

November 16, 2020



Cherokee State Bank Online Banking- new look and feel!

We are excited to announce we will be upgrading our internet banking platform on **December 7, 2020**. As we prepare for these upcoming improvements, we would like to take this opportunity to provide you with important information regarding our upgraded system, so please keep & read this letter carefully to ensure a seamless transition.

Important Dates for your online access:

- **Thursday, Dec 3:** Bill Payment services will be unavailable starting 11:00 pm. Payments scheduled prior to this date will process as normal.
- **Friday, Dec 4:** Internet banking access will be available in **"Inquiry Only"** mode starting at 6 PM. Please plan accordingly and conduct all internet banking transactions prior to these dates.
- **Monday, Dec 7:** Upgraded system goes live at approximately 8 am.

The following steps **need to be completed** to continue using Online Banking.

Step 1: Log on to our website as normal at www.cherokeestatebank.com. Select the "Retail" Radio button to sign on to the system.

Step 2: Your current username will stay the same; however, to log in you must type in your username in all lowercase letters. Usernames are case sensitive going forward. Click submit.

Step 3: Your initial password will be last 4 numbers of the "Login Owner's" tax identification number. The password will need to be changed immediately and will require at least 8 characters including one numeric, one special character, one lowercase and one uppercase. Click submit.

Step 4: You will then be prompted to choose new security questions. Answers can be 2-25 characters. Please keep track of your answers to these questions and note that they are NOT case sensitive.

Step 5: Please read and agree to the updated Cherokee State Bank terms and conditions.

Re-enrollment can also be completed on the mobile app and all account history, auto transfers, nicknames and current Bill Pay information will be carried over into the upgraded system.

***Current alerts will NOT be carried over and will need to be set up on the new system.

New Features Include:

- Forget your password- Be able to reset yourself by getting a code sent to the email we have on file
- Personal financial management tools
- Quick transfer and bill pay directly on the home page
- Always be in control with enhanced alert system
- View deposited checks
- Chat securely online with bank representatives
- Improved security features
- Easier e-Statement access and application

Cherokee State Bank considers security a top priority. We will continue to use multifactor authentication (security questions) in addition to usernames and passwords to authenticate your identity. Please keep your CSB online banking User ID, password, and answers to your security questions in a SECURE location to ensure you remember them but so no one else has access to them. For login assistance, please call us at 712-225-3000.

Frequently Asked Questions for CSB Online Banking

1.) Why is CSB changing its internet banking platform

We want to provide our clients with an internet banking landing page that is easy to navigate and user friendly. Bill Pay has been integrated onto the home page along with the opportunity to reset your password if locked out. No more three tries and you cannot get in. If we have your valid email address, you will be able to click the forgot your password and have a temporary code sent to your email. There is also a new live chat feature that allows you to contact a banker during regular business hours 9am-3pm M-F. This chat feature is called LinkLive.

2.) What is LinkLive?

Link Live is a secure and convenient online client service tool that allows real time interaction between you and one of our bankers during normal banking hours 9am-3pm M-F. There is also an option to exchange client documents via Link Live. You can exchange documents with the bank using drag-and-drop functionality via this secure link. Link Live also allows our bankers to view your computer screen, with your permission, to provide remote assistance.

3.) Will my old user ID and password work with the new online banking?

Your user ID will be the same as with the current system except that it will be all in lower case. For example, if your user ID is JohnDoe20, it will become johndoe20. Your initial password will be the last 4 numbers of the "Login Owner's" tax identification number. For example, a husband and wife may share a single user ID but the husband originally enrolled the account in internet banking and his TIN number is 123-45-6789. His initial password will be "6789". You will be prompted to change the password the first time you log in on December 7, 2020 and will require at least 8 characters including one numeric, one special character, one lowercase and one uppercase. This is not a change from the current requirement.

4.) If I use Bill Pay in the old system, will I need to retype all my vendors or recurring payments into the new system?

No, all of your current bill pay information will transfer over.

5.) Will this affect my mobile banking access?

No, if you currently use the mobile app all you will need to do is follow the initial set up steps and you will be able to access your information. You will also be able to reset your password through the mobile app if you prefer that over a desk top computer.

6.) Why do I have to answer new security questions and why are they so random?

To increase security and decrease the likelihood of a fraudster guessing the answer to your security questions, we have made the questions more difficult. The answer is less likely to be compromised from social media sites or other online outlets. The answer you create for your security questions will not be case sensitive. Also, if you forget your security questions, you have the option to receive a one-time passcode to the email on file to gain access to your account.

7.) Why do we have to change our password every 6 months?

CSB views information security as a top priority. The multifactor authentication (security questions) built into the internet banking platform allows you to identify &/or verify that you are logging into the CSB online banking and not a fraudulent internet banking platform set up to look like CSB online banking. The security questions will be prompted if you are logging into internet banking from a computer you have not registered as private. In addition to these precautions, asking you to change your password every six months reduces the likelihood that a fraudster could eventually crack your password.

8.) If I don't have Bill Pay or Mobile Deposit, how do I activate these options?

Simply, give us a call at 712-225-3000 and ask a Customer Service Representative to turn this feature on.

9.) How do I find my statements?

Click on the account for the statement you want and select Documents. From here you will be able to print or save your statement as well as see year-end tax documents. Previous statements will be available up to 2.5 years.