager Options. Additional security features may be required. Please contact a Treasury Management Services Officer to inquire about becoming a CIBM Bank Online Money Manager customer.

Messages

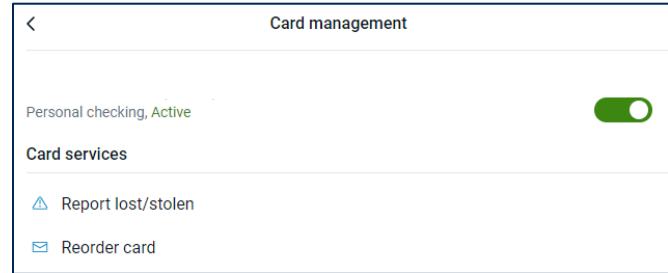
Start a conversation with a CIBM Bank representative and even transfer sensitive documents via a secure option. Conversations are available during normal banking hours Monday - Friday. Any messages received during non-banking hours will be read and responded to on the next business day.

The Message feature can be found anywhere you see the Message button. You can also click on Support from the left navigation menu, and within that page you will find CIBM Bank's customer service contact information, any additional messages, and the option to "Start a Conversation".

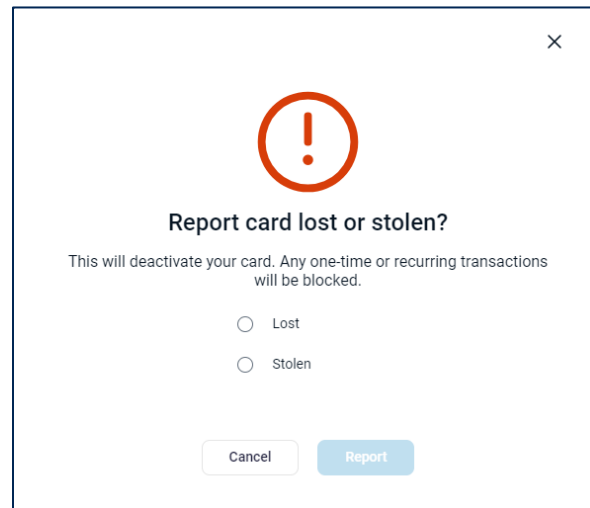


Card Management - Lists debit cards including the last 4 digits of the card number and status.

Toggle card OFF (GRAY) or ON (GREEN). **NOTE: If you toggle the card OFF, no withdrawal transactions will be approved.** This can be used if you have misplaced your card or do not have it in your possession. Upon retrieval of the card, you may toggle ON, and the card will function normally.

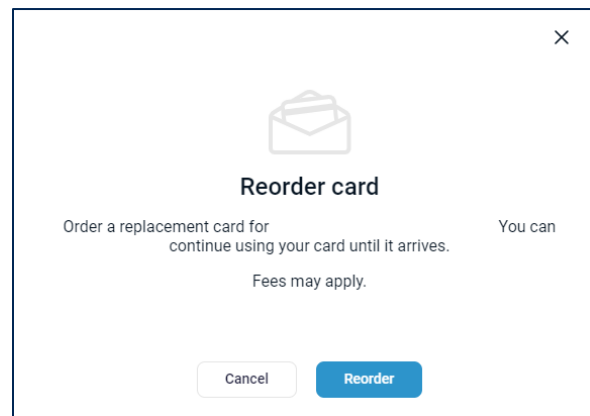


Report lost/stolen - Select when you have lost your card or believe it to be stolen. You will be prompted to respond with LOST or STOLEN and the card will be closed, so no further transactions can occur. **NOTE: When using this feature the card cannot be reactivated.** In order to obtain a new card, you may utilize Conversations, contact customer service by phone, or contact your local branch.



Use this option if you notice fraudulent debit card transactions on your account. Contact us immediately to report the transactions via Conversations, the customer service line, or calling your local branch.

Reorder Card - Is your card cracked? Has the magnetic strip stopped working? Use this option when your card is physically not working properly to order a replacement card with the same card number containing a NEW expiration date.



Do NOT use this option if you have fraudulent transactions on the card.

Settings - General and Accounts

User Profile - Found by clicking on your name on the bottom left corner of the page. Access settings or sign out.

Settings - The General menu displays additional options

Profile - Change your preferred first name, address, email, and phone numbers

NOTE: If you change your email address and want your eStatements to go to your new address, click on the Accounts menu>select an account>eStatements>Email Settings menu.

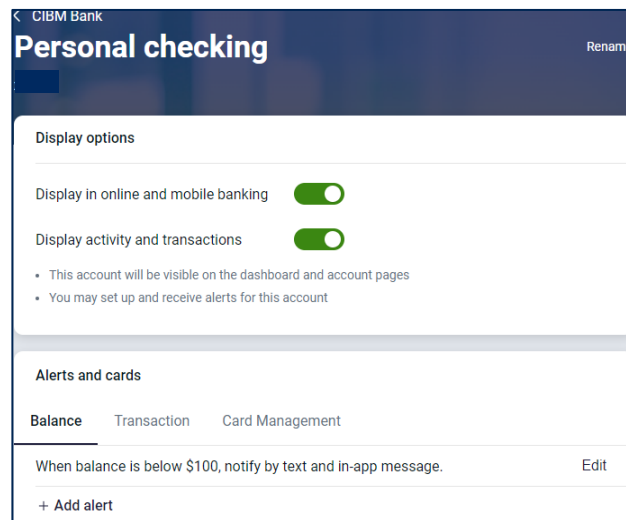
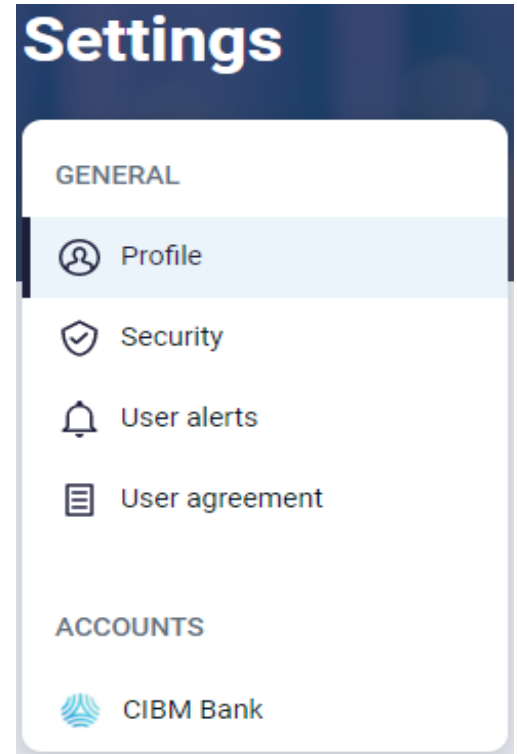
Security - Change Username or Password, reset your Two-Step verification, or view the Recently Used Devices for online (browser) banking and the CIBM Bank App. Review and edit the Recently Used Devices list if you have devices that no longer used

User Alerts - Setup various security alerts for Login from new device, Email address change, Password change, Mobile phone change, or Username change.

User Agreement - View the CIBM Bank online end user license agreement.

Accounts

Selecting CIBM Bank under ACCOUNTS from the screen above allows an additional way to select each account to display in Online and Mobile Banking (Green for ON) or Display Activity and Transactions (Green for ON). You may also view or edit Alerts and Cards within this menu. Alerts for Balance or Transactions are available.



Sign Out - For security purposes, we highly recommend you Sign Out after each use of CIBM Banking Digital Banking and close the browser page.

Where do I find...

Pending Transfers - Under the Transfer section of the Transfers menu

Transfer History - Use the Search function in the Activity card by choosing the magnifying glass and entering the word "Transfer" in the search criteria. Additional search criteria are available by selecting the Search and Sorting Options link below the search criteria box.

The Bill Pay section that I am used to using with the previous CIBM Bank Online - This can be found by clicking on the Manage Payments option on the Payments card on your dashboard.

eStatements - Find eStatements by clicking on the Accounts menu on the left side and then selecting a listed account. You can then click on the eStatements/Notices option to view your forms. Here you can also Sign-up/changes, Email Settings, Additional Recipients and view Disclosures.

Order checks - Check orders can be completed by accessing our website, www.cibmbank.com and Personal>Manage Your Account>Reorder checks. You will be directed to Deluxe.com to place your order.

Open a New Account - Select Accounts from the left navigation toolbar. Then select the Open An Account Card.

Change of Address, Phone number or email - Select your initial icon in the upper right-hand corner and select Settings or Profile. Select Edit in the area you are wanting to update. Change of addresses will be submitted. You will be contacted to confirm the change before the information is updated.