

# System Upgrade Handbook

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Welcome to  
Citizens Federal Savings Bank

Since 1884

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## What do I need to know about the upgrade?

The information contained in this booklet covers a few changes and provides information regarding your day-to-day banking needs and activities during our system upgrade. The system improvements we are implementing will result in an overall better banking experience for our customers and leverage the newest security and technologies.

Thank you in advance for your patience as we put the finishing touches on our improved system. After more than 140 years of serving our communities, we remain focused on providing the **Care, Commitment, and Customer Service** you have come to expect and deserve.

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## DEBIT and ATM CARDS

You will be receiving a new debit or ATM card. The new ATM cards will have the same look as the Citizens standard debit cards but will be programmed for ATM usage only. You will receive the same branded debit card that you currently carry (school specific or Citizens standard) and your new debit card will feature **Tap to Pay capability**.

Your new card will be arriving in the mail in early January 2025. On January 16, 2025, you will need to call the number on the activation sticker to set up your new PIN number and activate your new card.

Please continue using your current Citizens Debit/ATM cards through January 15, 2025. Your old card will be inactive after this date, and we ask that you please dispose of it appropriately.

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## ONLINE BANKING

While we finish the final upgrade, our Online Banking system will be unavailable beginning January 15, 2025, through January 19, 2025. During that period, information about your transactions and balances will be available by calling any of our office locations during normal business hours.

Paypal and Venmo access will be unavailable from January 16th-19th and will resume on January 20, 2025.

### *Will I use the same user name and password for Online Banking?*

Your first opportunity to log-in will be January 20, 2025. Please use your existing Online Banking username and your temporary password will be your username plus the last four digits of your social security number or EIN number for businesses. For example, if your username is jsmith and the last four digits of your social security number or EIN number are 1234, your temporary password will be jsmith1234.

Once logged in, you will be prompted to set a new password. You will answer three security questions and set up an out of band authentication (OOBA) service. The OOBA service is an added level of protection that utilizes a 5-digit security code to authenticate it is **YOU** that is accessing your Online Banking account. You can choose to receive your security code via text, telephone call, or through the Duo Mobile App. Just follow the prompts to select your desired OOBA preference.

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### ***Online Banking Con't***

Next, you will verify your email address, review, and accept the Online Banking terms and conditions, and you will be all set!

You will still access Online Banking from the Citizens website ([www.citizensfsb.bank](http://www.citizensfsb.bank)) via the ONLINE BANKING link at the top, right hand side of the Citizens Homepage, or through the NEW Citizens Mobile App.

## **BILL PAY**

Your current accounts and bills are set to automatically load into the new Bill Pay service. As a precaution, please download or screenshot your existing payees and accounts to use as a reference in the event you need to re-enter any information. Bill Pay is accessible through online banking on your mobile device or computer.

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## MOBILE BANKING

### *How will this change affect my Mobile Banking access?*

Mobile banking services will be unavailable January 15, 2025 through January 19, 2025. On January 20, 2025, the new mobile banking service will launch. If you have not yet set your new password, please follow the steps listed in the Online Banking section to log-in for the first time on your mobile device.

**iPhone Users** that have automatic updates enabled will receive the new Citizens Mobile App automatically once the new version is available. If you do not have automatic updates enabled, please remove the old Citizens Mobile App, and download the new version on or after January 20, 2025.

**Android Users** will need to remove the old Citizens Mobile App and download the new version on or after January 20, 2025.

## LIBERTY LINE

Telephone Banking via our Liberty Line (1-888-762-2525) will be unavailable January 17, 2025, to January 20, 2025.

If you currently utilize this service, we encourage you to contact us about the free and convenient alternative options for monitoring your account. If you have any questions during this time frame, please give us a call and we will be happy to help.

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## ACCOUNT NUMBERS

We will not be making any changes to your checking, savings, certificates of deposits (CD's), individual retirement accounts (IRA's), loans and safe deposit box account numbers.

You will, however, receive a new debit or ATM card with a NEW account number. Please be aware that if you have your debit card number saved on-line at vendors such as Amazon and PayPal, you will need to update your card information with your new debit card number.

## ATMs

Citizens ATMs will be temporarily out-of-service beginning January 16, 2025 through January 17, 2025. Deposits at our full-service ATMs will resume on January 20, 2025. If you need to make deposits after-hours during that period, please utilize the night depository at each of our office locations.

## MONTHLY STATEMENTS

### *Will this change affect my account statements?*

You may receive two statements in the month of January depending on your current cycle. All customers will receive a final statement from our current system dated January 16, 2025. Normal statement cycles will resume in February. The format of your statement will change, and will look different, but we are confident you will have all the information you need and maybe even a little more.

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### ***Statements con't***

Paper Statement Fees (if applicable) will be waived for both January and February 2025 for your convenience.

### ***I currently receive e-statements. How will I access them?***

Please log-in to your **NEW** Mobile App or Online Banking and re-select the account statements you wish to receive electronically. Please make these selections on January 19, 2025, or shortly thereafter. We are waving Paper Statement Fees as a courtesy for January and February 2025 to provide you with ample time to re-set your eStatement preferences.

If you wish to have access to your historical eStatements, please download them before January 15, 2025, for your records. All historical eStatements will be made available mid-March 2025, but you may wish to retain copies until then. You can also request a copy of a statement from your location of choice.

### ***Can I get an eStatement for my loan account?***

Yes! The system upgrade includes eStatements for your mortgage and loan accounts, just turn them on in Online or Mobile Banking.