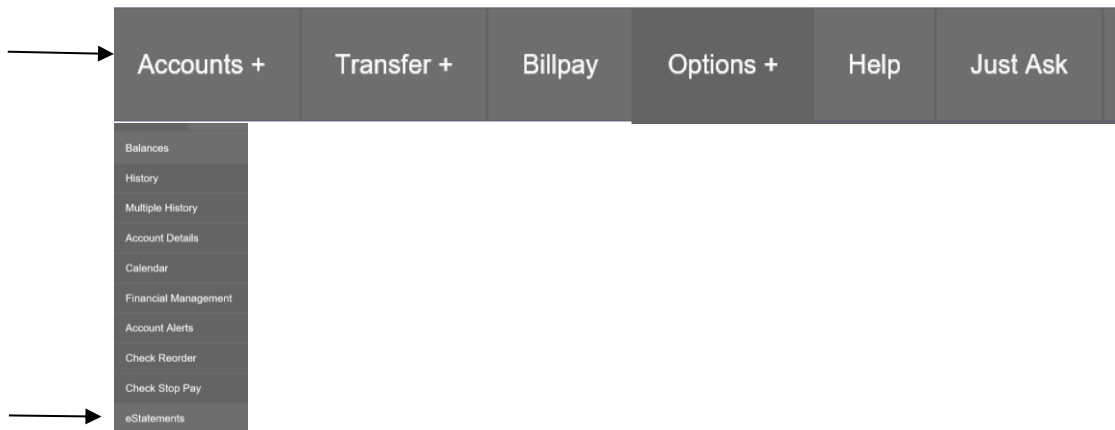


INSTRUCTIONS FOR ENROLLING IN ESTATEMENTS

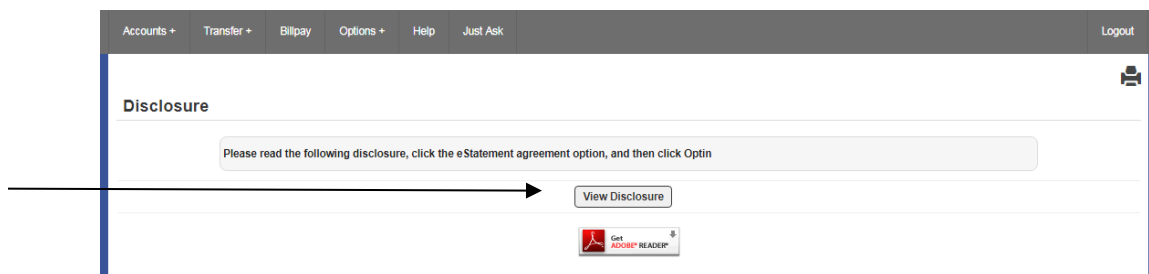
eStatements require that Citizens have the Primary Account holder's email on file in our system. If you are unsure if we have your email, please call in and verify with one of our staff.

You will receive your eStatement immediately after your statement cycles and you do not have to worry about waiting on the mail!

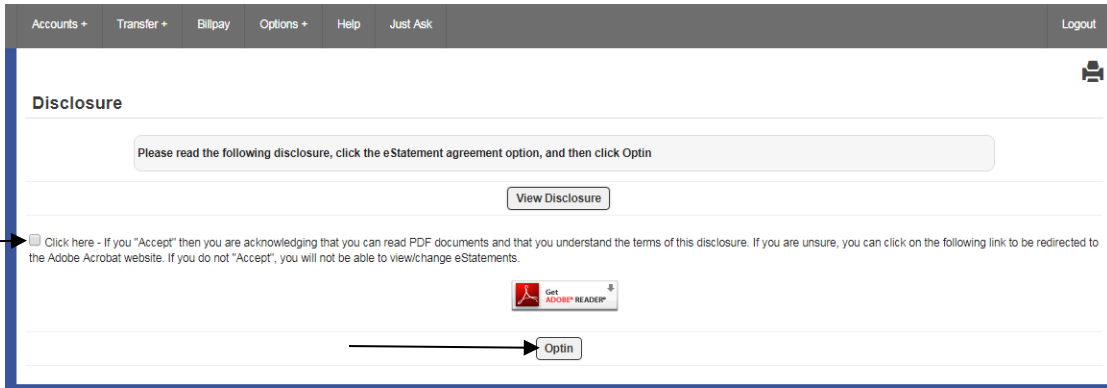
- Once logged onto www.citizensfb.com, click "Accounts" and click "eStatements".



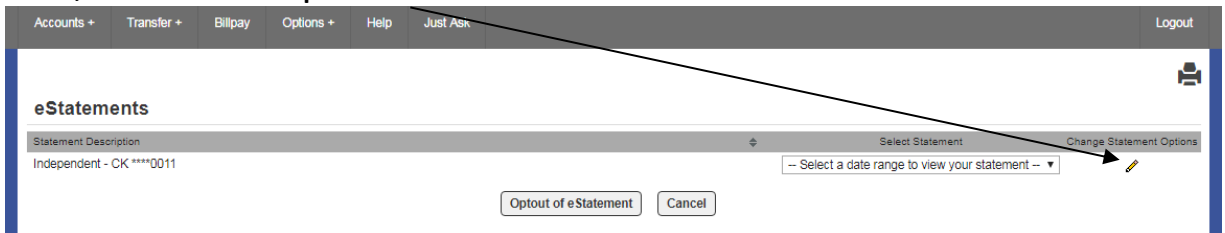
- Click "View Disclosure".



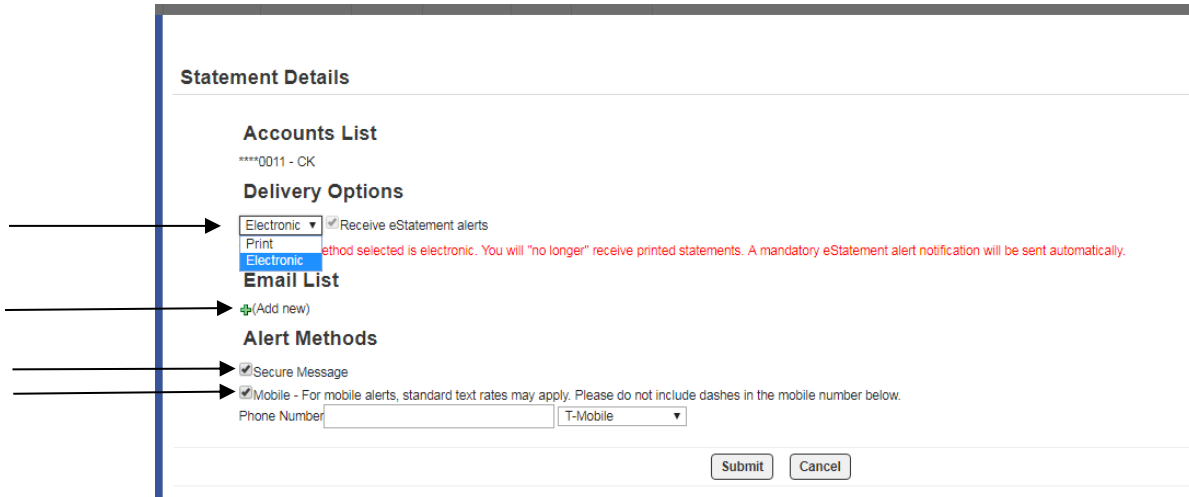
- Once you have reviewed the disclosure, click the "Accept" box and click "Optin".



➤ Next, click on the pencil icon.



➤ Under "Delivery Options" using the drop-down box, select "Electronic".



➤ Click on the "+" sign to add an email address. This will be the address that your internet banking account is associated with.

- Choose how you would like to be notified that you have an eStatement available. Select “Secure Message” if you prefer notification via email. For a text notification, enter in your cell phone number and carrier.
- **Be sure to change your preference to Electronic Delivery for EACH INDIVIDUAL ACCOUNT in order to avoid the \$3.00 statement fee.**
- Click “Submit” when finished. You are now set up for eStatements. You will no longer receive paper statements (**there is a \$3.00 monthly charge for paper statements**).