Digital Banking

User Guide

Learn how to use Digital Banking with this handy guide.

For questions contact us at 727-335-0500

Member FDIC

EQUAL HOUSING LENDER

CLIMATE FIRST BANK®

climatefirstbank.com

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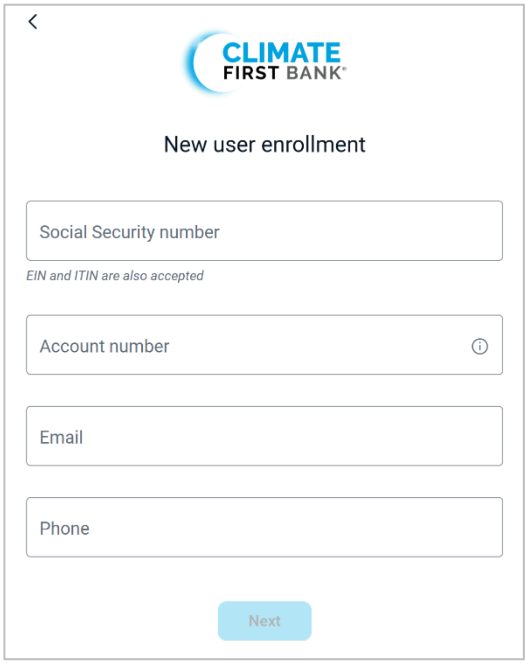
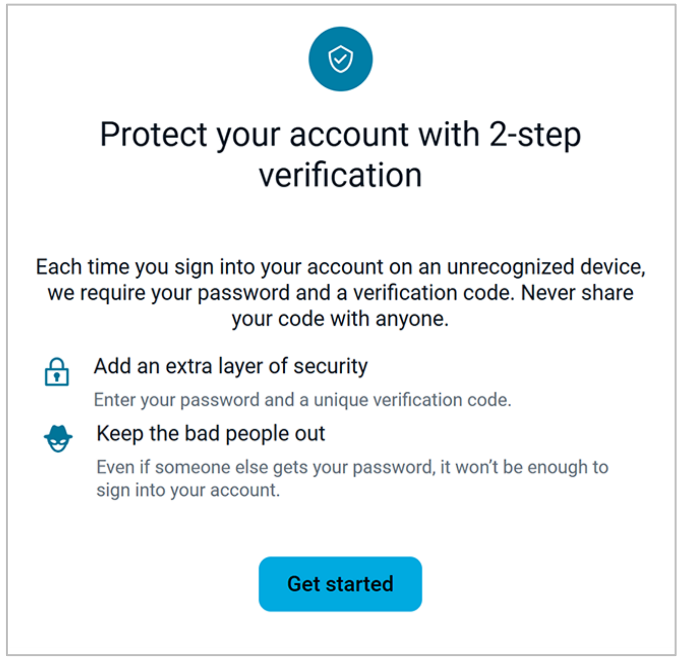
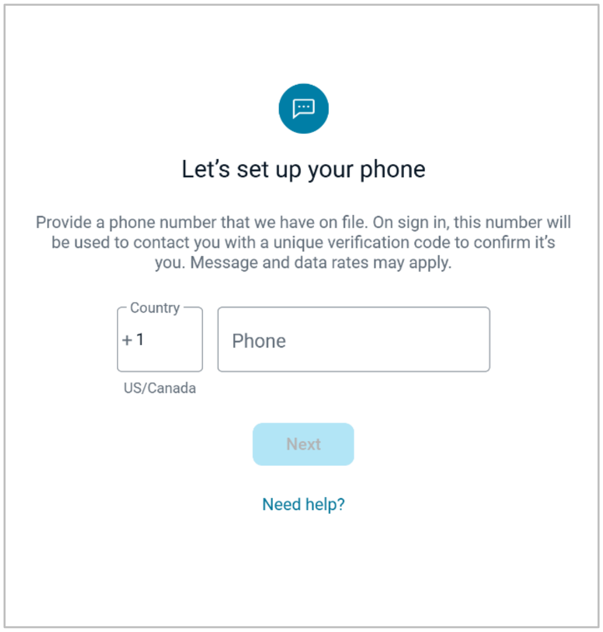
First Time Login

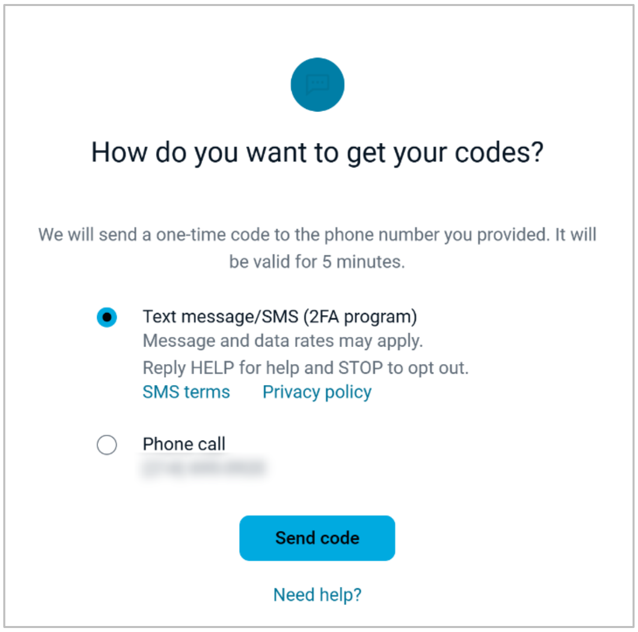
1. Navigate to our website and click **LOG IN**.
2. Select **Online Banking Log In** from the options.
3. Select **New User Registration**.
4. Enter your social security number, account number, email, and phone number. Click **Next**.
5. Add an extra layer of security with 2-step verification. Click **Get started**.



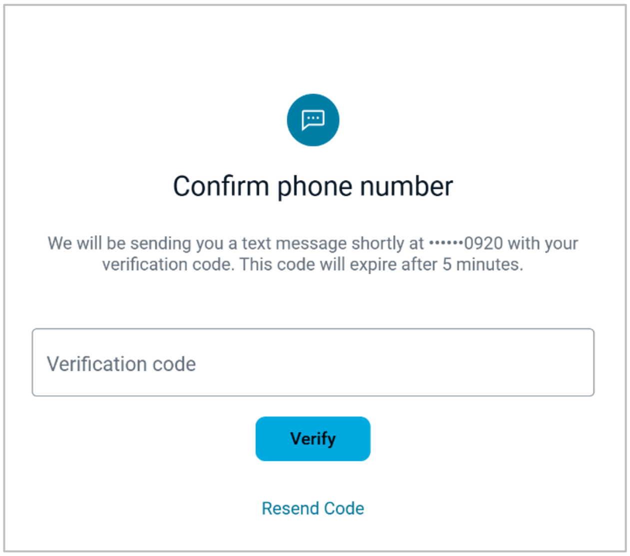


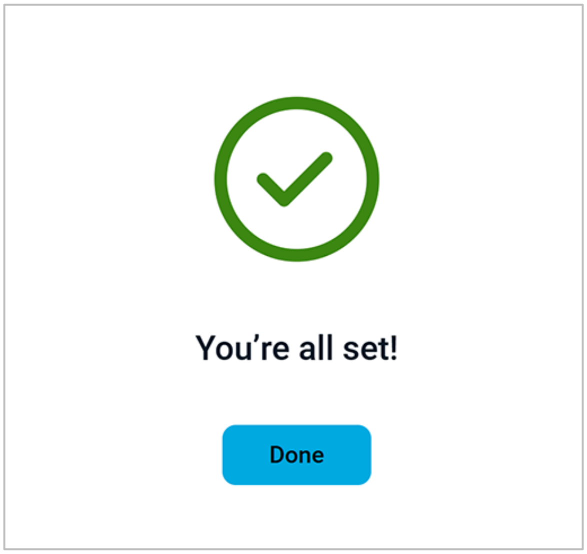
6. Provide the phone number associated with your account. Click **Next**.
7. Choose the method by which you would like to receive your verification code. Click **Send code**.



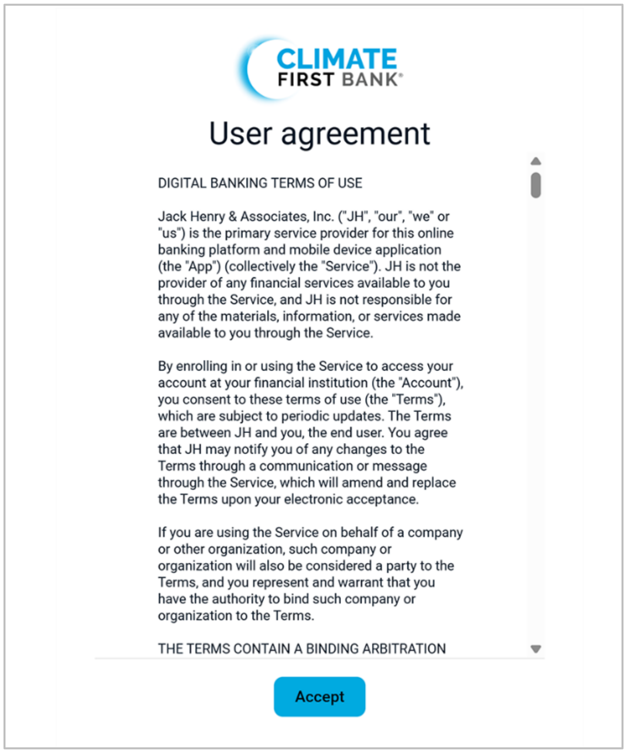


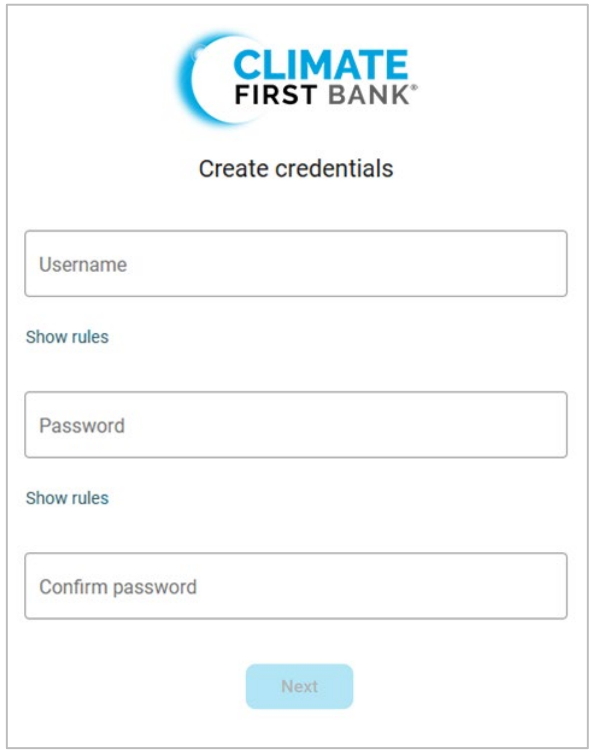
8. Enter the verification code sent to the method of your choice. Click **Verify**.
9. Click **Done**.





10. Read the Terms and Conditions then click **Accept**.
11. Create your **Username** and **Password**. Click **Next**. You will now be able to log into our site.

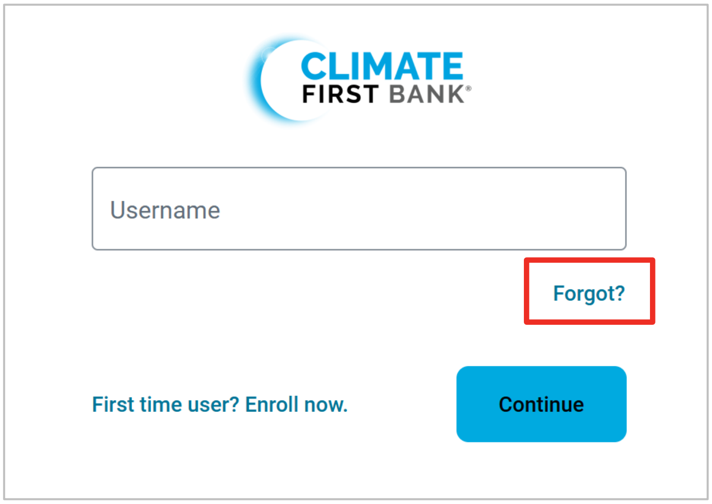


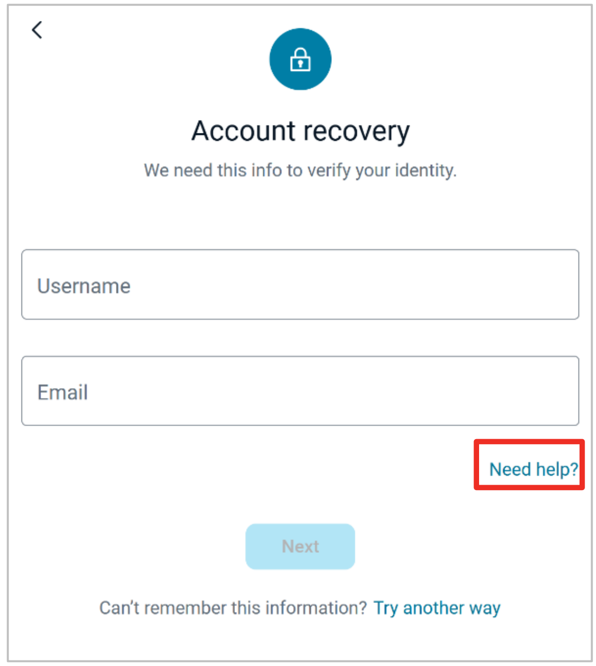


Account Recovery

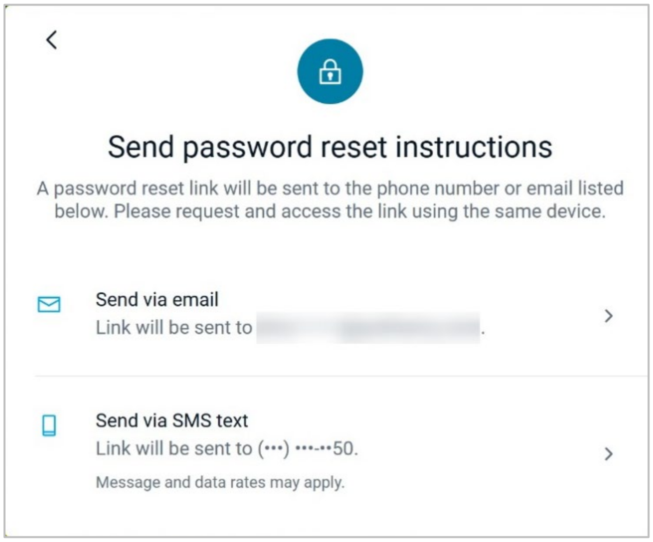
Use these steps to reset your password and/or retrieve your username.

1. Navigate to our website. Click **LOGIN**.
2. Select **Forgot Username or Locked Out or Forgot Password**?
3. Enter your **username** and **email address**.
   IMPORTANT: Email must match what is on file.
   Don't know your username? Click **Need help?** to use your social security and account number instead.

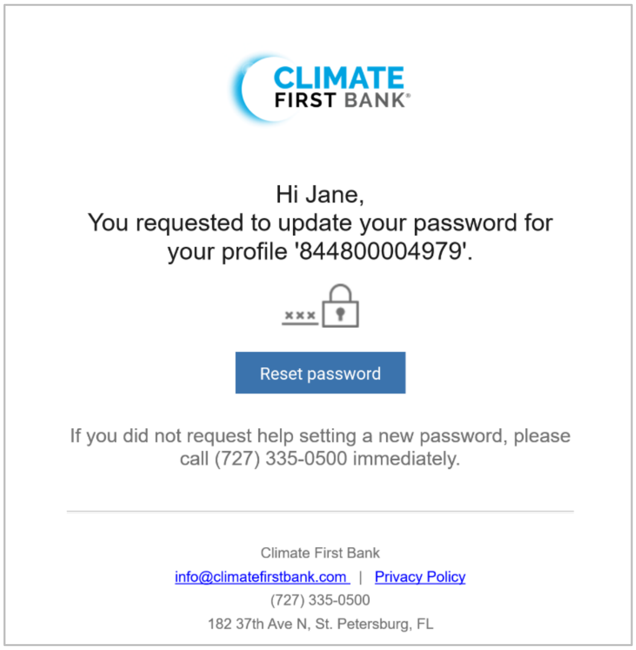


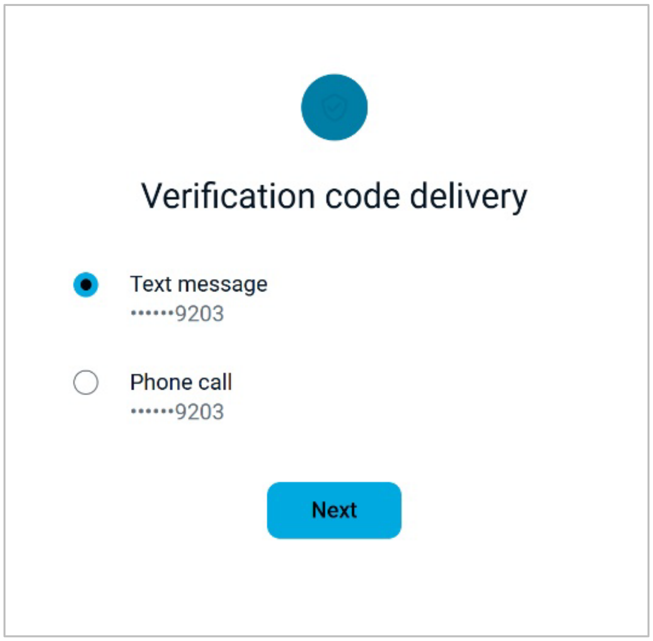


5. Choose to receive your instructions via email or text.

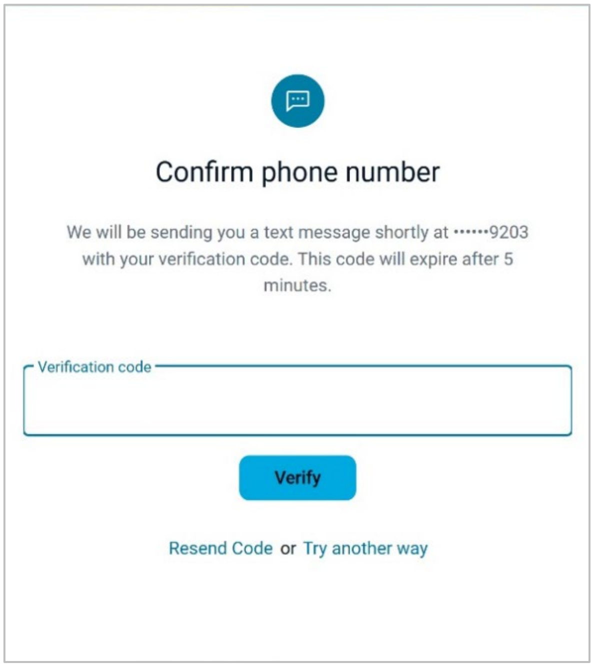


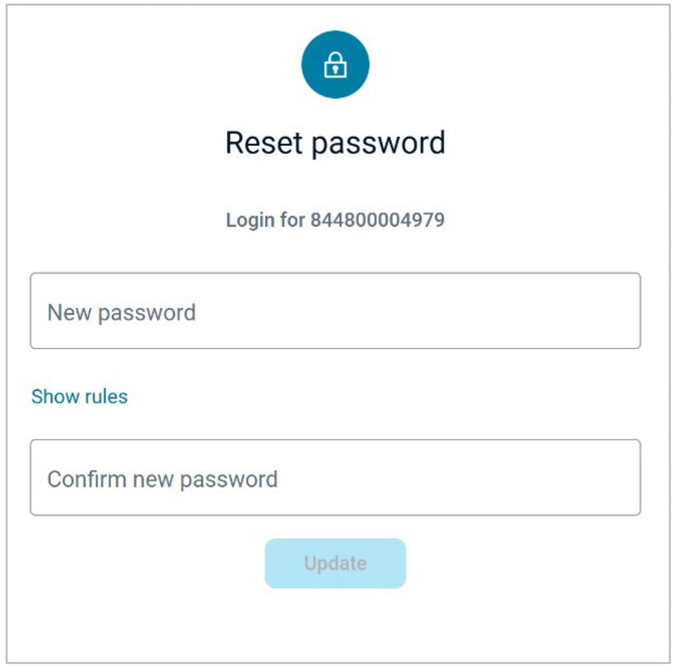
6. **Email:** Open your email. Your username will appear in the email body. Click **Reset Password**.
   Text: Open your text and tap the link.
7. Choose which method to verify your phone number and click **Next**.



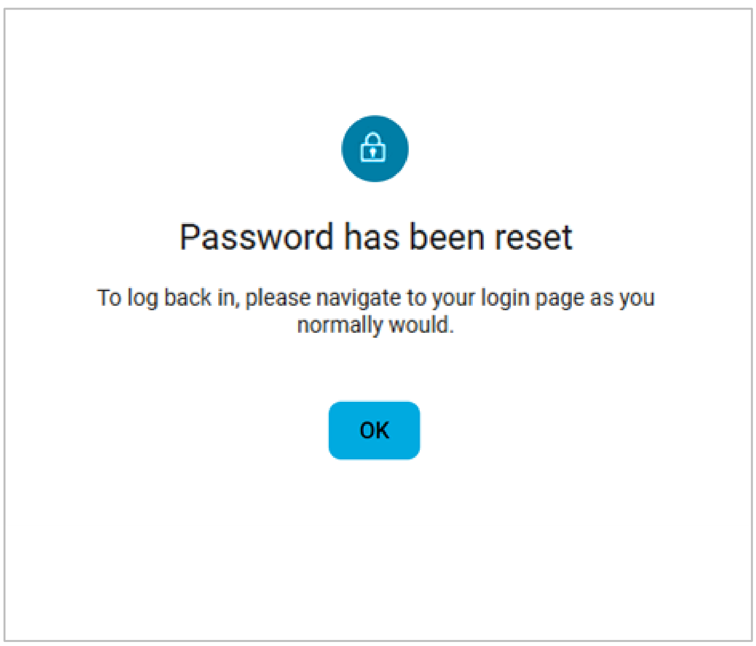


8. Enter your verification code and click **Verify**.
9. Create a new password and click **Update**.





10. You may now log in.



Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

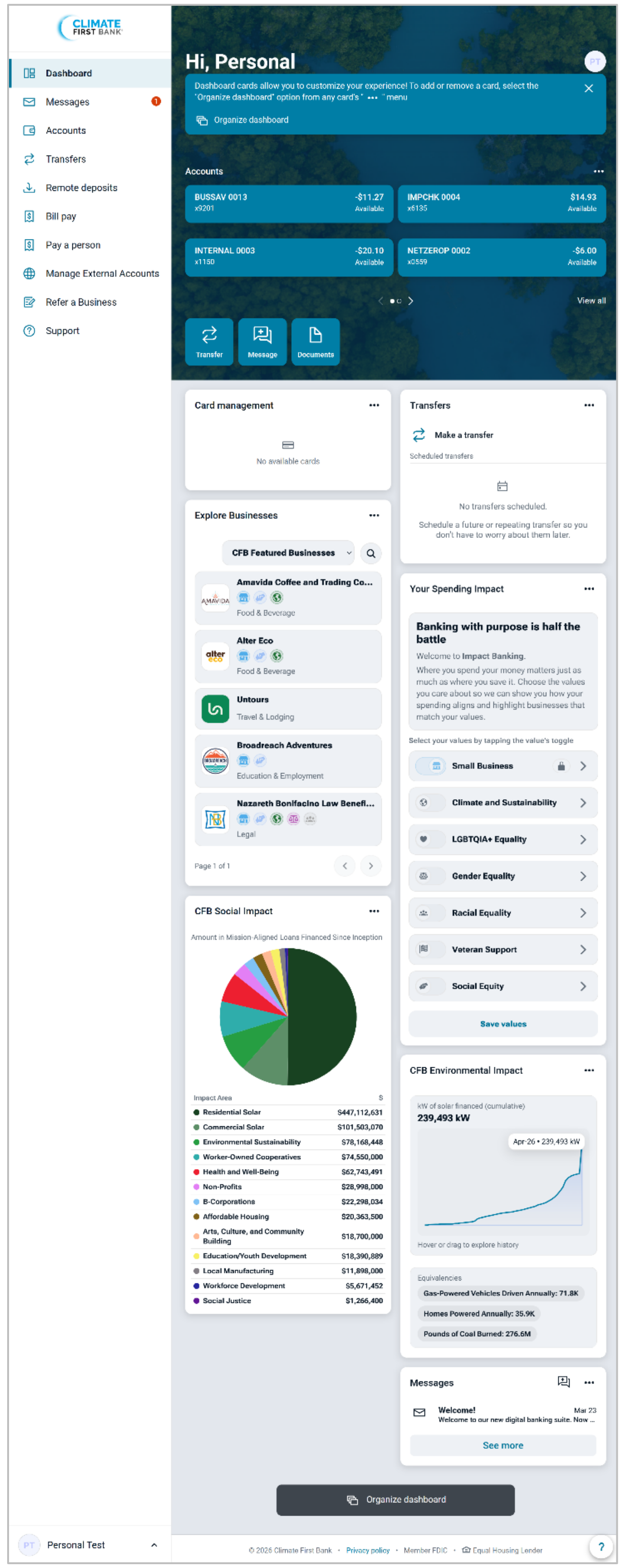
From left to right, top to bottom.

Navigation menu – Use the left side of the screen to navigate between sections of the website.
User menu (circle) – Access profile, support, settings or sign out.
Accounts – Displays rectangular account boxes showing account name, balance, status, and last four digits of account number.
Ellipses icon – Displays account view settings.
Scroll Buttons – Scroll left or right through your accounts.
View all – View all of your accounts.
Quick Action Buttons – Click a square button to jump to that feature of online banking.

Cards:
Transactions – Displays recent activity on all accounts.
Transfers – Displays scheduled transfers and a quick link to Make a Transfer.
Your Spending Impact – Toggle on values that matter to you to see how your spending aligns and we'll highlight business that match.
Card Management – Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.
Explore Businesses – Use the drop down box to select values that matter the most to you and we'll show you businesses that match.
CFB Environmental Impact – Track how many kW of solar CFB has financed.
CFB Social Impact – See how our holdings are invested by category.
Messages – Displays conversations between you and support representatives as well as alerts and bank messages.

Bottom of page:
My Profile menu – Access Personal settings, Business management, Account settings or Sign out.
Organize dashboard – Rearrange or show/hide items appearing on your dashboard.
Help (question mark icon) – Access the help menu.

Additional Available Cards:
Under *Organize Dashboard* click **+ Add a card**.

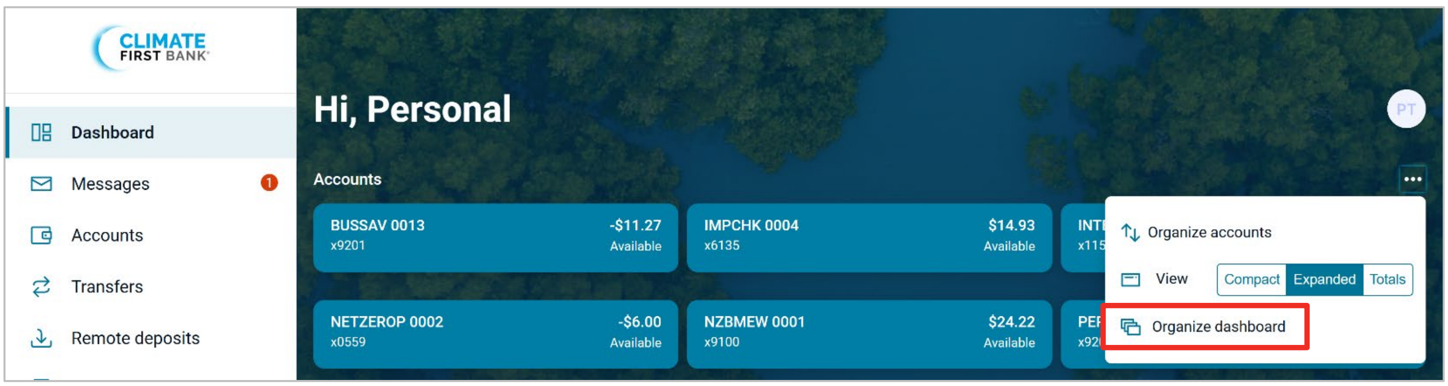


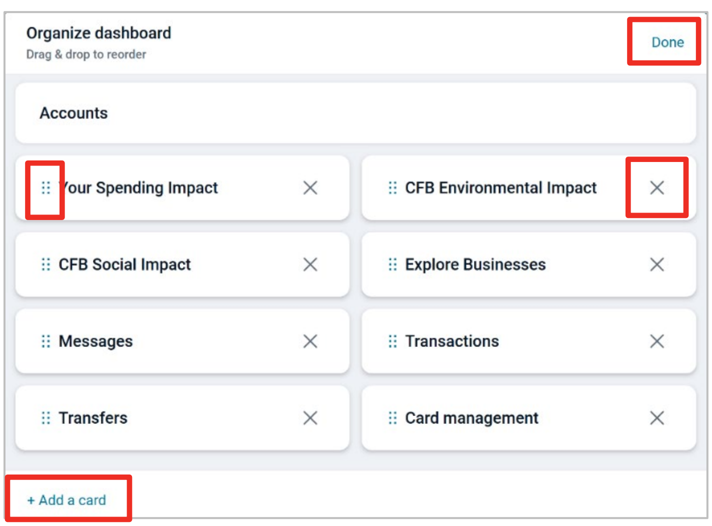
Remote Deposits – Conveniently add funds by taking photos of your check.
Spending by category – Track your spending by category.
Support – Displays information about the institution and provides multiple ways to contact the bank for support.

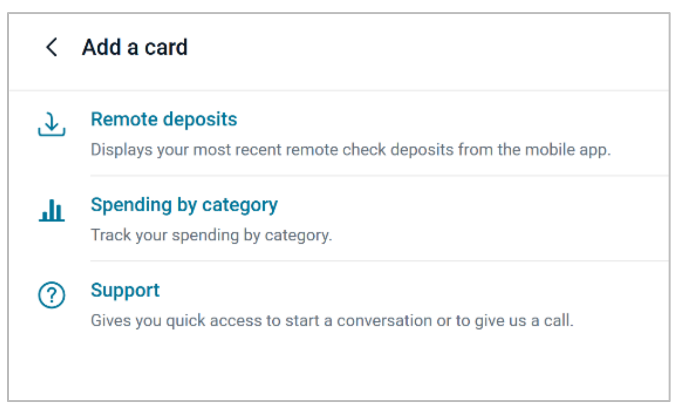
Organize Dashboard

Use this feature to **add**, **remove**, or **reorder** the cards on the dashboard.

1. Click **Organize Dashboard** either at the ellipsis menu or at the bottom of the page.
2. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
3. Click the **X** to remove a card from the dashboard.
4. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
5. Click **Done** once the layout suits your needs.



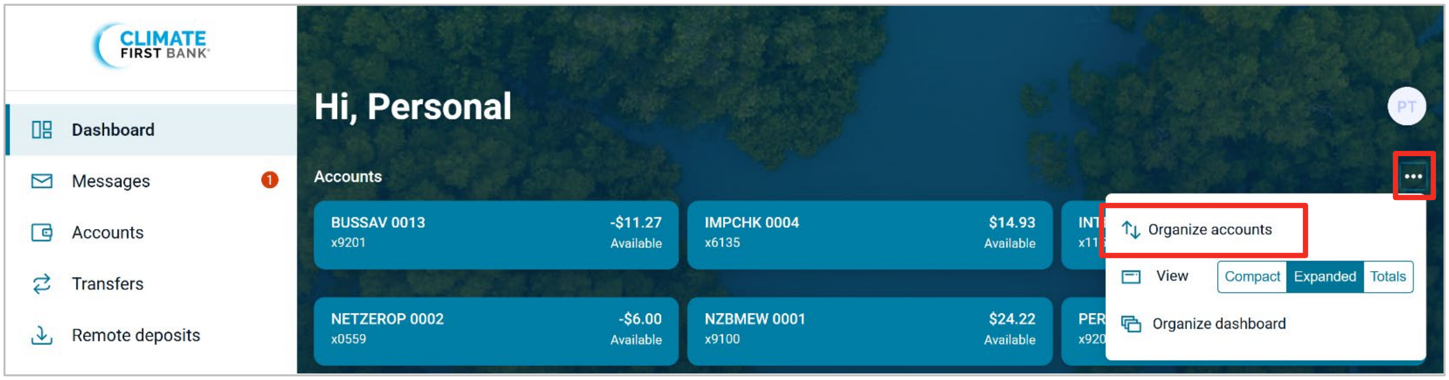




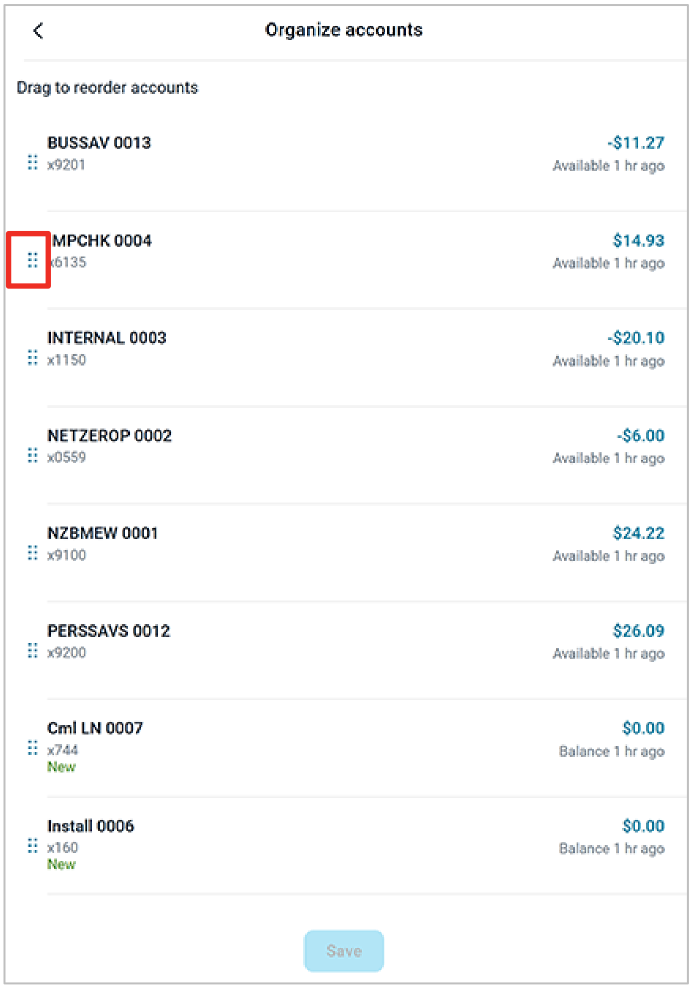
Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

1. Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



2. Click and hold the **6 dot icon** to drag and drop an account to the order you prefer.
3. Click **Save**.

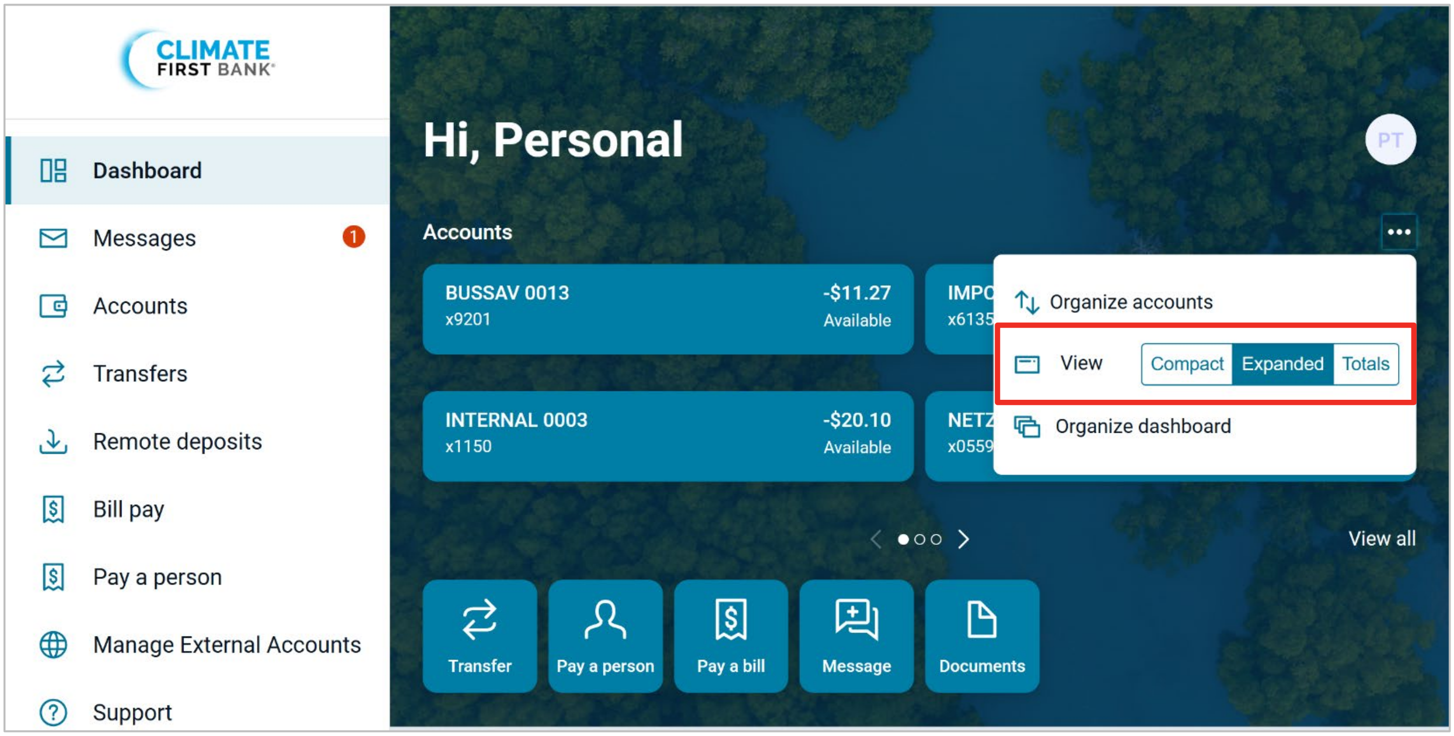


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.

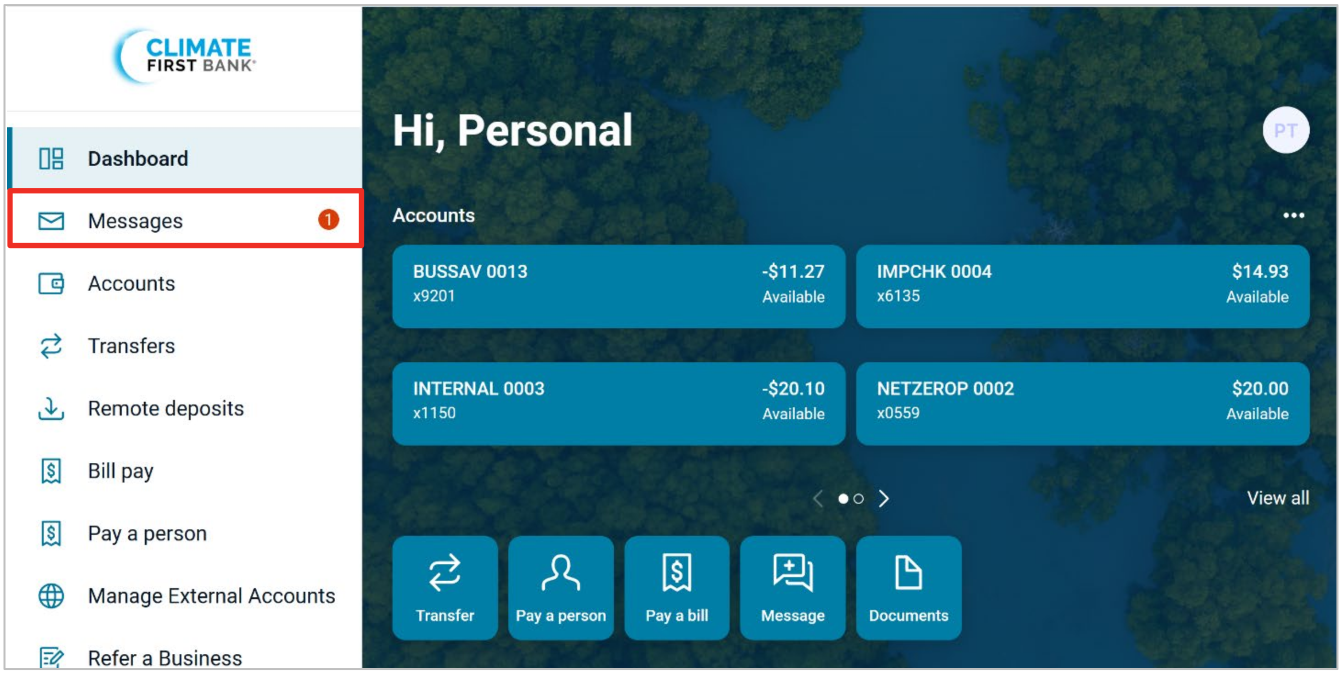


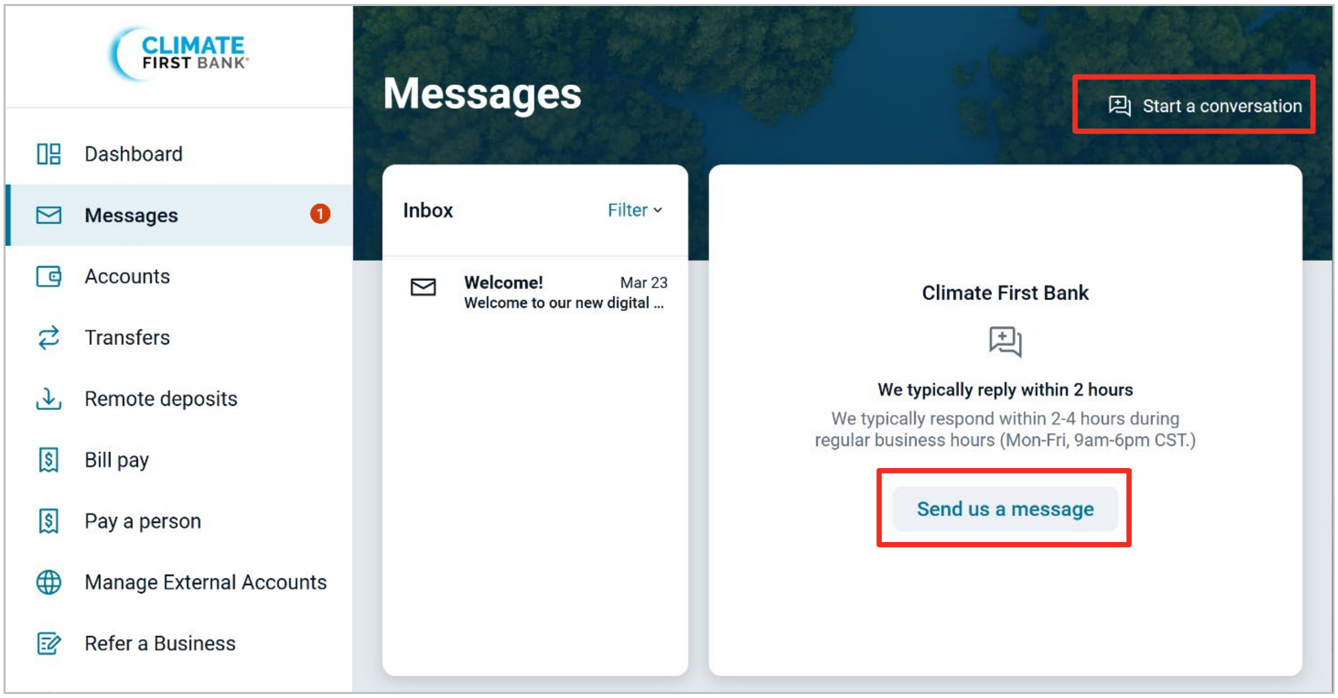
Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

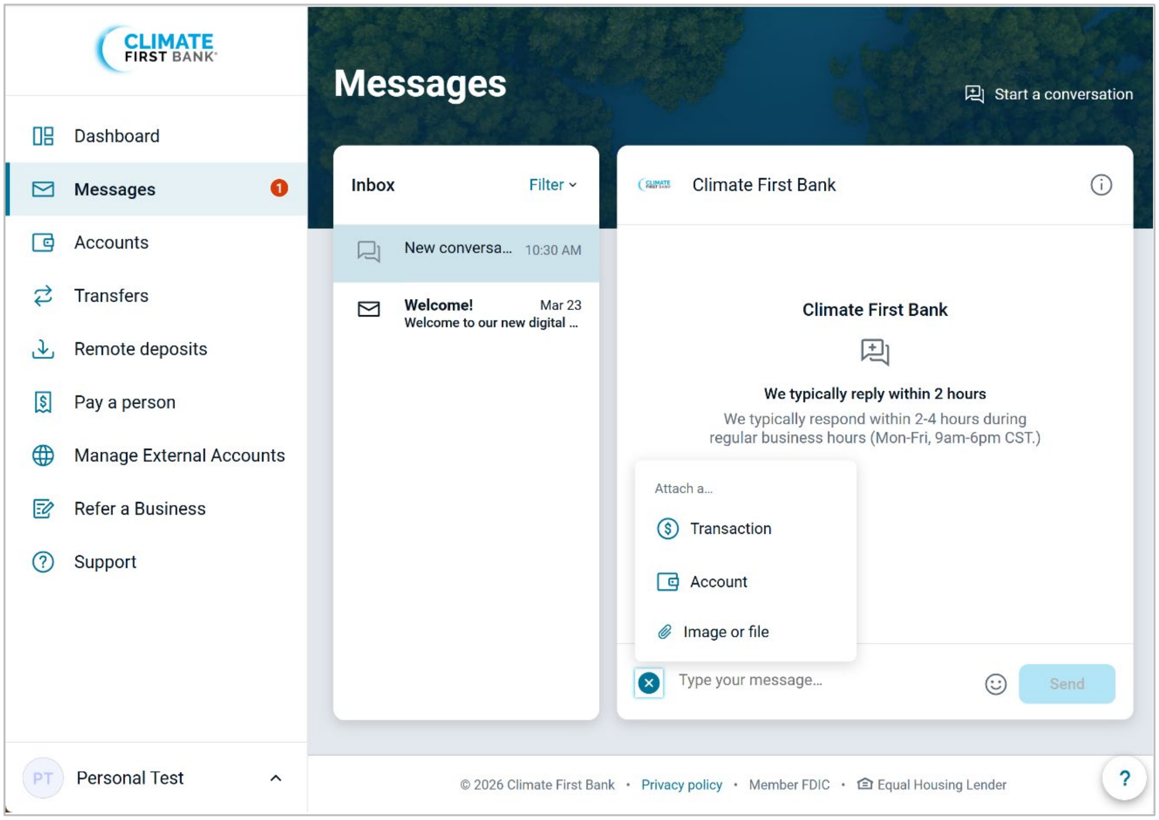
Start a Conversation

1. Select **Messages** from the navigation pane or navigate to the **Messages** card on the Dashboard and click the **Start a Conversation** icon.



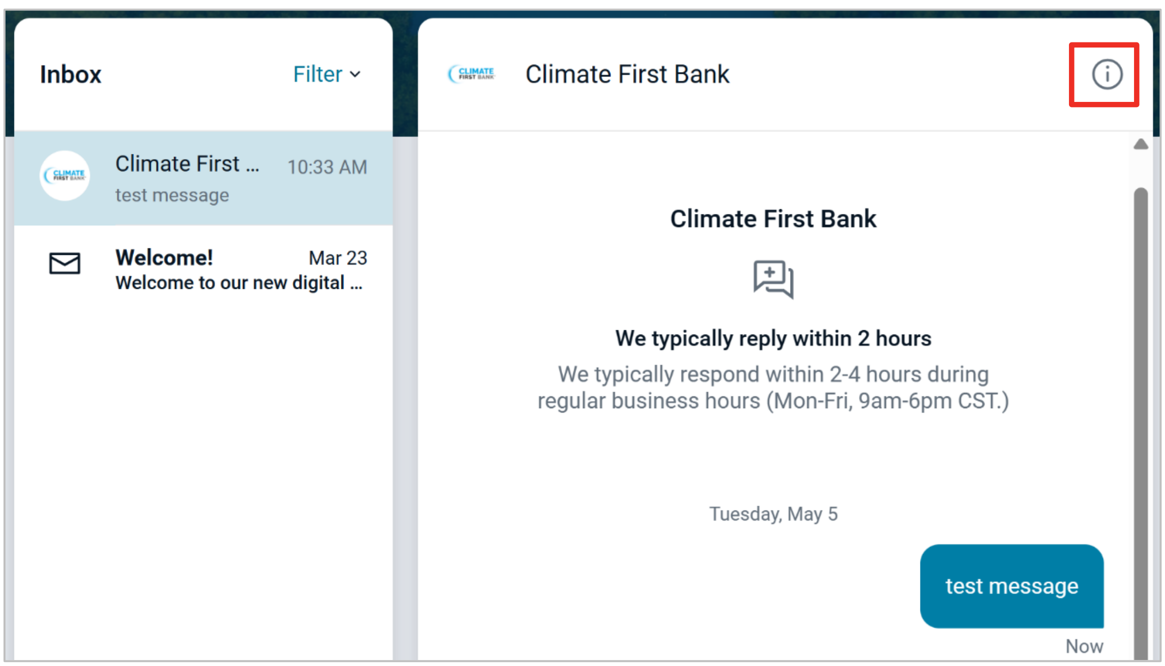


2. Type your message in the field. Click the **+** to add transaction or account details to your message. You can also attach images or other files.
3. Click **Send** when done.



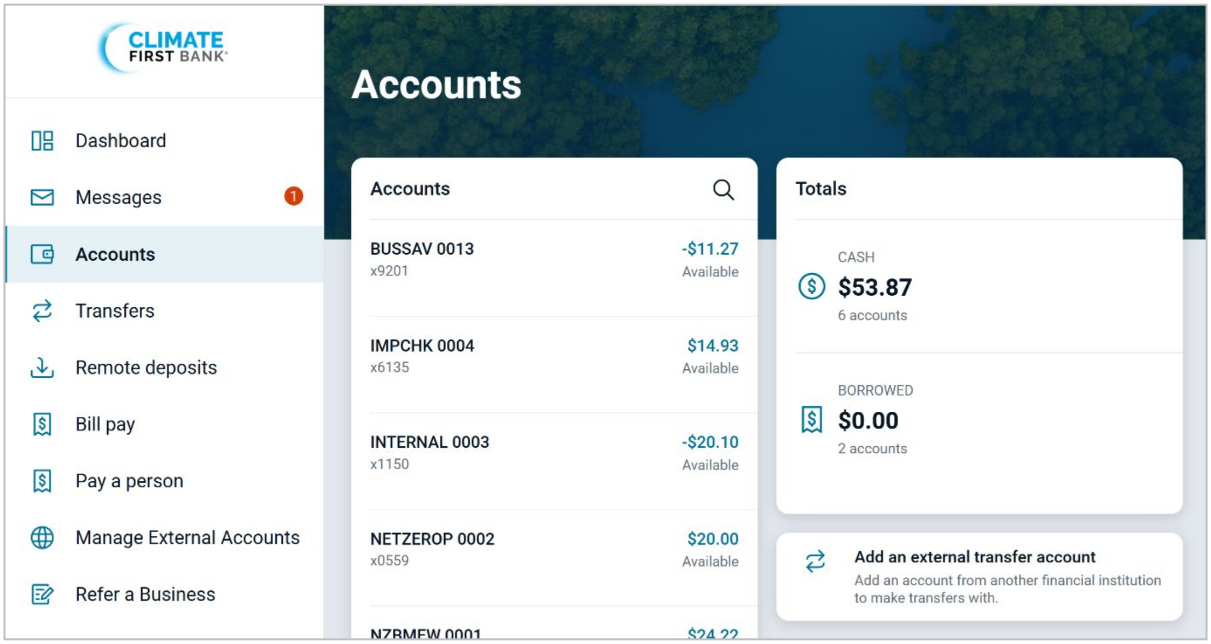
Close/Delete a Message

Click the **i** to close a conversation. Closing a conversation deletes it.



Accounts

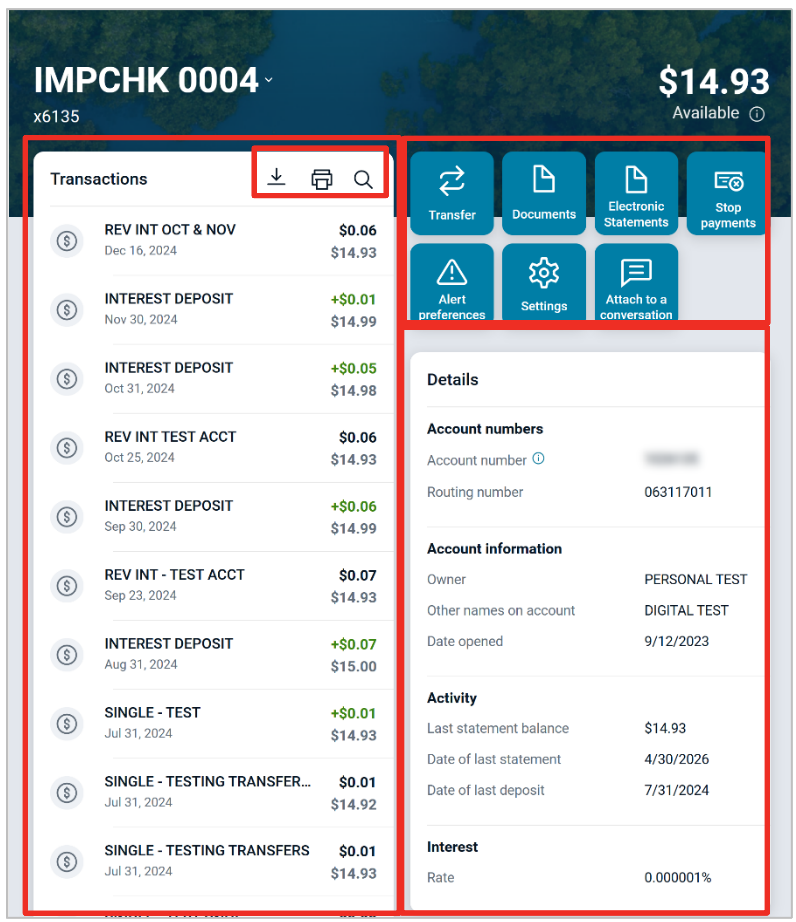
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



Account Information

Select an account from the **Accounts** page or from the **Dashboard.**

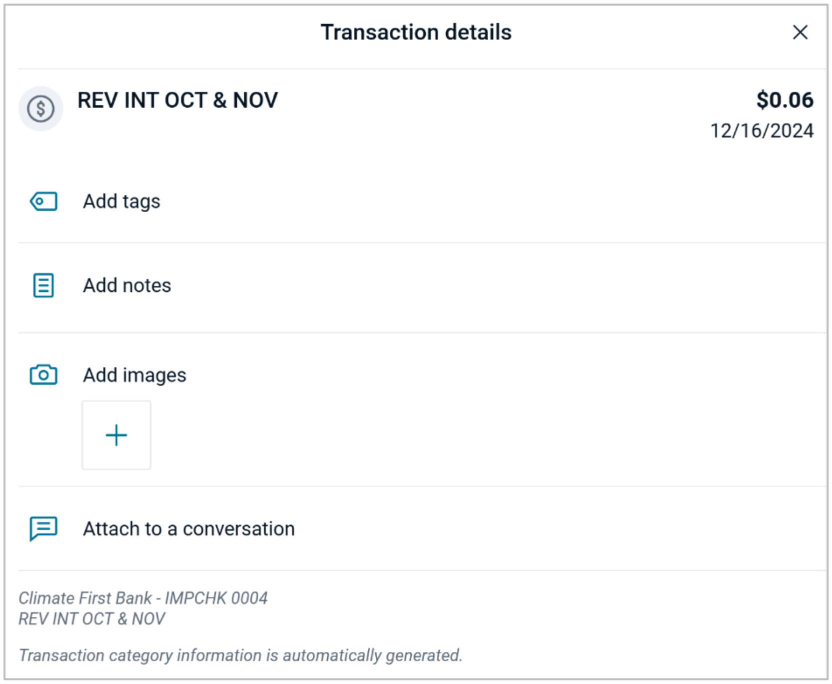
- **Transactions** card - View recent account activity.
  - Click the **Download** icon to download into CSV, TXT, OFX, QBO or QFX format.
  - Use the **Printer** icon to print.
  - Use the **Search** icon to filter transaction activity.
- Use the rectangular **Quick Action Buttons** to quickly access other features for this account.
- Use the **Details** card to review account details such as account and routing numbers, account owners, important dates, and interest rates.



Transaction Details

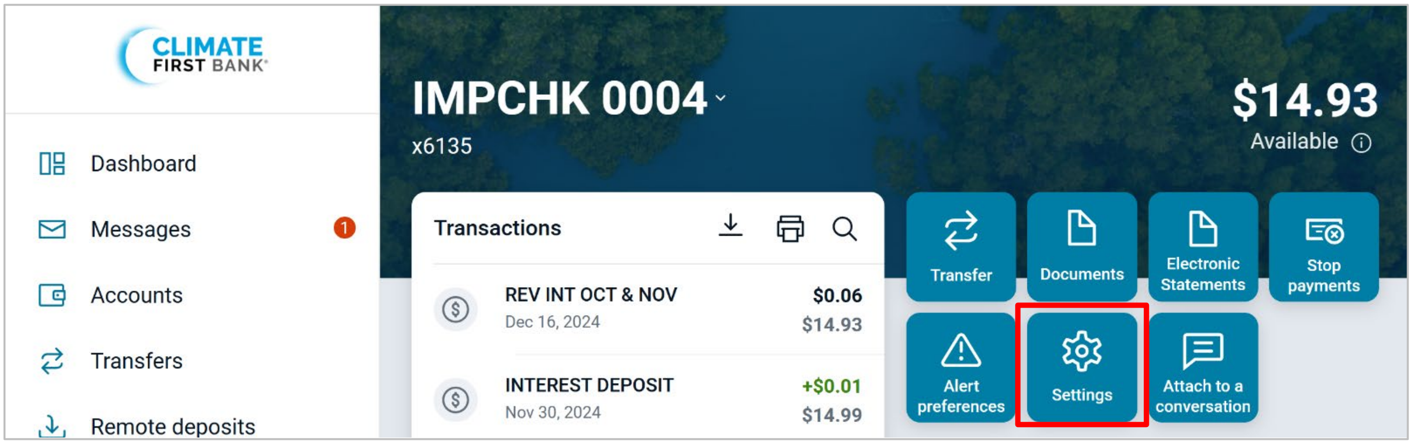
On the Account home screen, select a transaction to view additional information.

- Click **Add tags** to categorize the transaction.
- Click **Add notes** to include details to accompany the transaction description.
- Click the **+** under *Add images* to add an image such as an invoice or receipt, or click the icon (if available) to review check images.
- Click **Attach to a conversation** to attach transaction details to a conversation that can be sent to support or another user at your company.

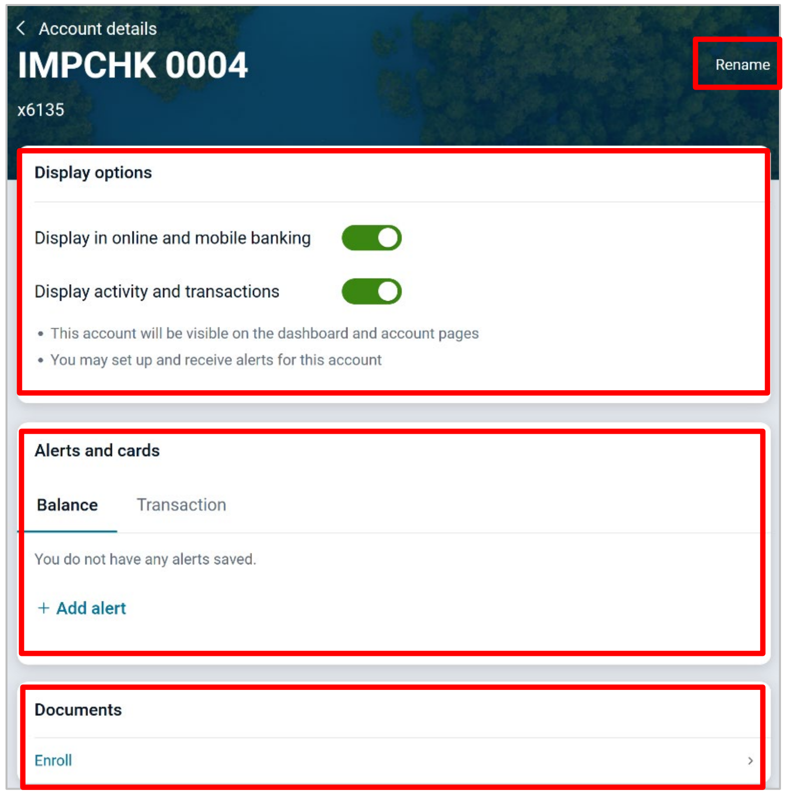


Account Settings

Change how the account appears within online banking, update preferences, and manage alerts. From within the account, select an account to manage, then select **Settings**.



- **Rename -** Change the nickname of the account.
- **Display options -** Choose to display the account and/or activity in online banking.
- **Alerts and cards -** Add or modify alerts.
- **Documents -** Enroll in eStatements.

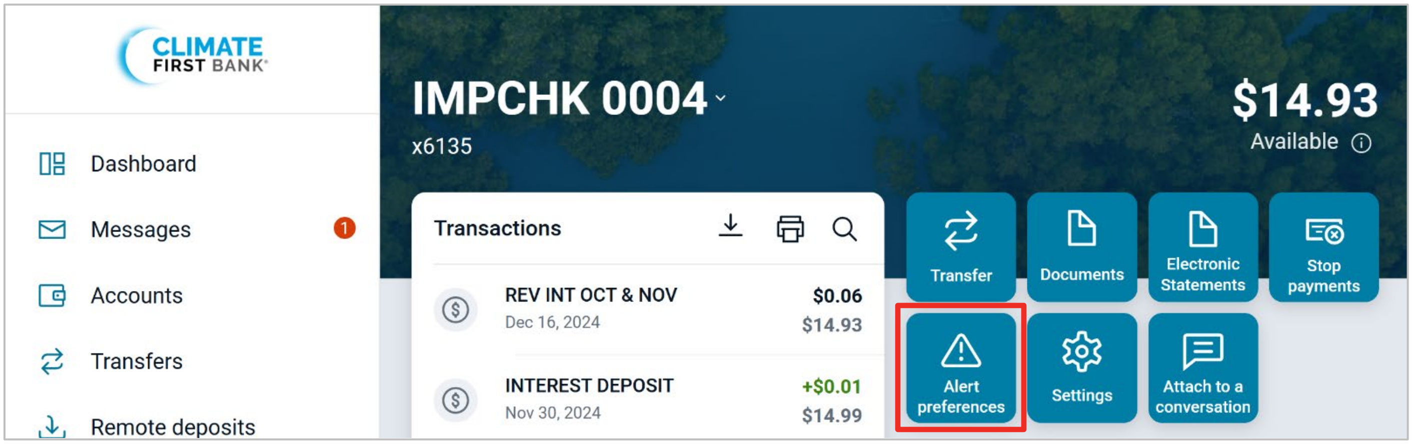


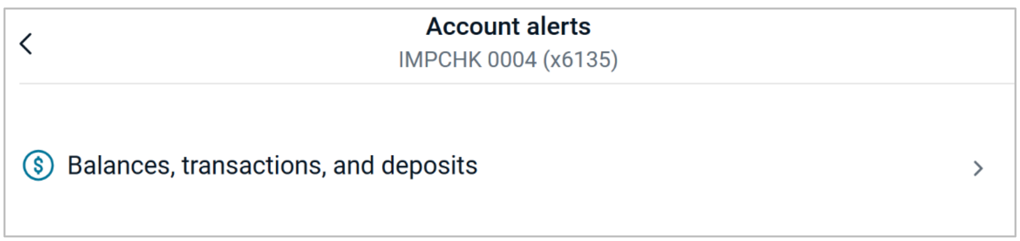
Alerts

Set up alerts to be notified about your balance or certain transactions.

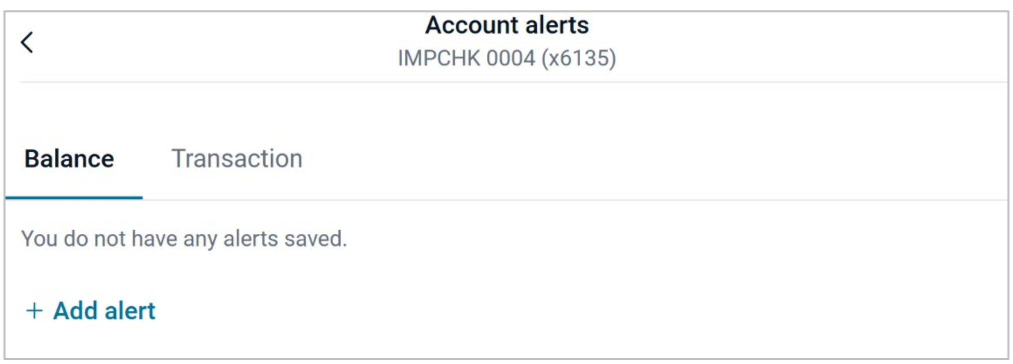
Set up Balance and Transaction Alerts

1. Select an account and click **Alert Preferences.**
2. Select **Balances, transactions, and deposits.**

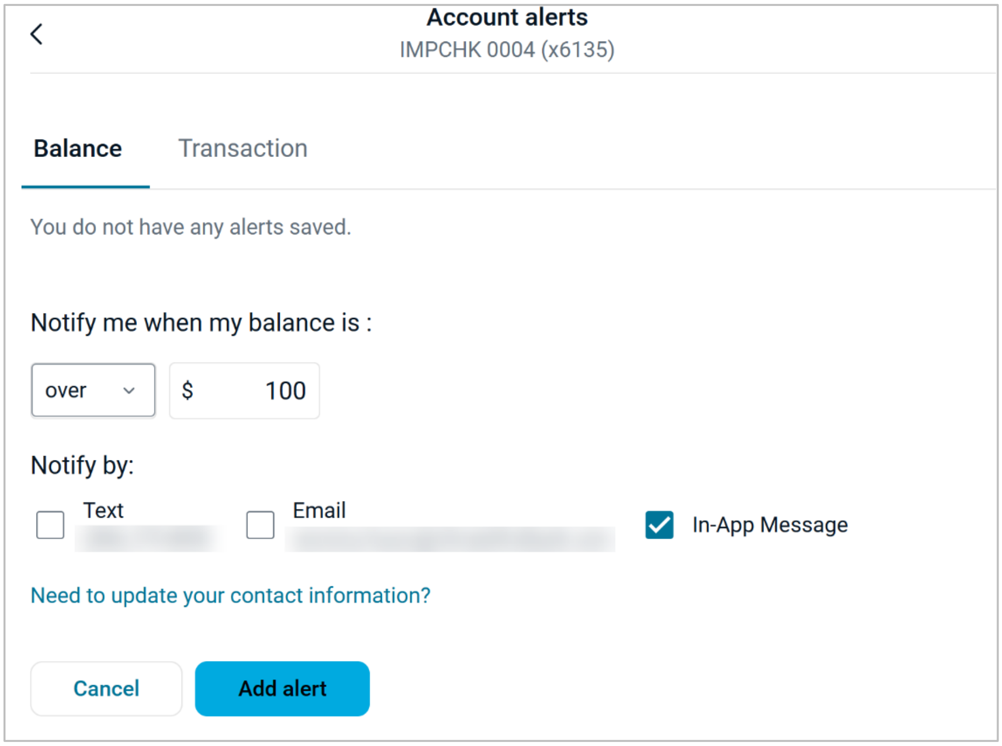




3. Choose the appropriate **Balance** or **Transaction** tab to add your new alert to.
4. Click **+ Add alert**.

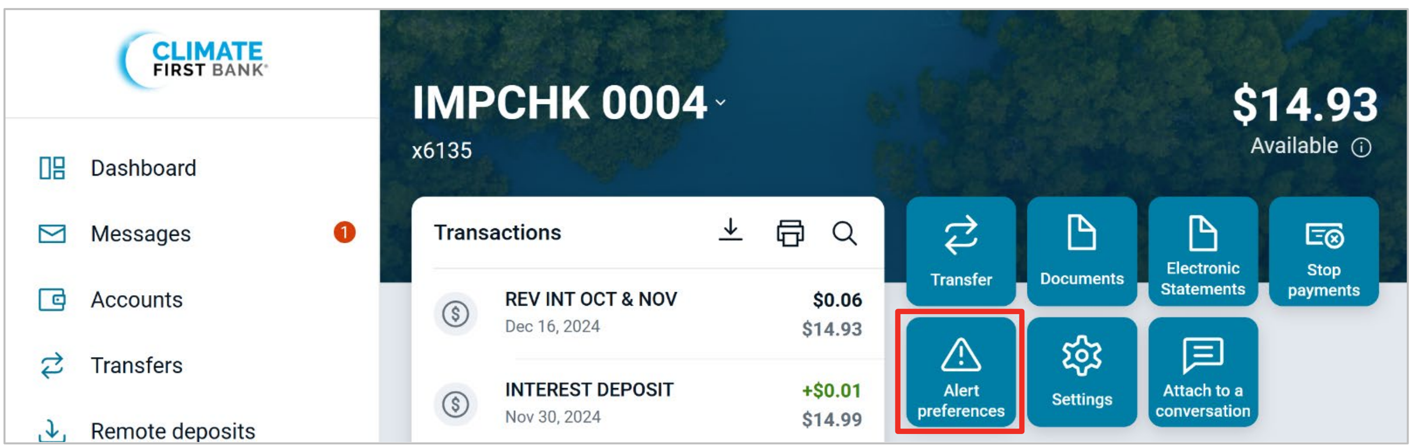


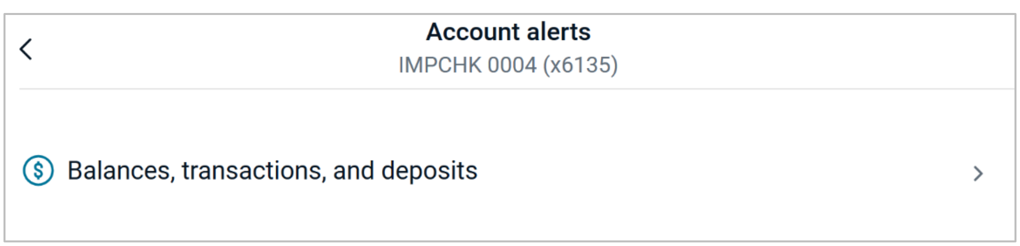
5. Complete the details and select how you'd like to receive the alert.
6. Click **Add alert**.



Edit or Delete a Balance and Transaction Alert

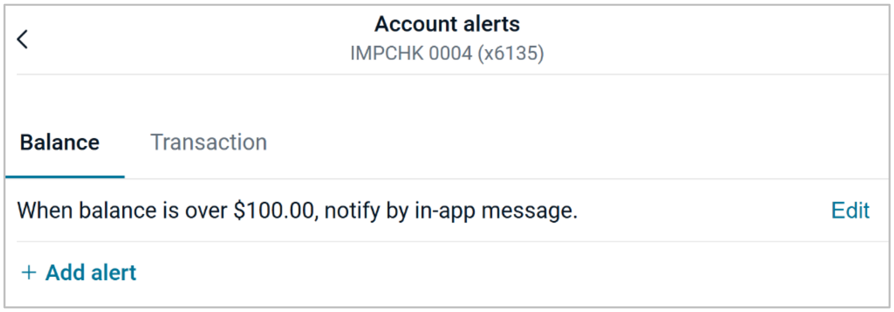
1. From within the account, click **Alert Preferences**.
2. Select **Balances, transactions, and deposits**.



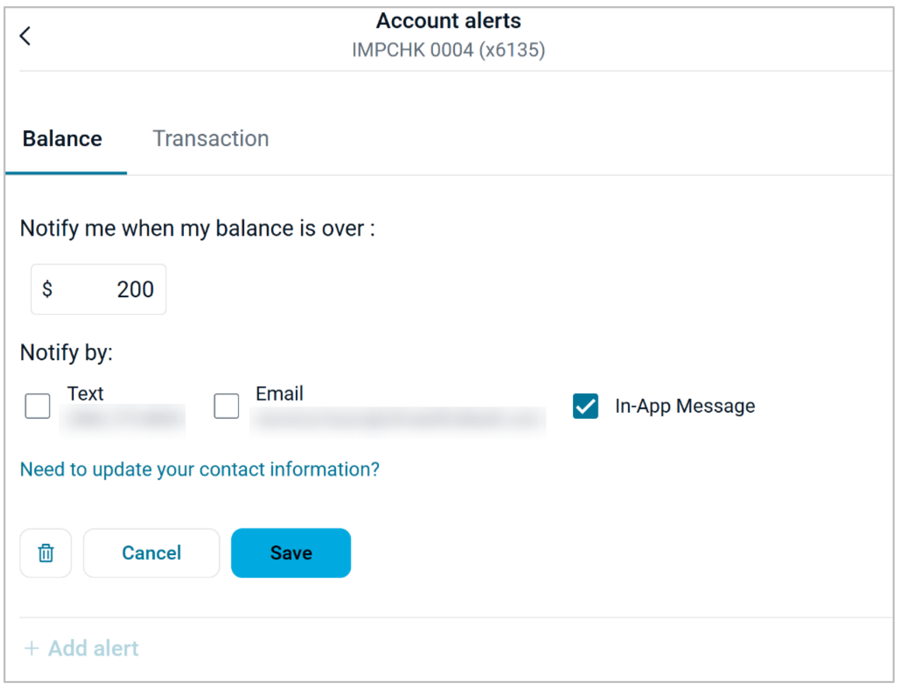


3. Toggle between **Balance** and **Transaction** tabs to find the alert to modify or delete.

4. Select **Edit**.



5. Modify the details.
6. Click **Save** or click the **trash can** icon to delete.

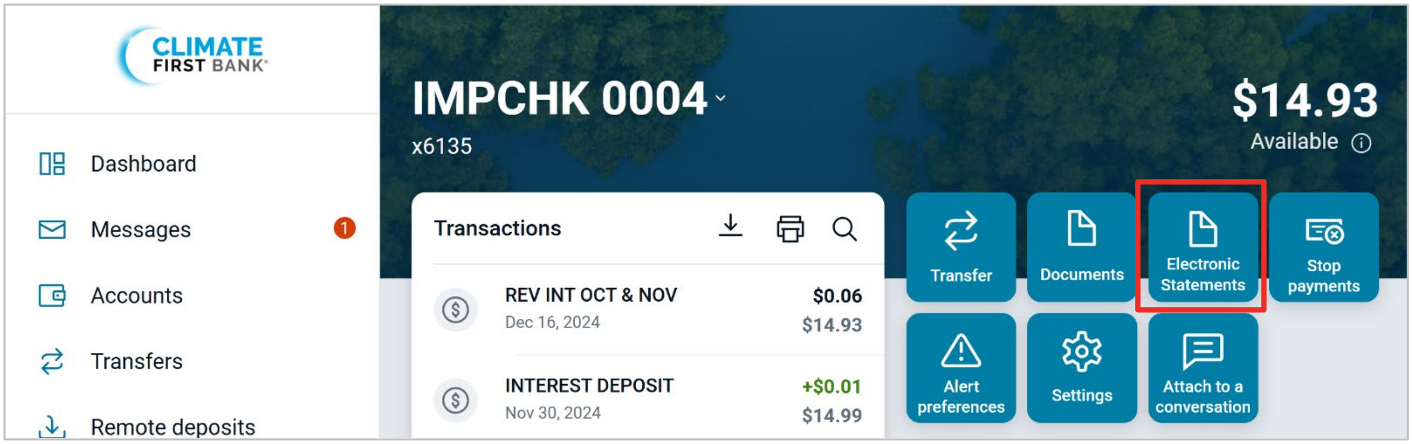


eStatements

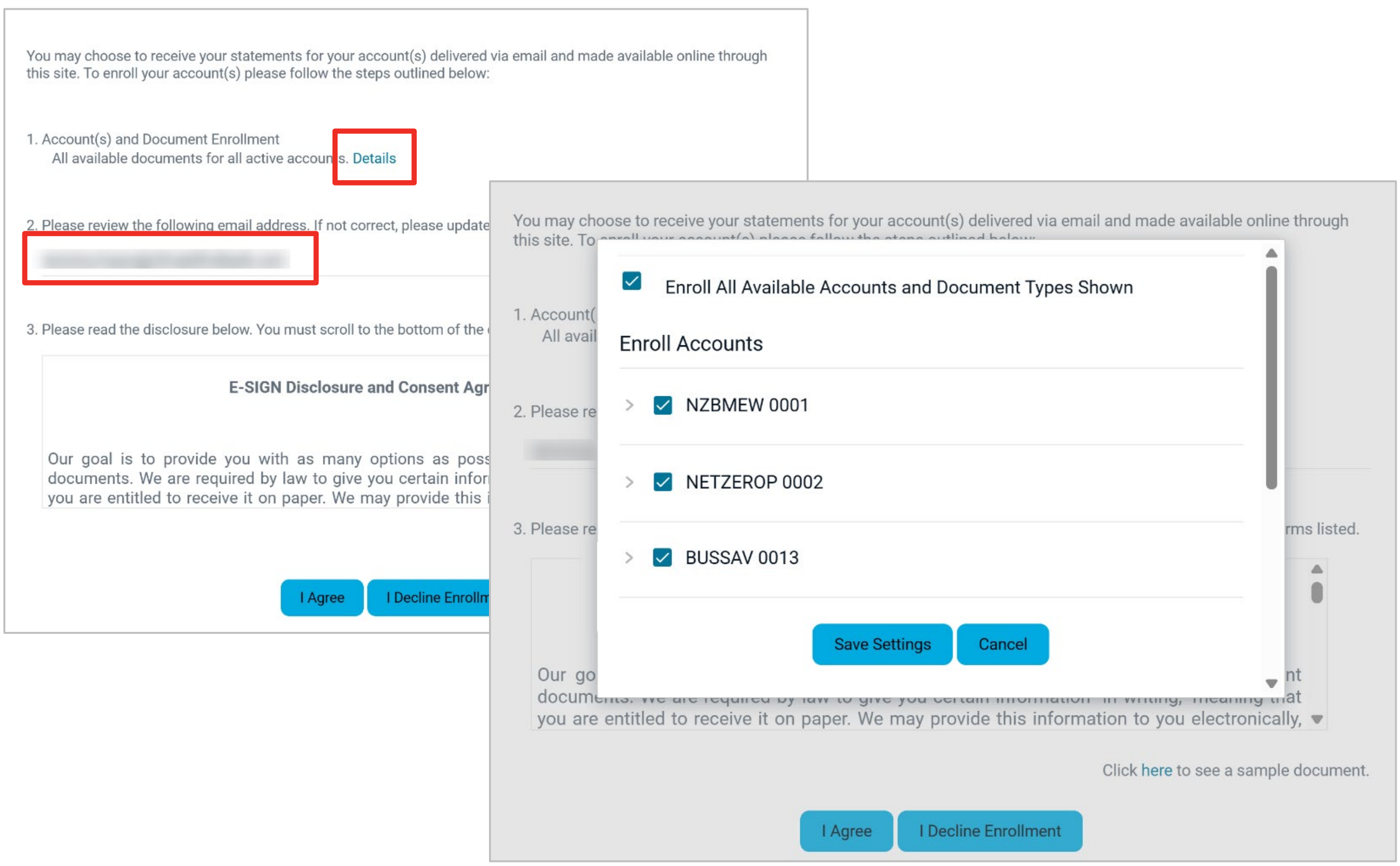
Enroll in eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

eStatement Enrollment

1. Click **Electronic Statements** from the Accounts page or the Dashboard.

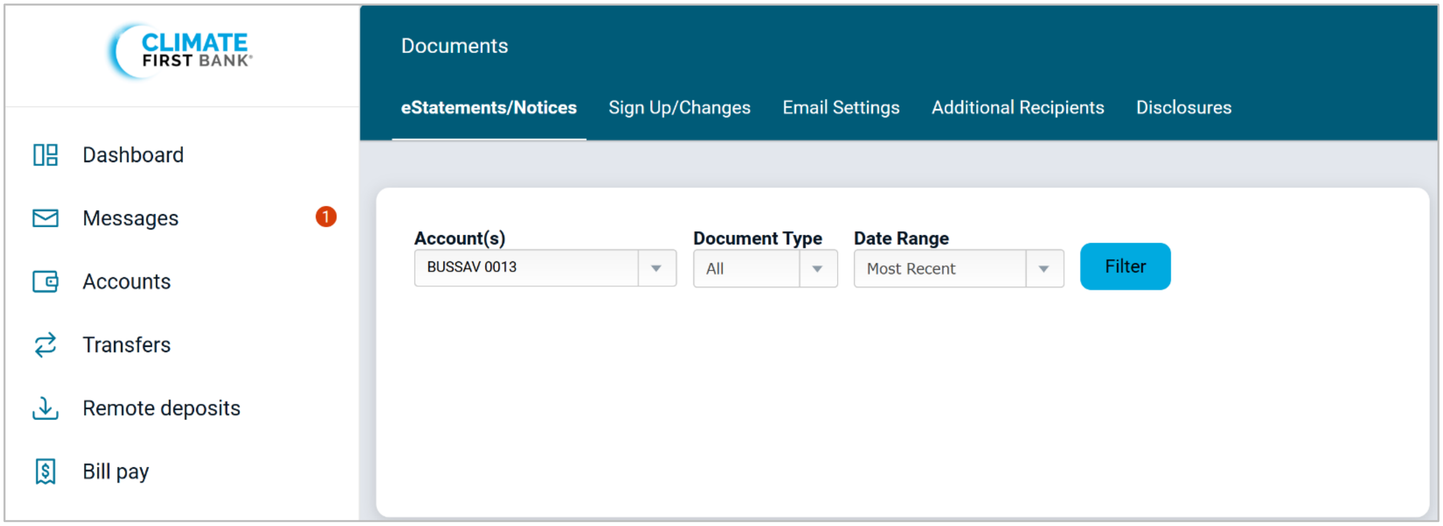


2. Click **Details** to specify which accounts should be enrolled, then scroll down and click **Save Settings** at the bottom of the screen.
3. Review the email address, and agree to the Terms and Conditions.

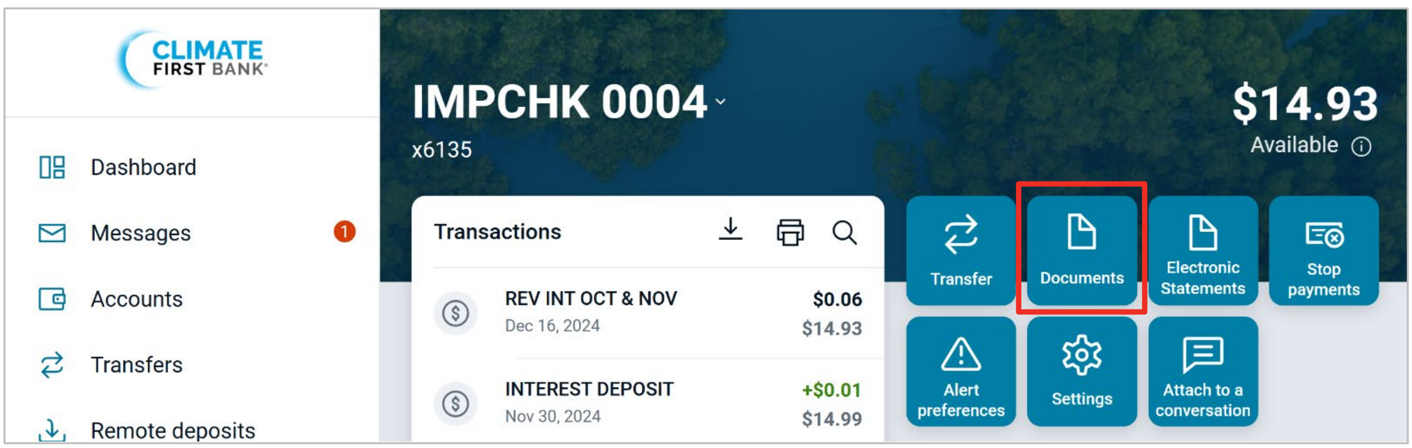


Download eStatements and Notices

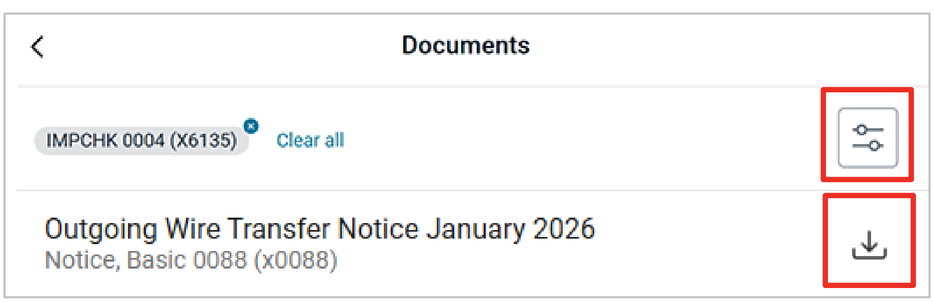
1. Select a document to download and view. You can use the **Filter** to change the type of document, date range, and account.

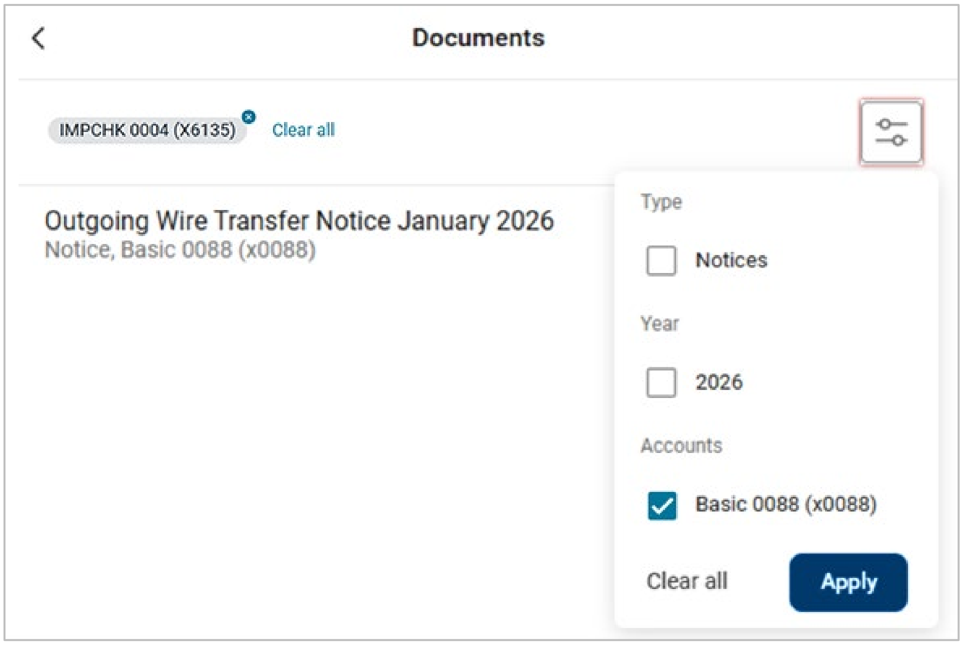


2. You may also click **Documents** from the Account screen to view notices.



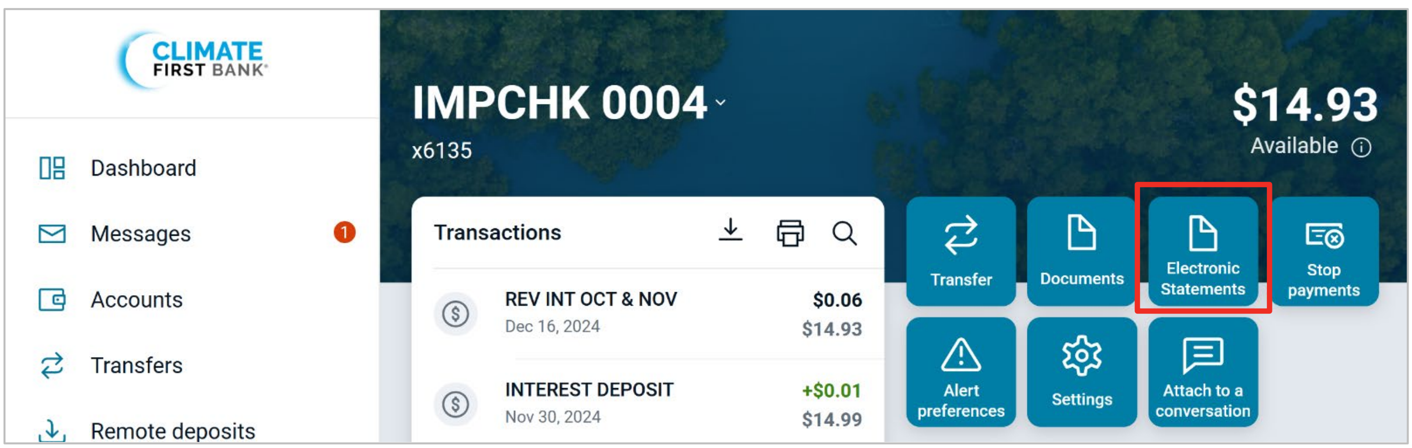
3. Click the **Filter** icon to define your parameters and click **Apply**. Click the **Download** icon to download your desired documents.



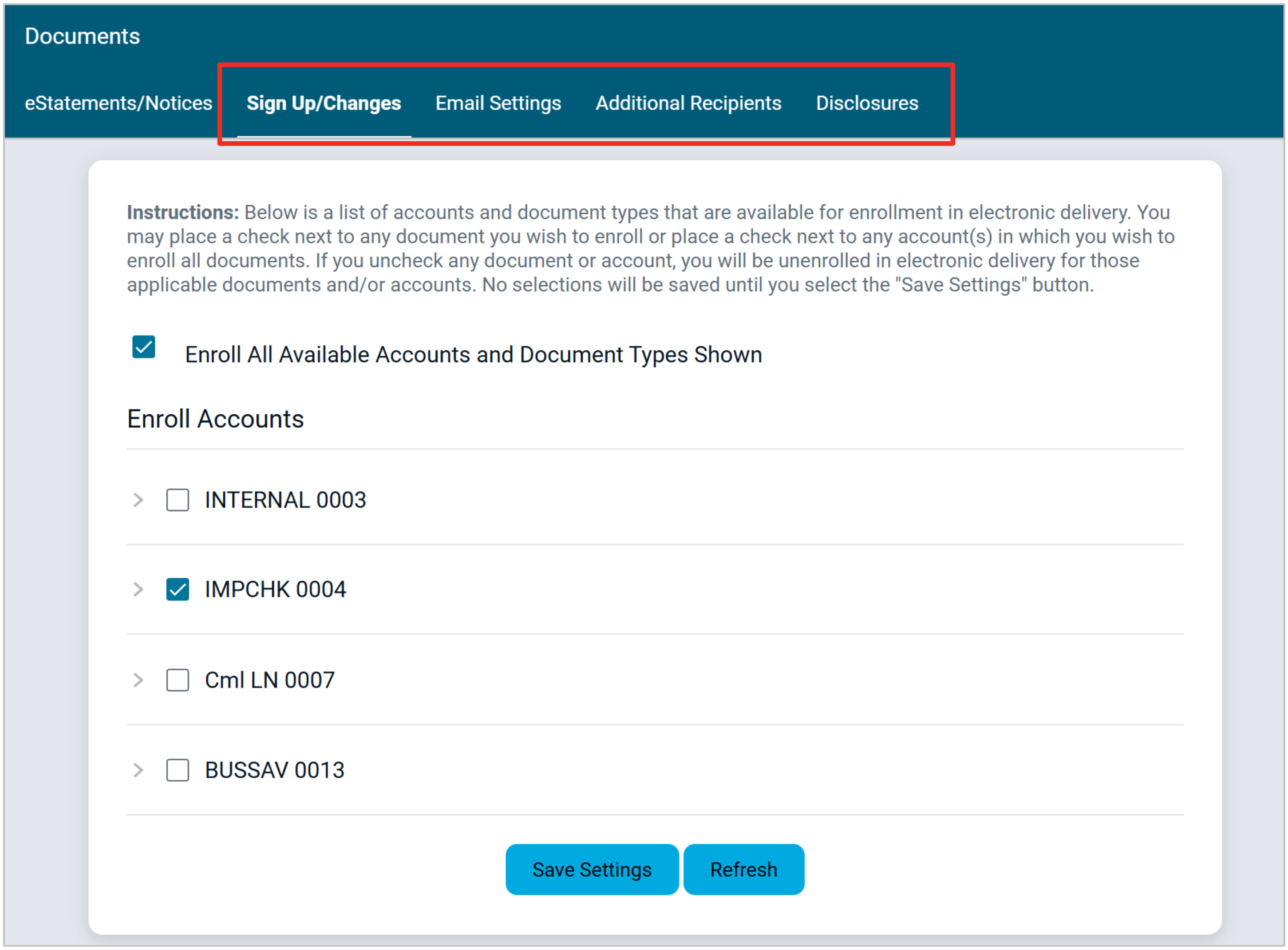


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?
Click **Electronic Statements** on your account page.



- Select **Sign Up/Changes** to update your account enrollment.
- Select **Email Settings** to change the email the documents will be sent to.
- Select **Additional Recipients** to set up an additional person to receive eStatements on your accounts.
- Select **Disclosures** to view/print the eStatements legal information.

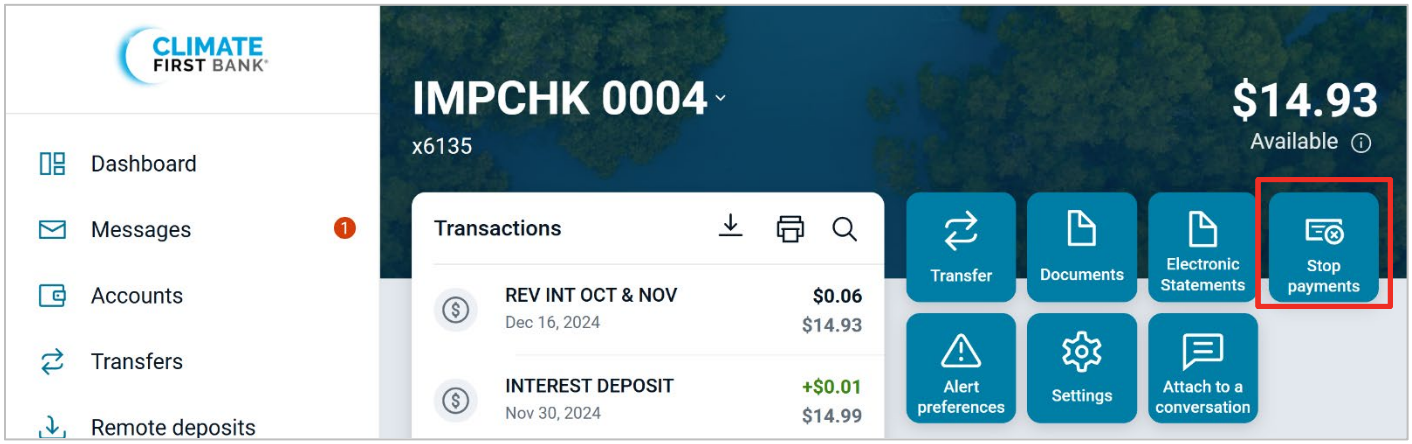


Stop Payments

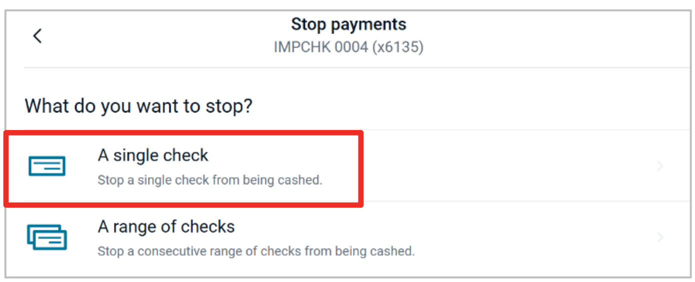
You have the option to place a Stop Payment on either a single check or a range of checks. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

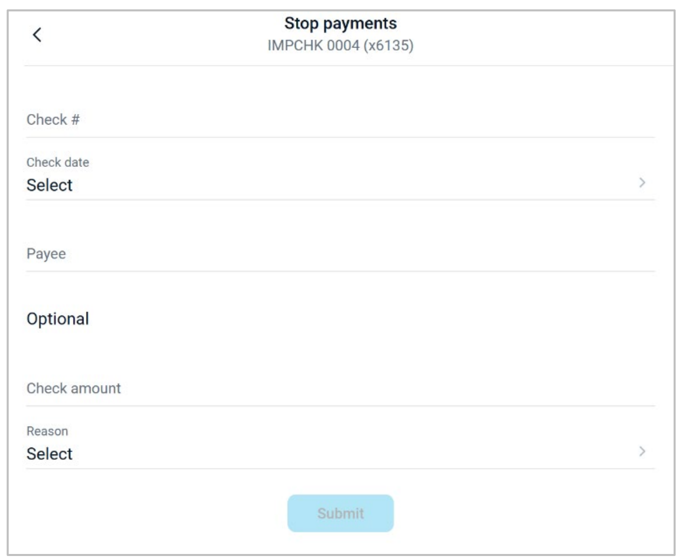
1. Select an account and click **Stop payments**.



2. Choose **A single check**.

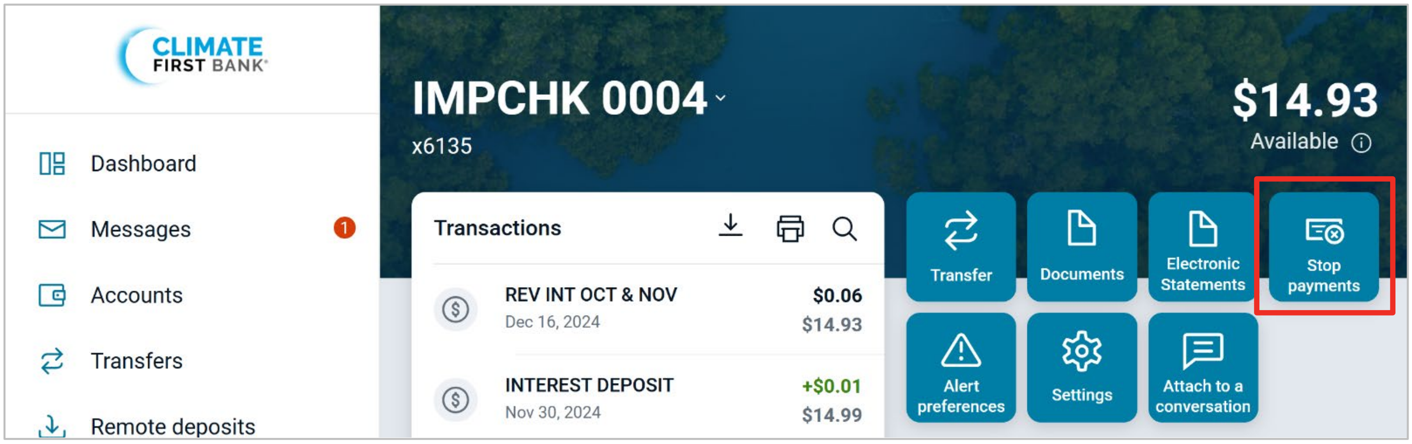


3. Complete the details and click **Submit**.

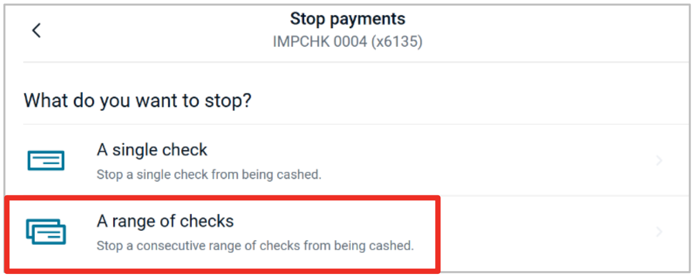


Place a Stop Payment on a Range of Checks

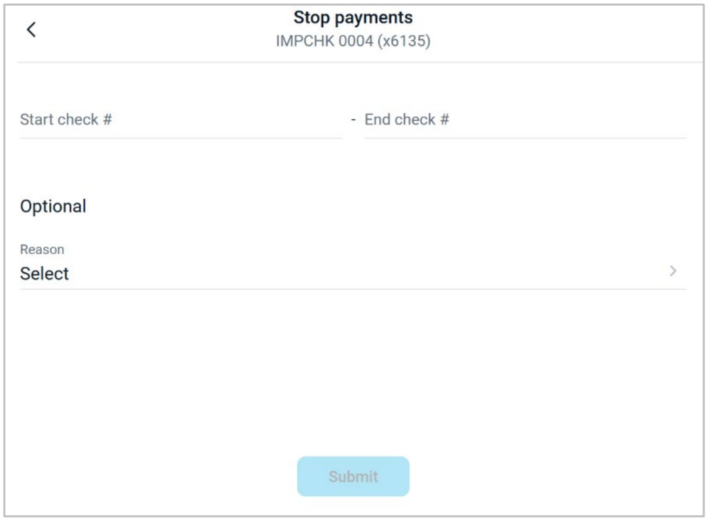
1. Select an account and click **Stop payments**.



2. Choose **A range of checks**



3. Complete the details and click **Submit**.

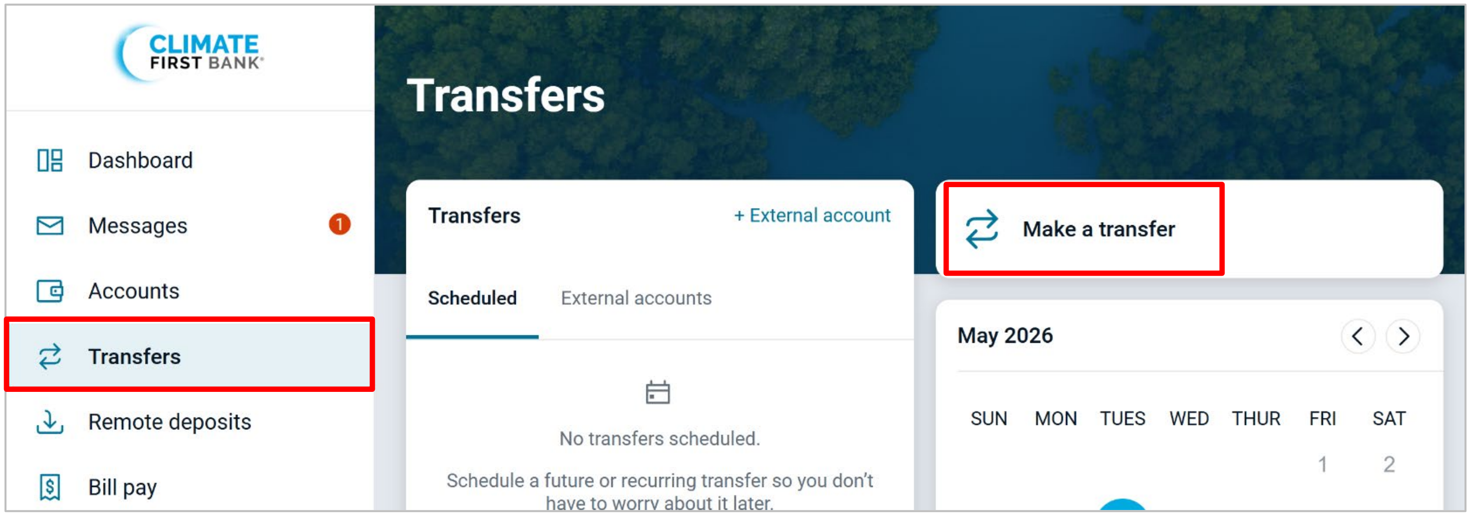


Transfers

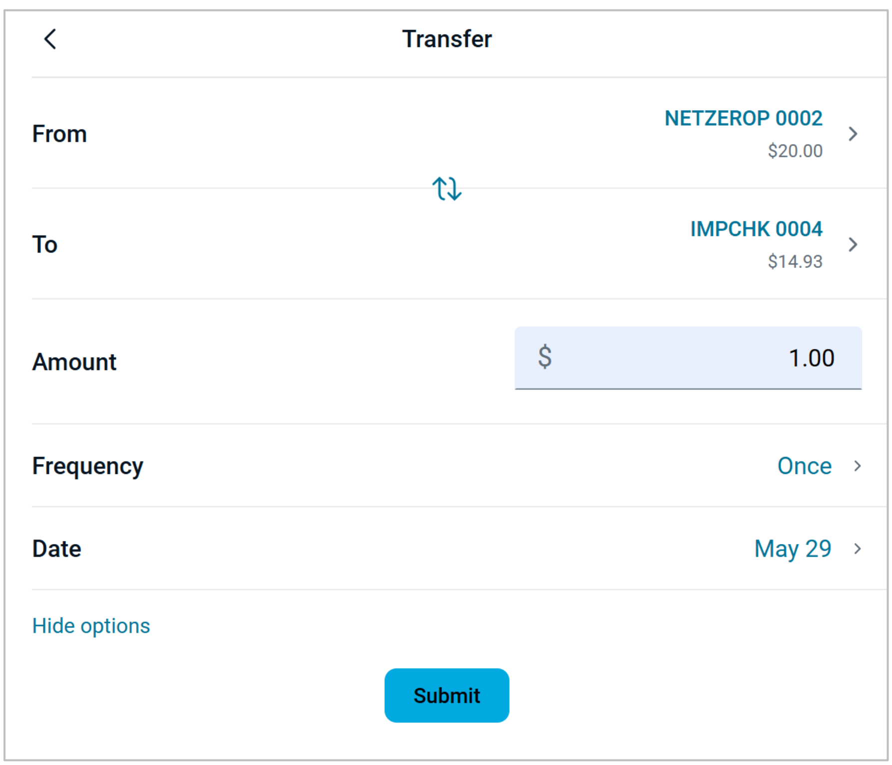
Move money between internal accounts.

Submit a Transfer

1. From the **Dashboard**, click **Transfers** on the left hand menu then click **Make a Transfer** from the **Transfers** page. You may also click **Transfer** from the Dashboard **Quick Action** buttons.



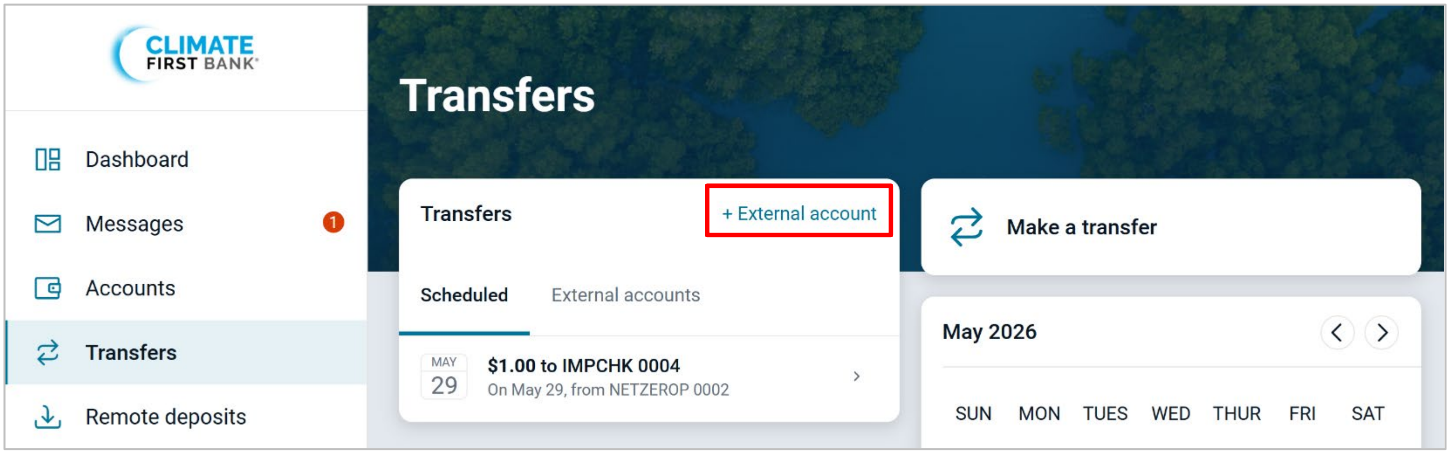
2. Select your **From** and **To** accounts and enter the amount to transfer.
3. Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable.
4. Click **Submit**.



Enroll an External Transfer Account

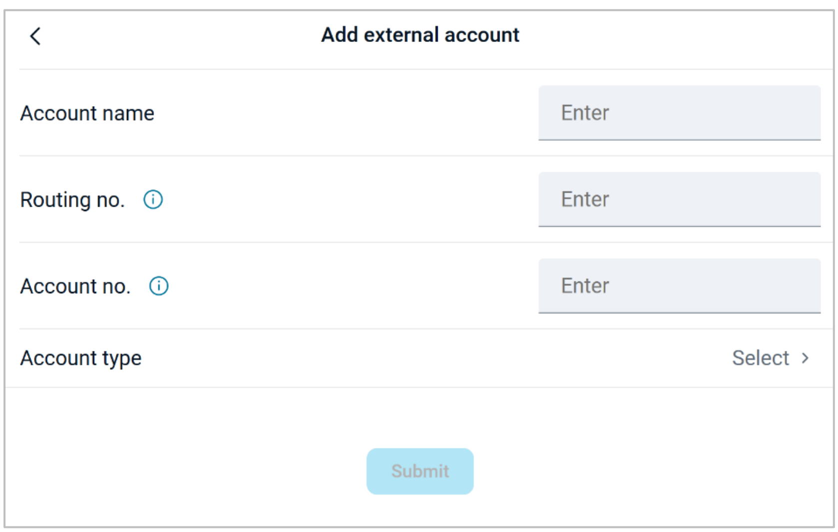
This feature is subject to approval.

1. Select **Transfers** from the navigation pane.
2. Click **+ External Account** in the Transfers card.
   PLEASE NOTE: You may be prompted to verify your identity.



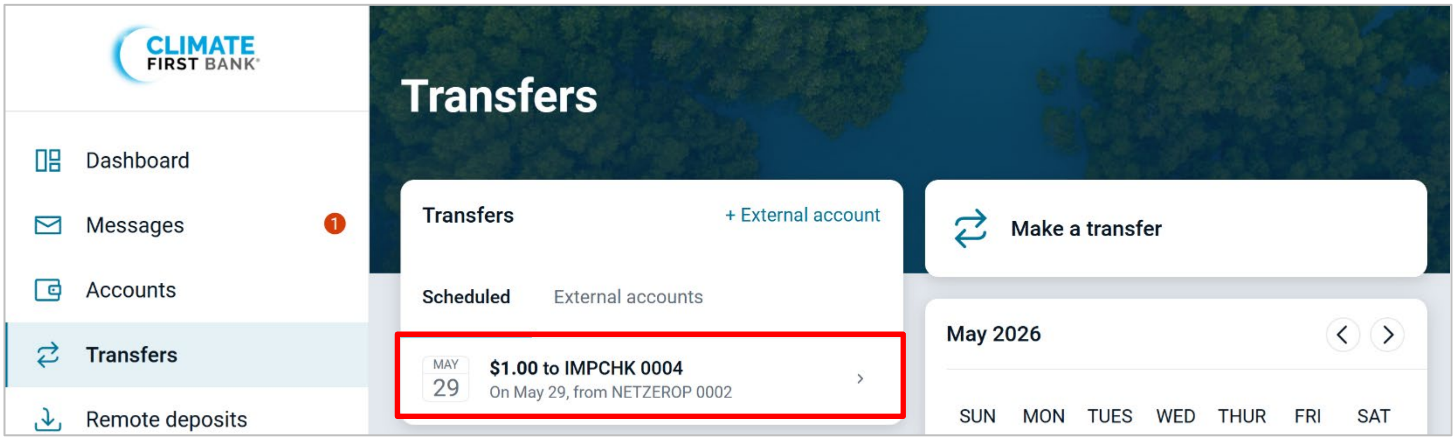
3. Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

Two small deposits will be sent to verify your account. When they arrive in 1-3 business days you'll need to log back in to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account.

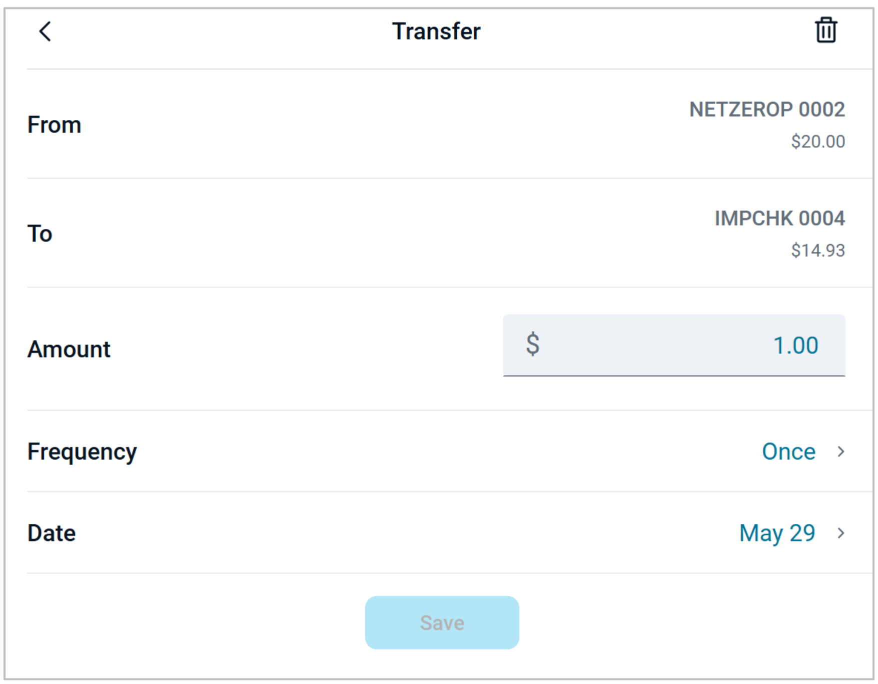


Edit or Delete a Scheduled Transfer

1. Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page and select the transfer to edit or delete.



2. Modify details and click **Save** or select the **trash can** icon to delete.

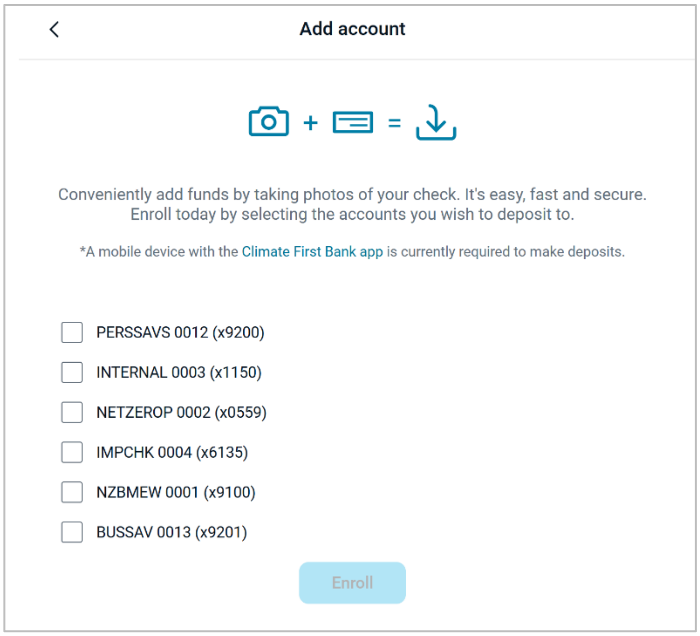


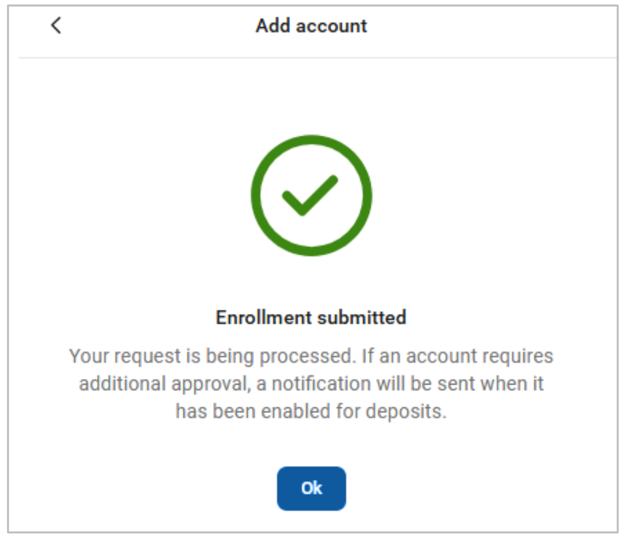
Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

Enrolling in Remote Deposits

1. From the Dashboard, navigate to the **Remote deposits** on the left hand menu and select the accounts to enroll.
2. Click **Enroll**.
3. Click **Ok** on the confirmation screen.

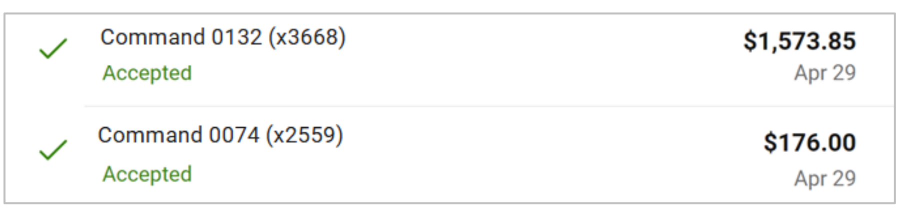




You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.

Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

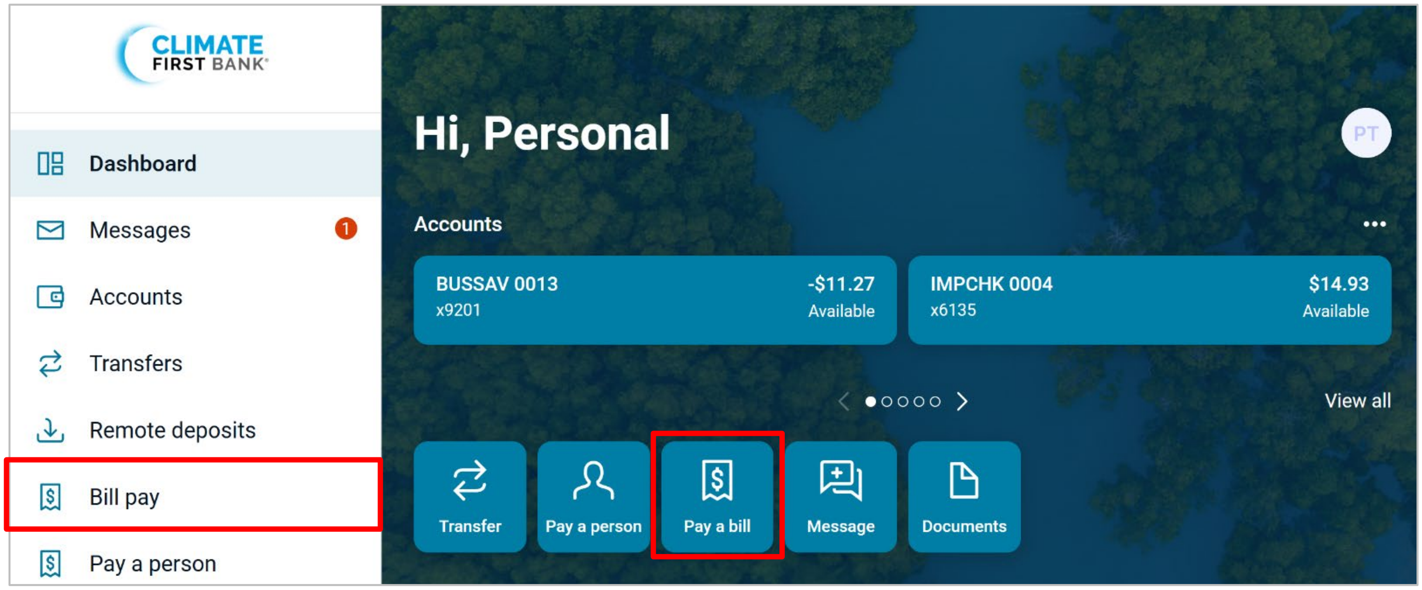


Bill Pay

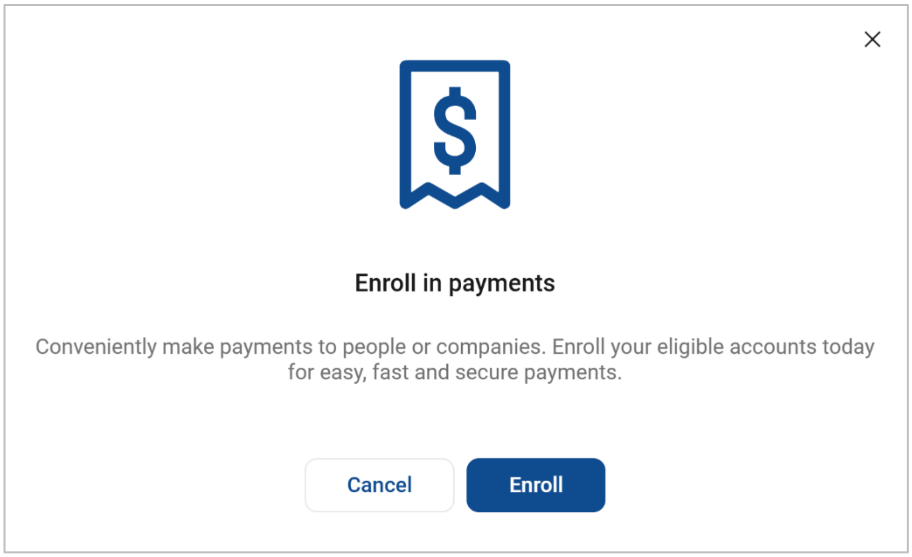
Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

1. Select **Pay a bill** or **Bill pay** from the Dashboard.



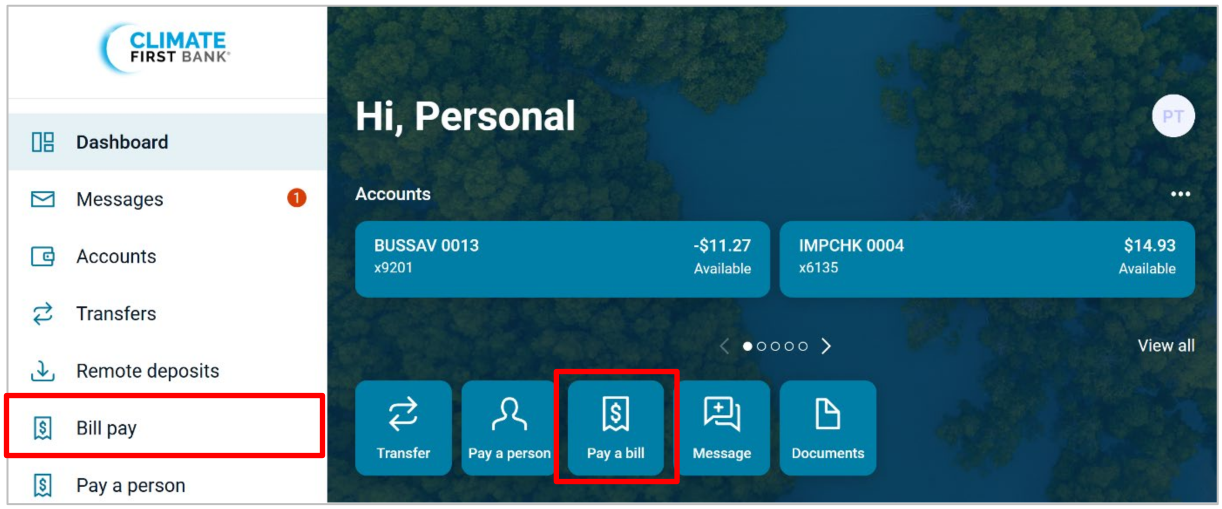
2. Click **Enroll**.



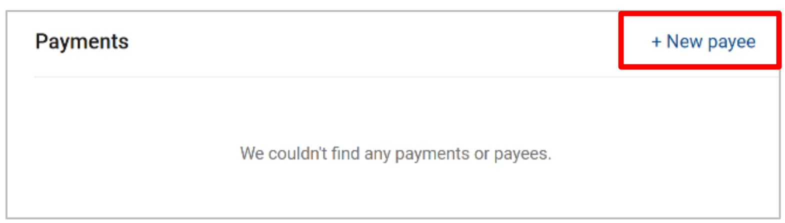
Add a Payee

Add a Company

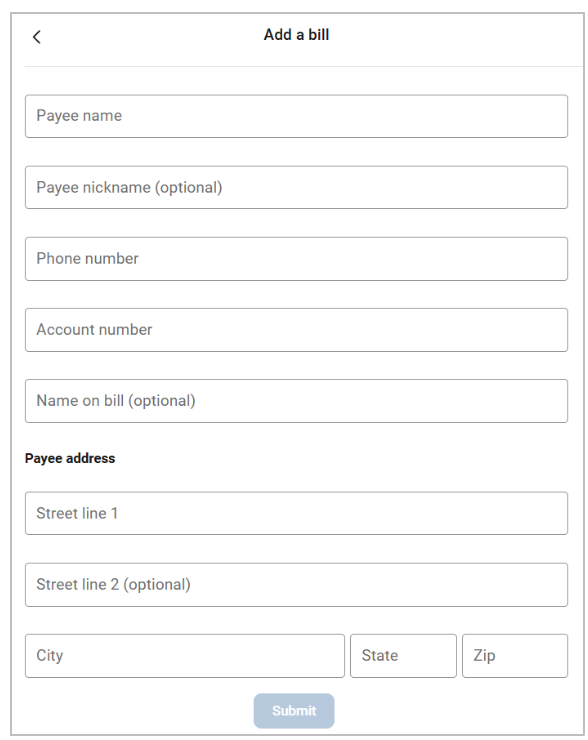
1. Click **Bill Pay** or **Pay a Bill** from the navigation.



2. Click **+ New payee**.

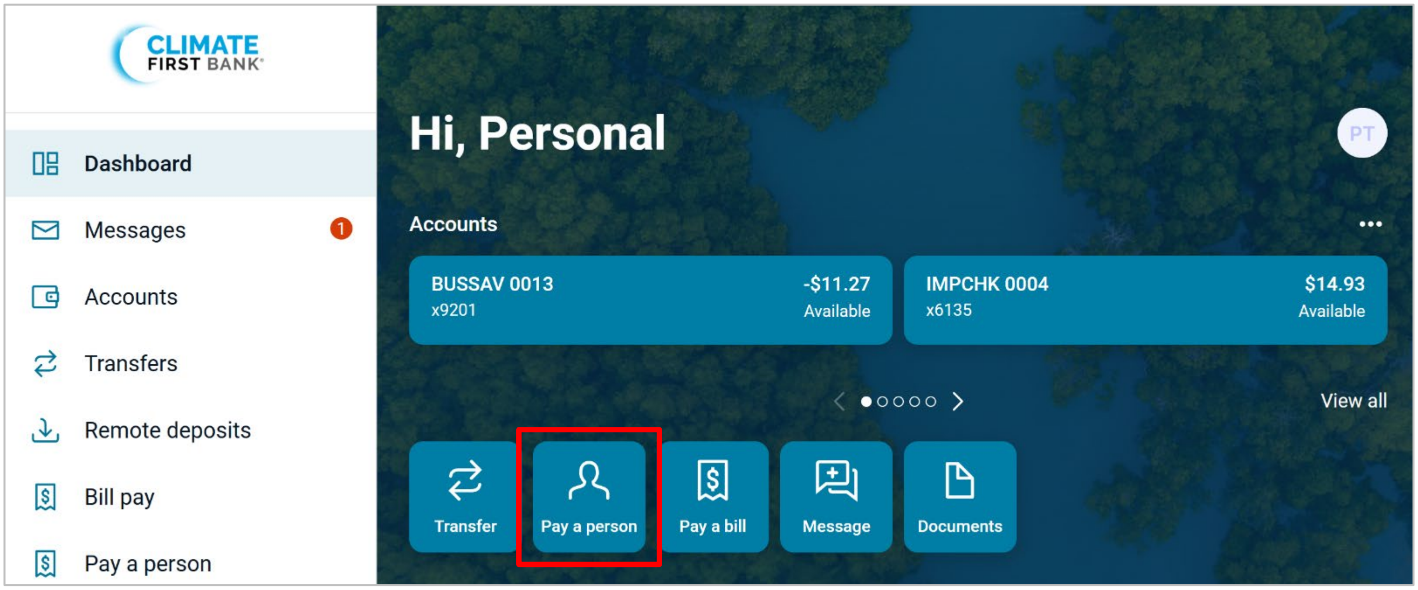


3. Select **Company** for the payee type.
4. Enter the payee's name, phone, your account number, and their address.
5. Click **Submit**.
   PLEASE NOTE: You may be prompted to authenticate your identity.

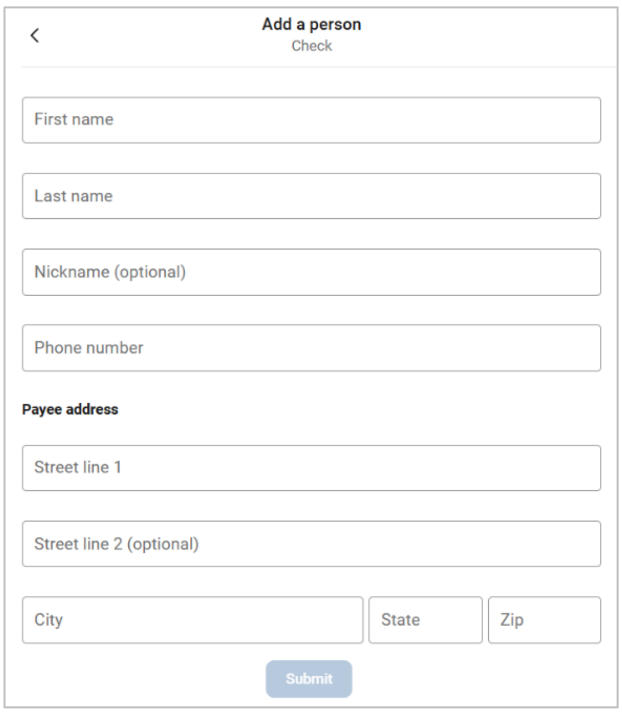


Add a Person

1. Click **Pay a Person**.

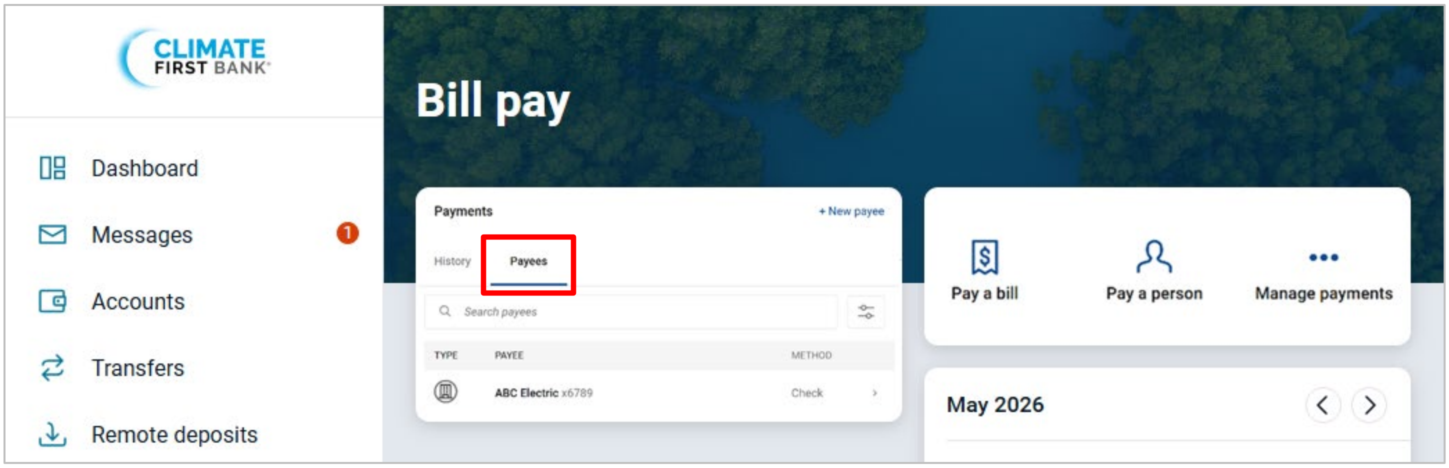


2. Click **+ Add another person**. Choose the delivery method for the payment and enter their information.
3. Click **Submit.**

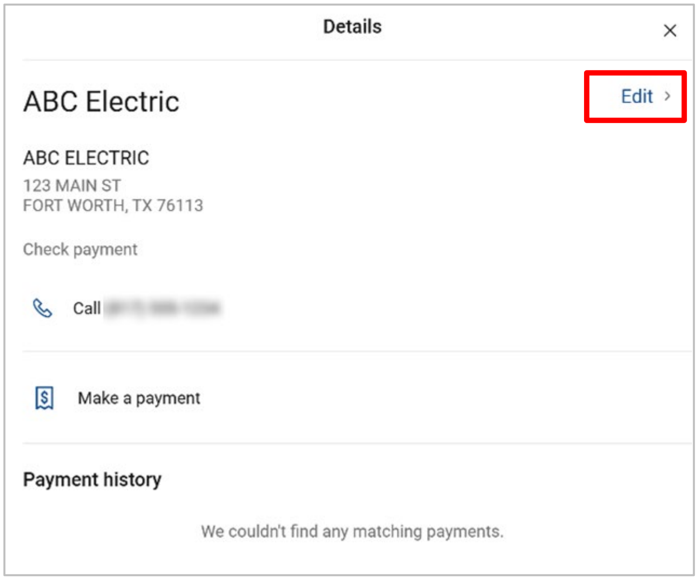


Edit or Delete a Payee

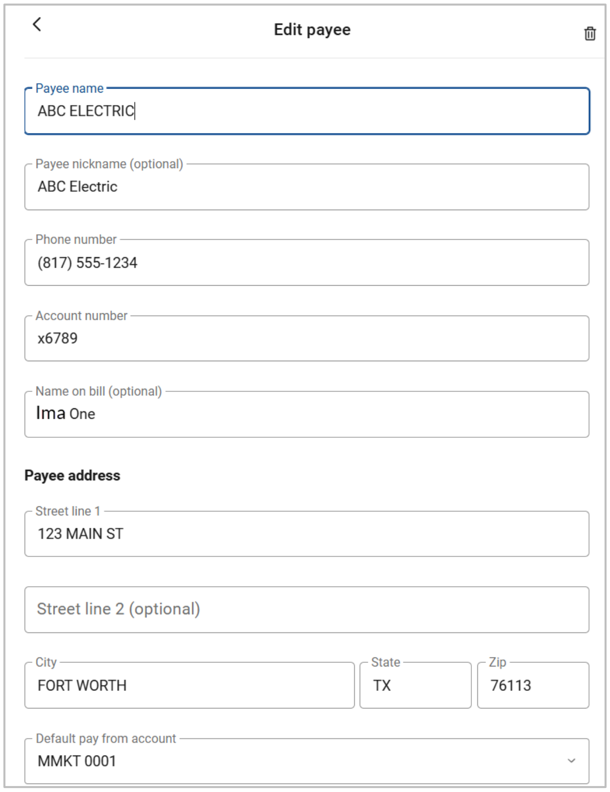
1. Navigate to the **Bill pay** page and select the **Payees** tab.



2. Select the payee and click **Edit**. You may be prompted to authenticate your identity.



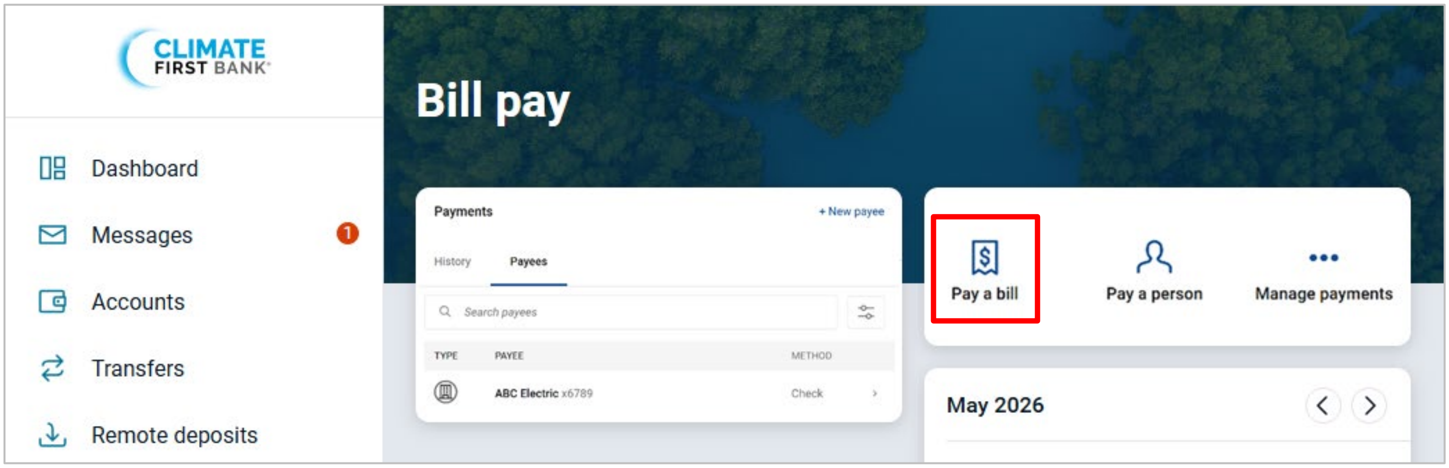
3. Modify the payee's information or click the **trash can** icon to delete.



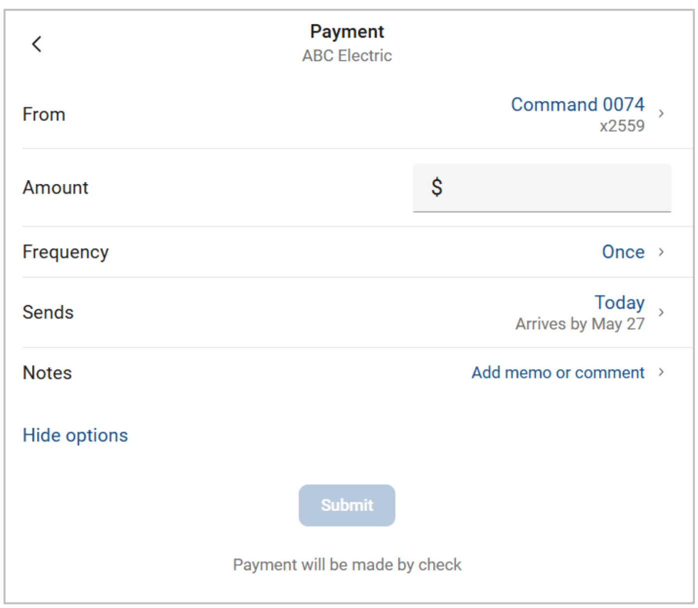
Pay Bills

Pay a Bill

1. Click Pay a **Bill.**

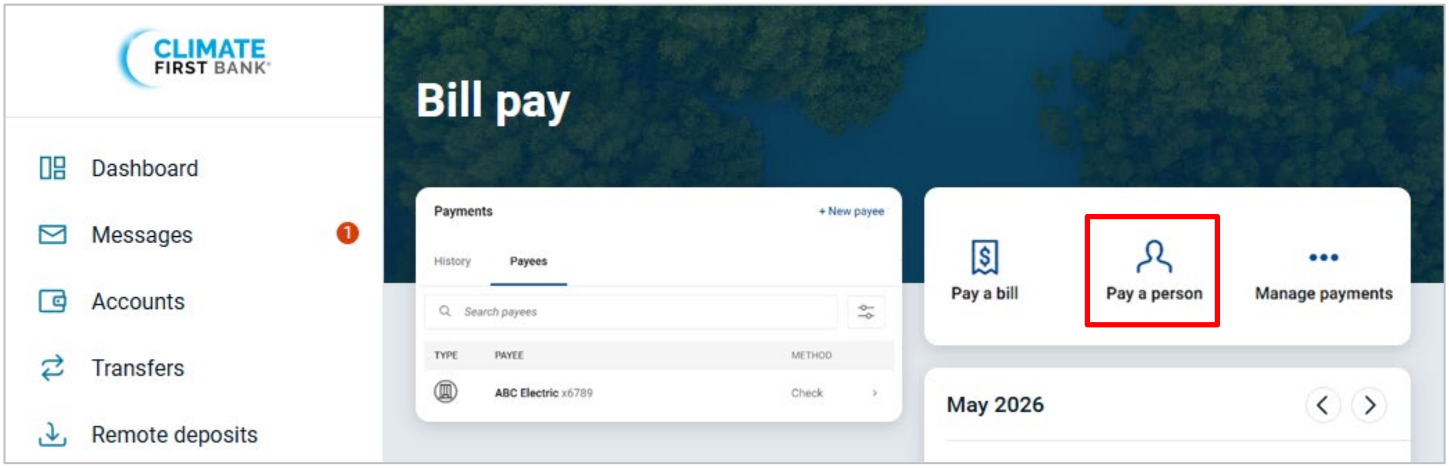


2. Select the payee. Choose the *From* account for the payment and enter the amount to pay them. Click **More Options** to see other options such as the ability to future date the payment, make it recurring, or add a memo.
3. Click **Submit** at the bottom of the screen and confirm.
   Your payment will appear under the **History** tab.

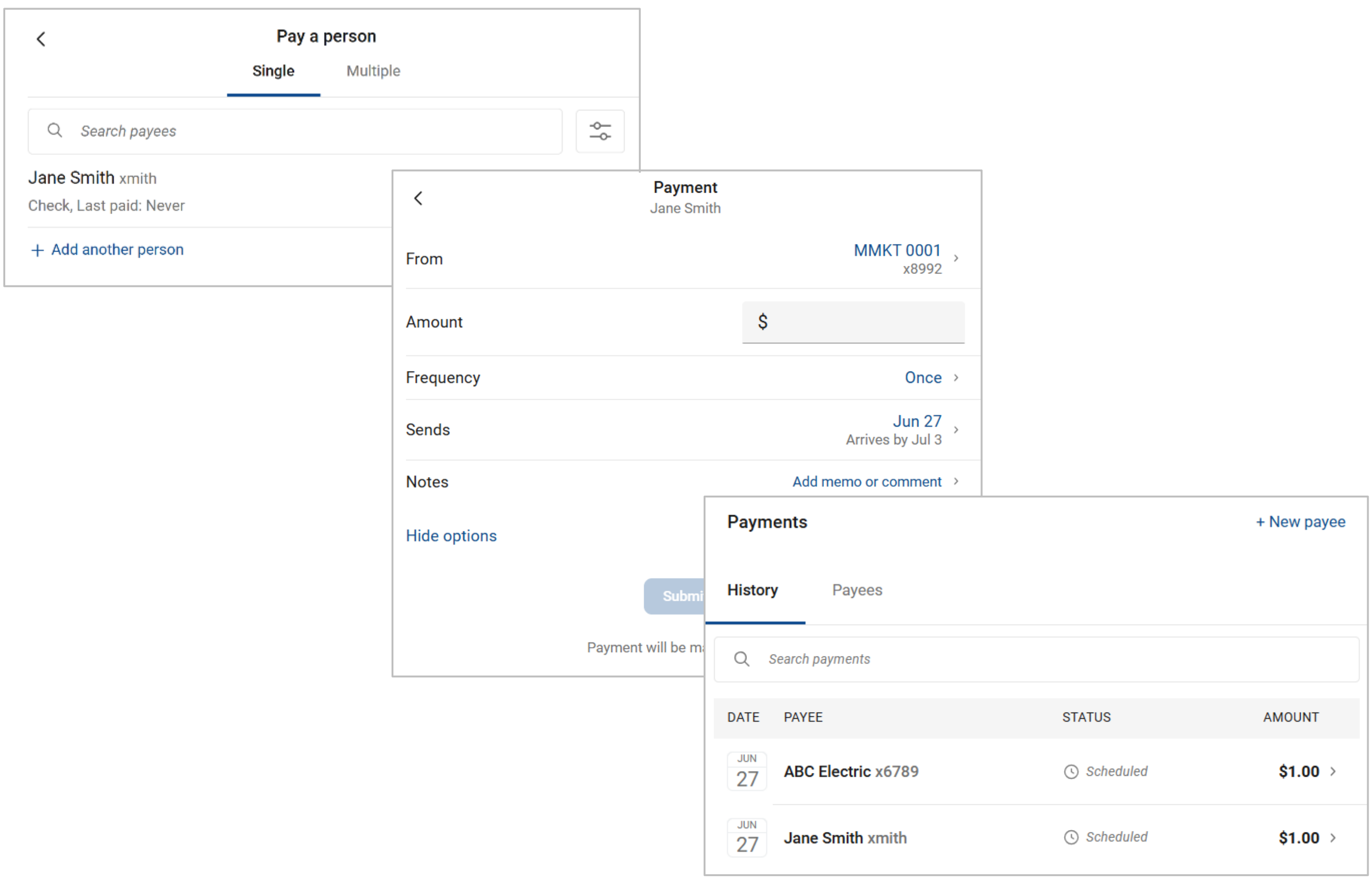


Pay a Person

1. Click **Pay a Person**.

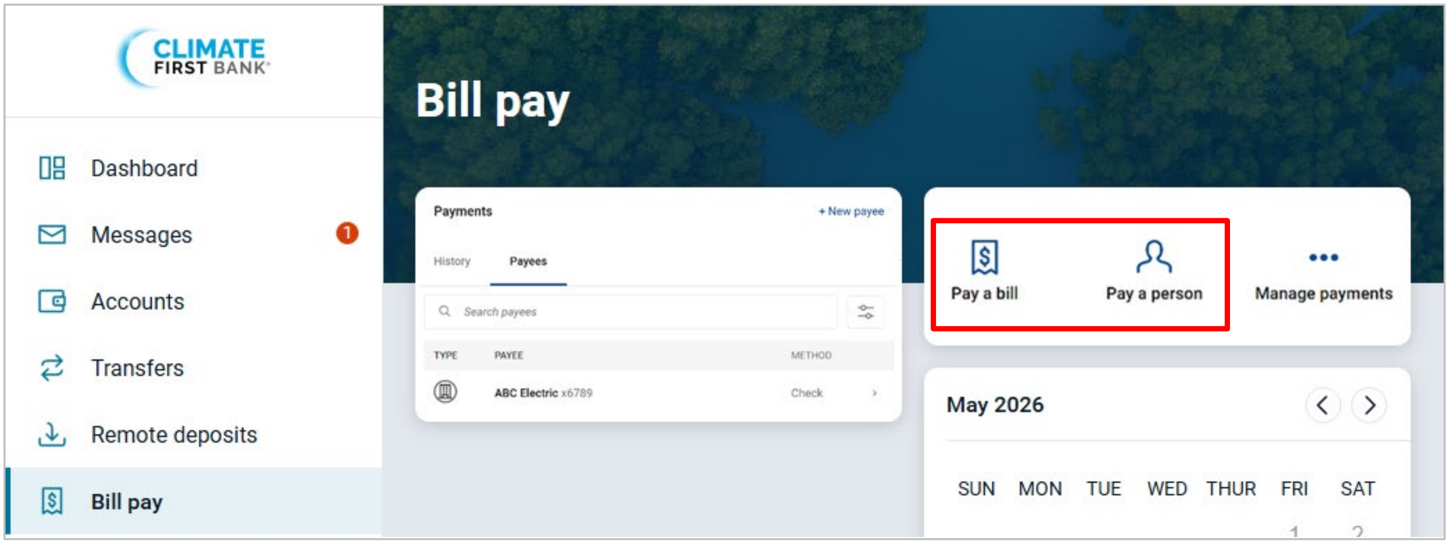


1. Select the person you want to pay.
2. Choose the *From* account for the payment and enter the amount to pay them.
   Click **More Options** to see other options such as the ability to future date the payment, make it recurring, or add a memo. Click **Submit** at the bottom of the screen and confirm.
3. Your payment will appear under the **History** tab.

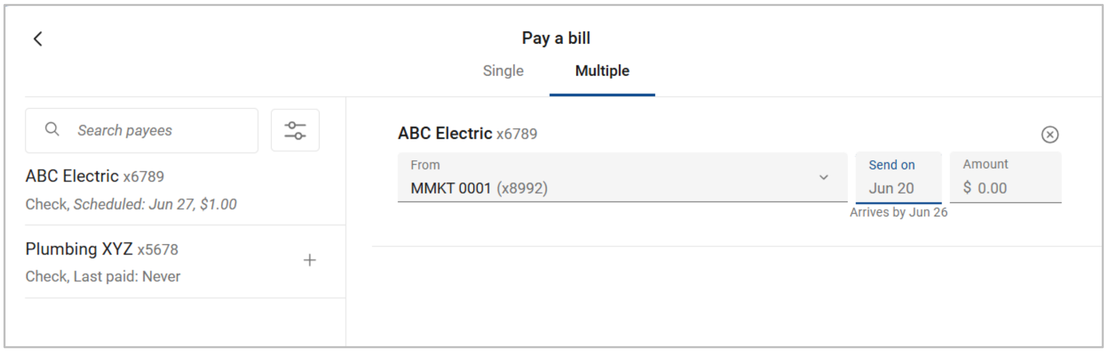


Pay Multiple Bills or People

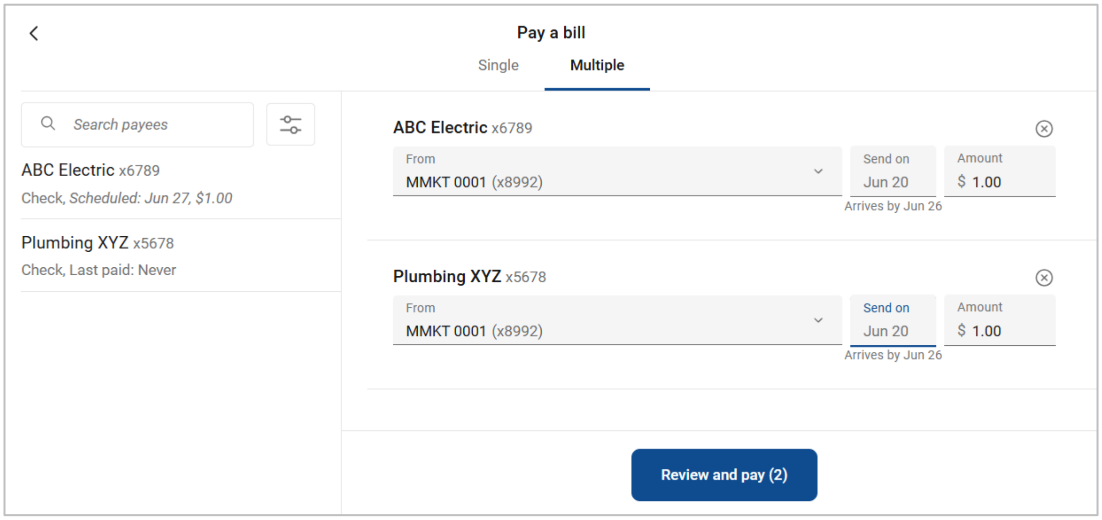
1. Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



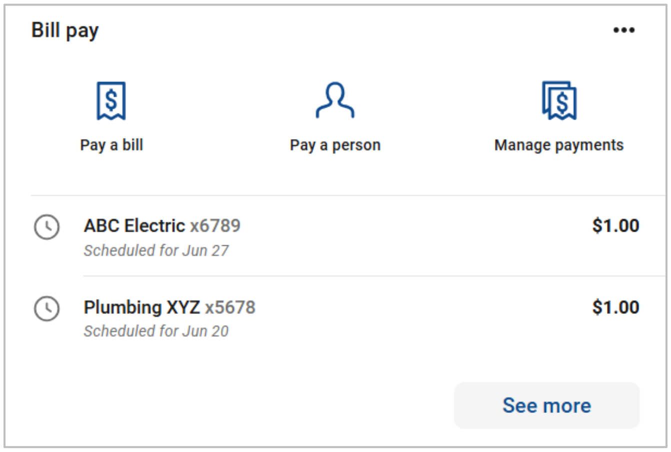
2. Select the **Multiple** tab and click the **+** next to the payees to send payments to.



3. Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.

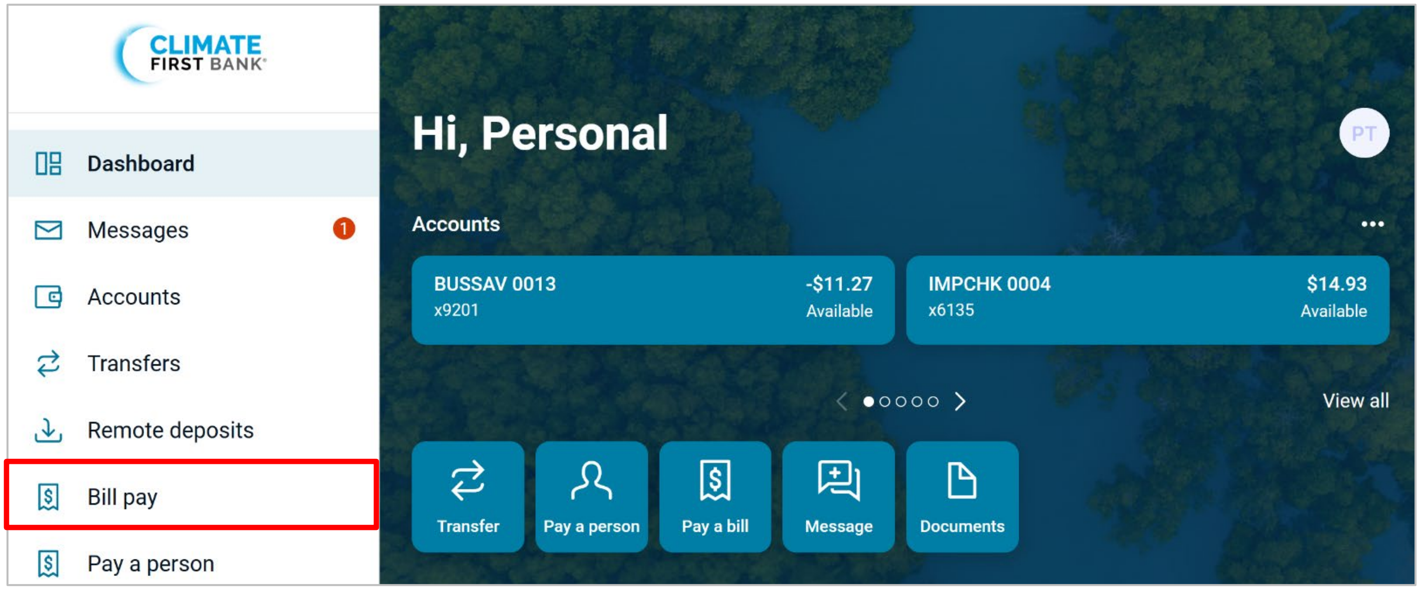


Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.

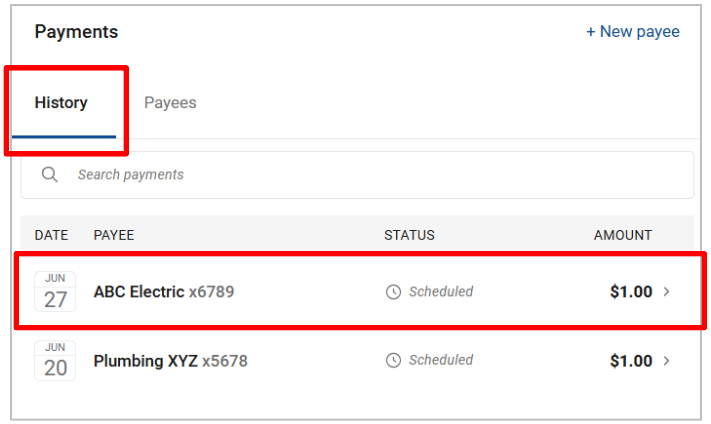


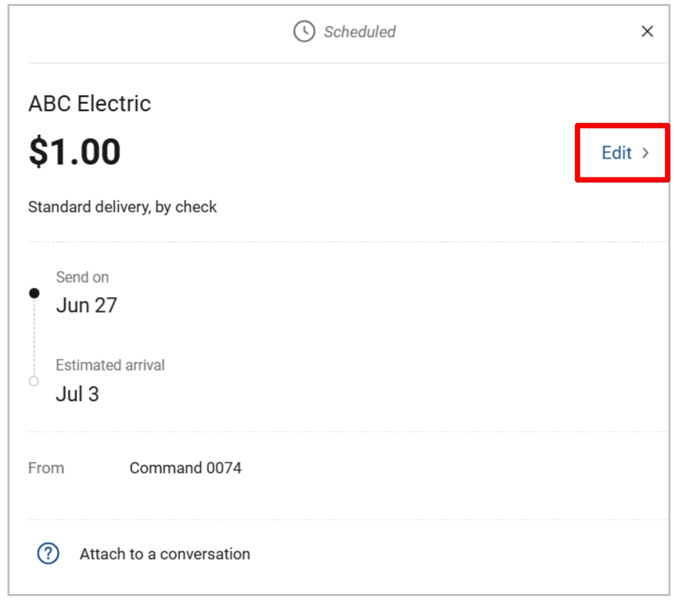
Edit or Delete a Payment

1. Click **Bill Pay** from the navigation.

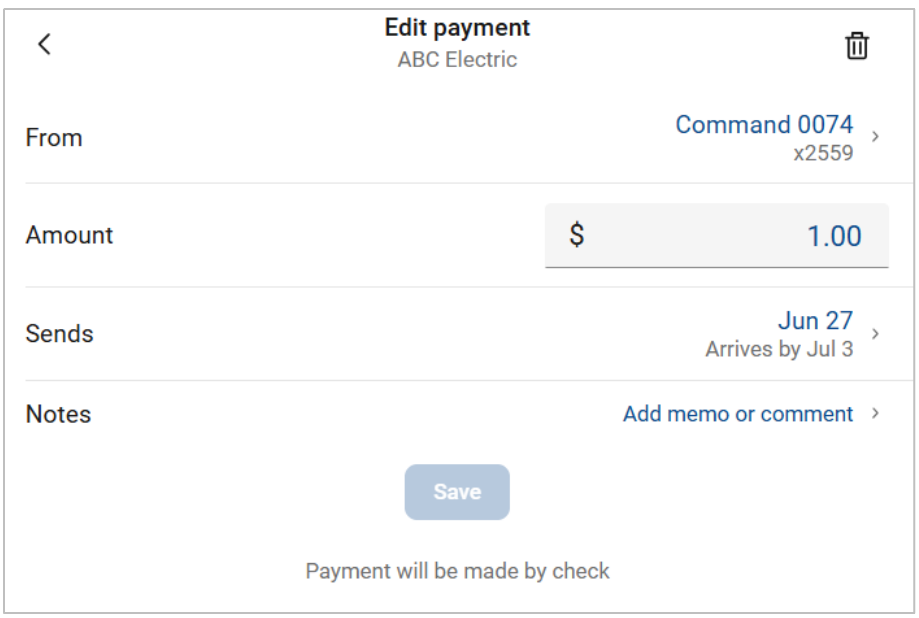


2. Under the **History** tab, select your payment.
3. Click **Edit**.





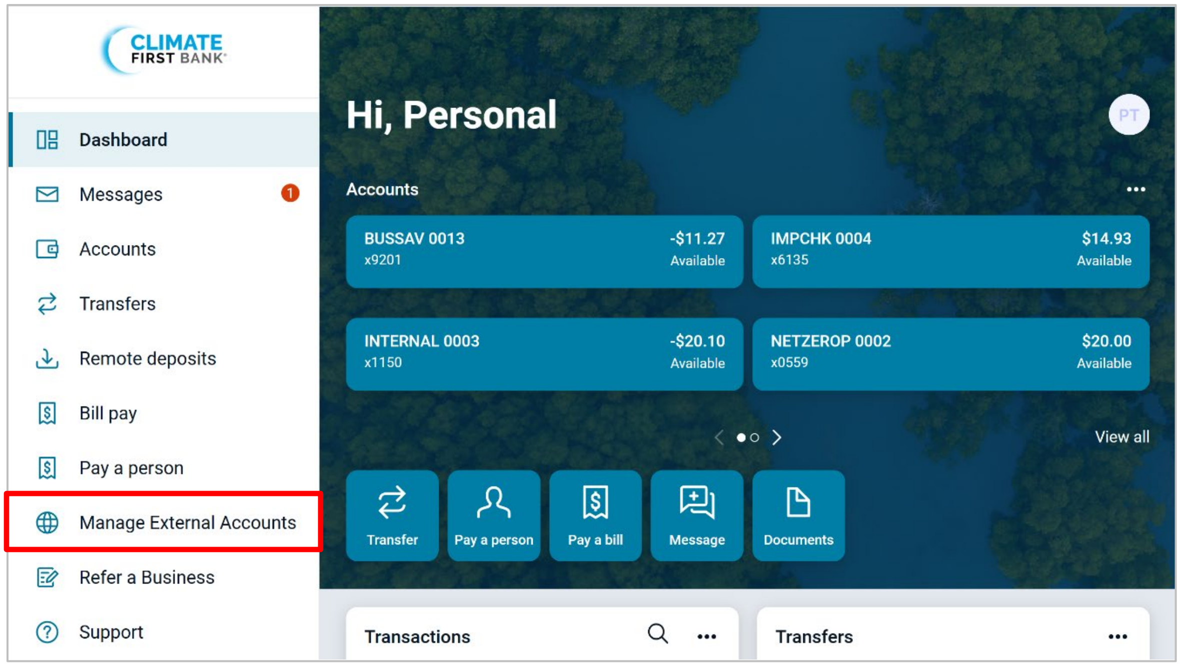
4. Modify the payee's information or click the **trash can** icon to delete.



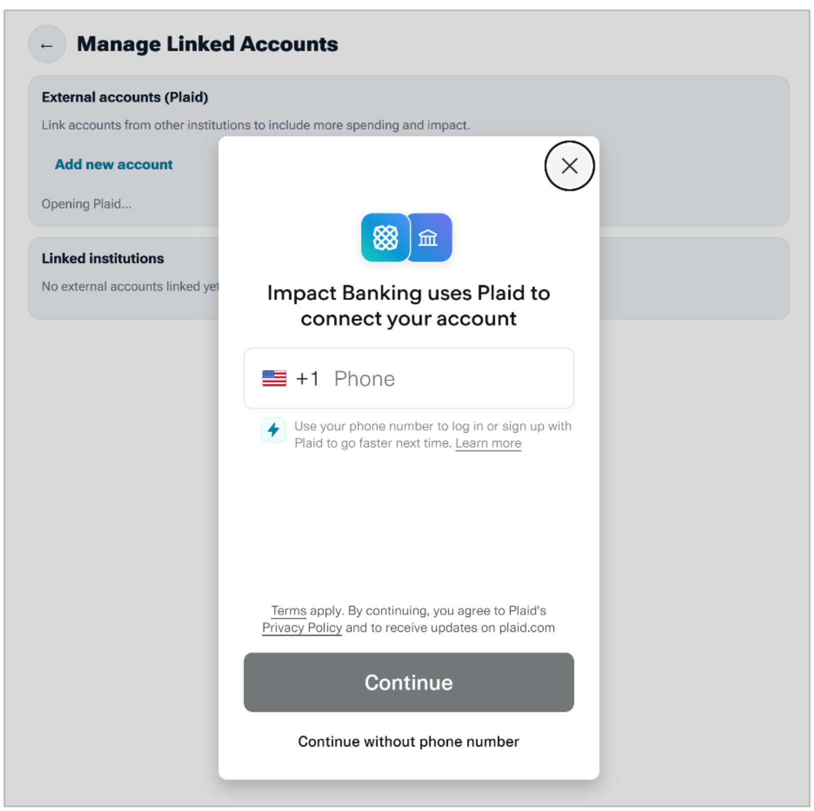
Manage External Accounts

Link to accounts at other Financial Institutions to see all of your balances and transactions in one place.

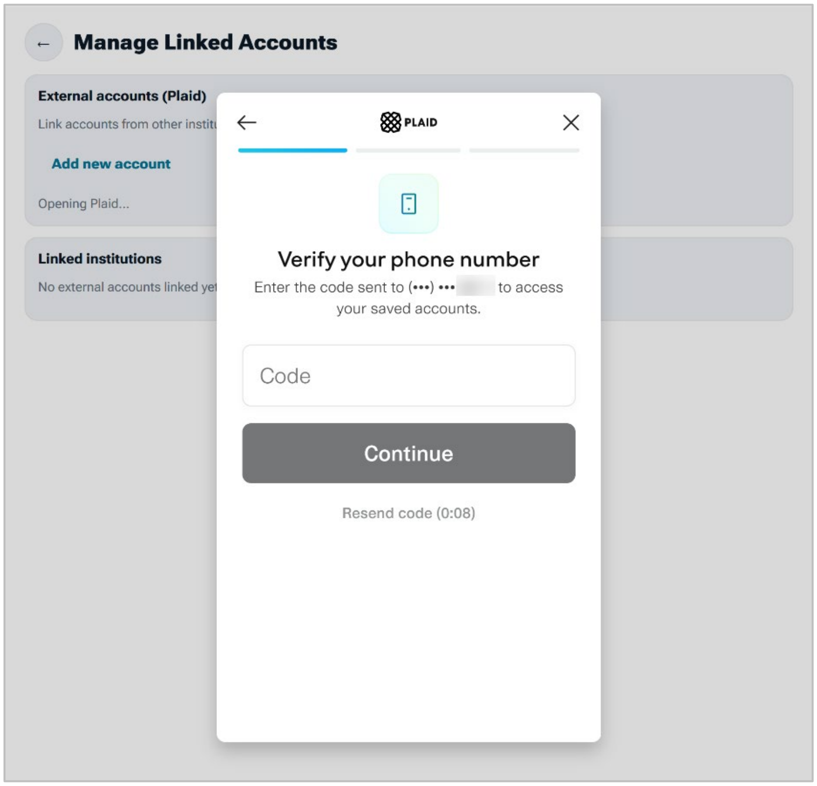
1. Click **Manage External Accounts** from the Dashboard.



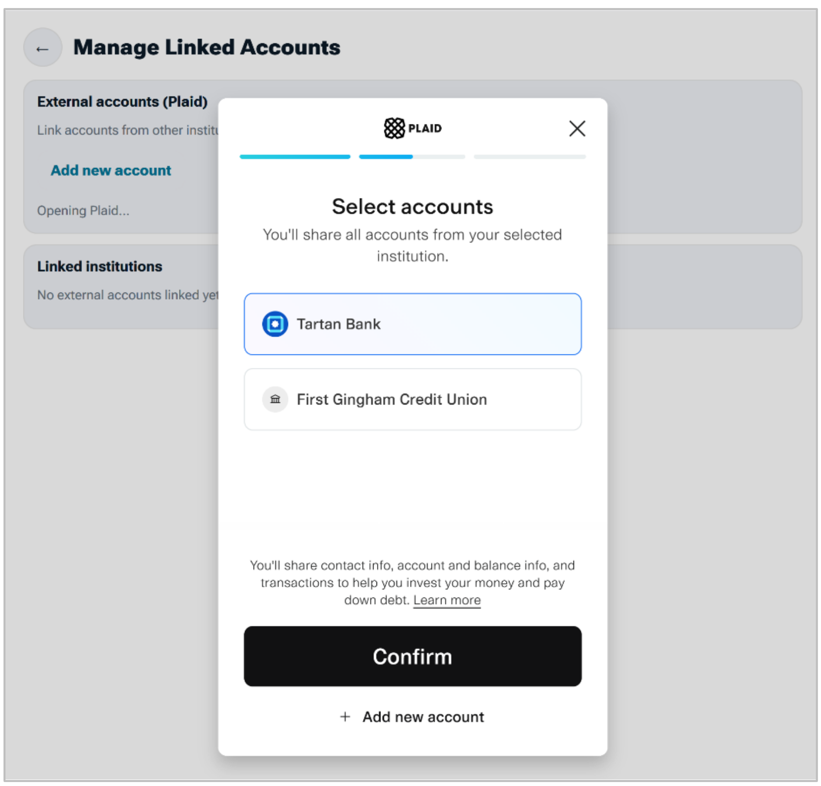
2. Enter your phone number and click **Continue**.



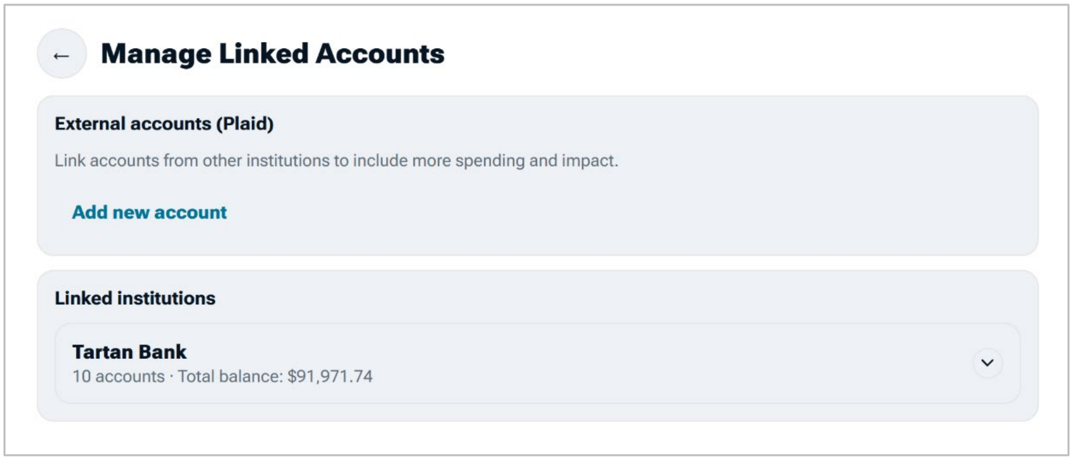
3. Enter the code sent to your phone and click **Continue**.



4. Select the accounts you would like to link and click **Confirm**.



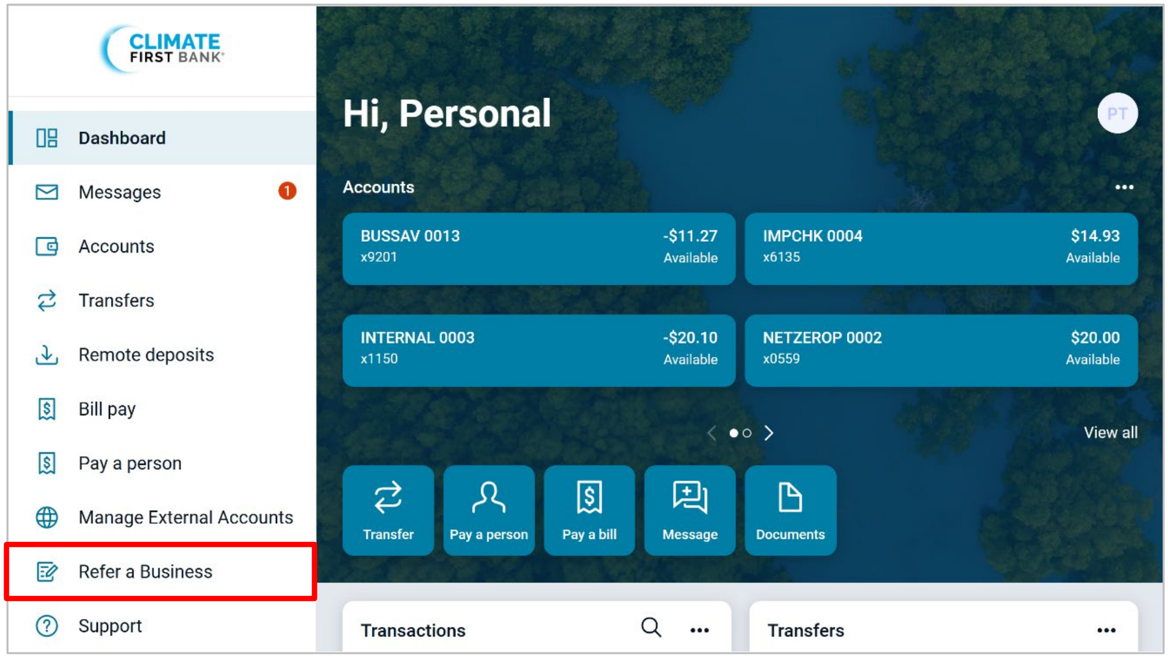
5. Success!

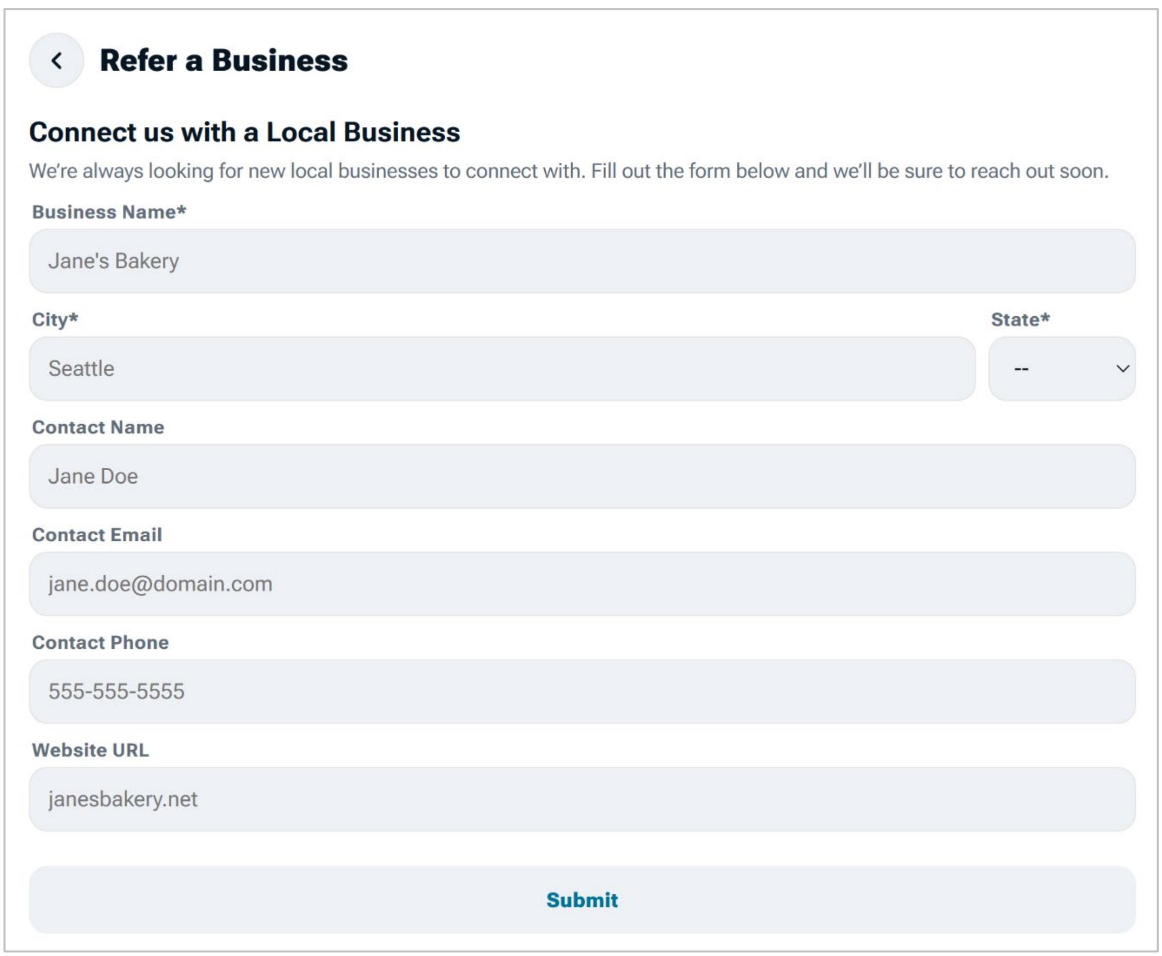


Manage Linked Accounts
External accounts (Plaid)
Link accounts from other institutions to include more spending and impact.
Add new account
Linked institutions
Tartan Bank
10 accounts · Total balance: $91,971.74

Refer a Business

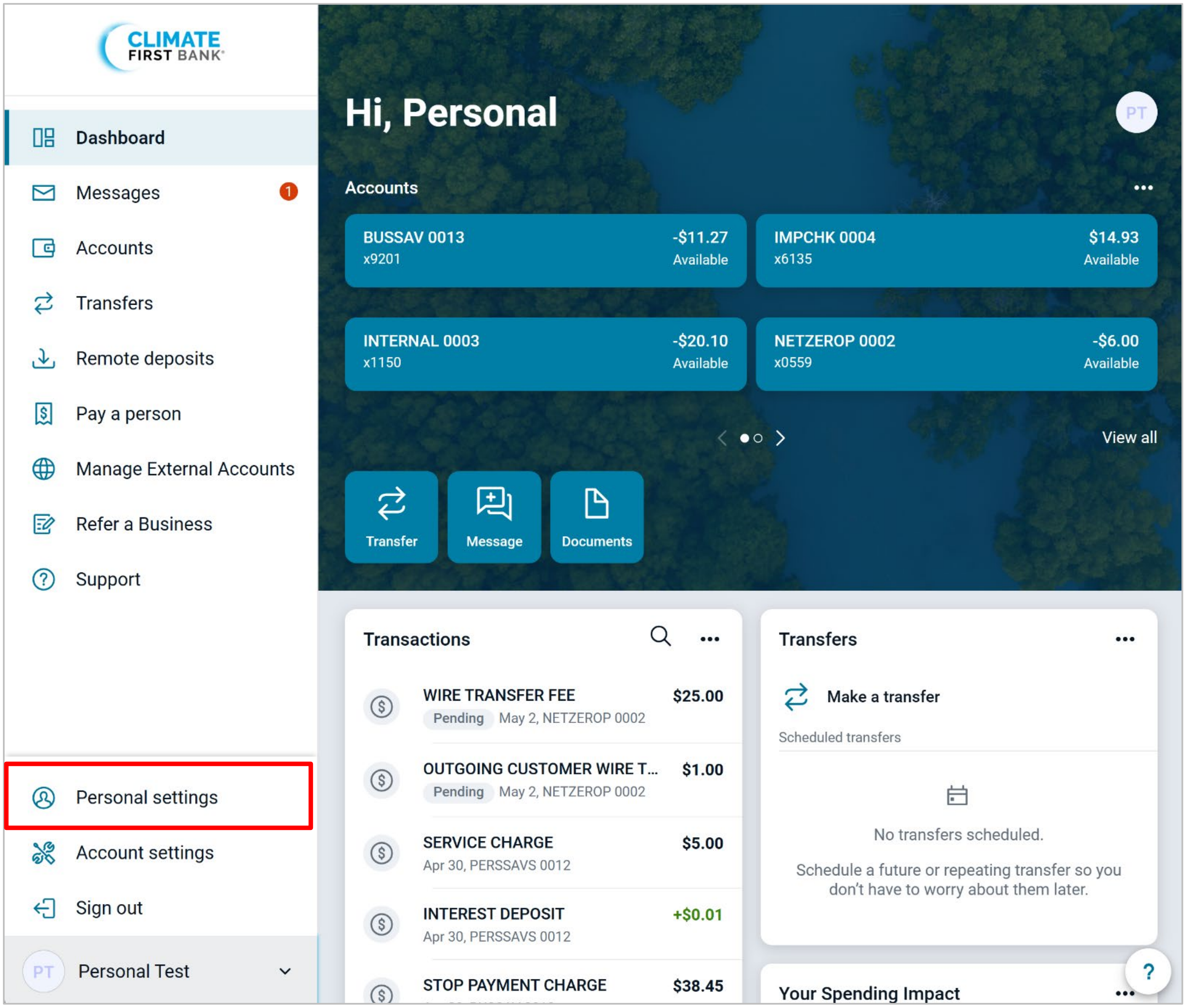
Click **Refer a Business** on the Dashboard to access a form to refer local businesses to us.





Settings

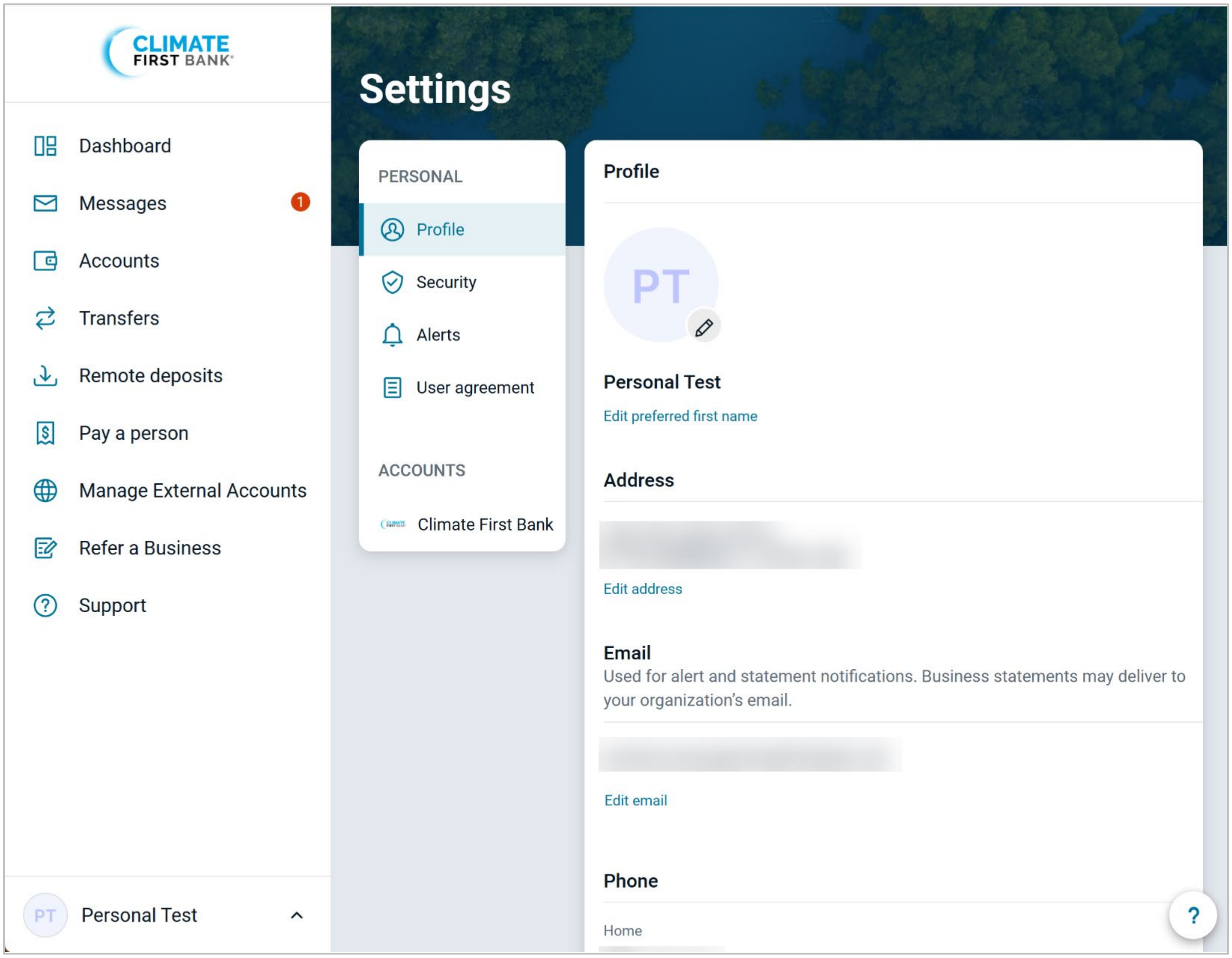
Manage your profile, security, and other features.
Click your name at the bottom left and select **Personal Settings**.



Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Address** - Click **Edit address** to send us a request to update your address.
4. **Email** - Click **Edit email** to change your email address.
5. **Phone** - Click **Edit phone numbers** to modify your phone number.

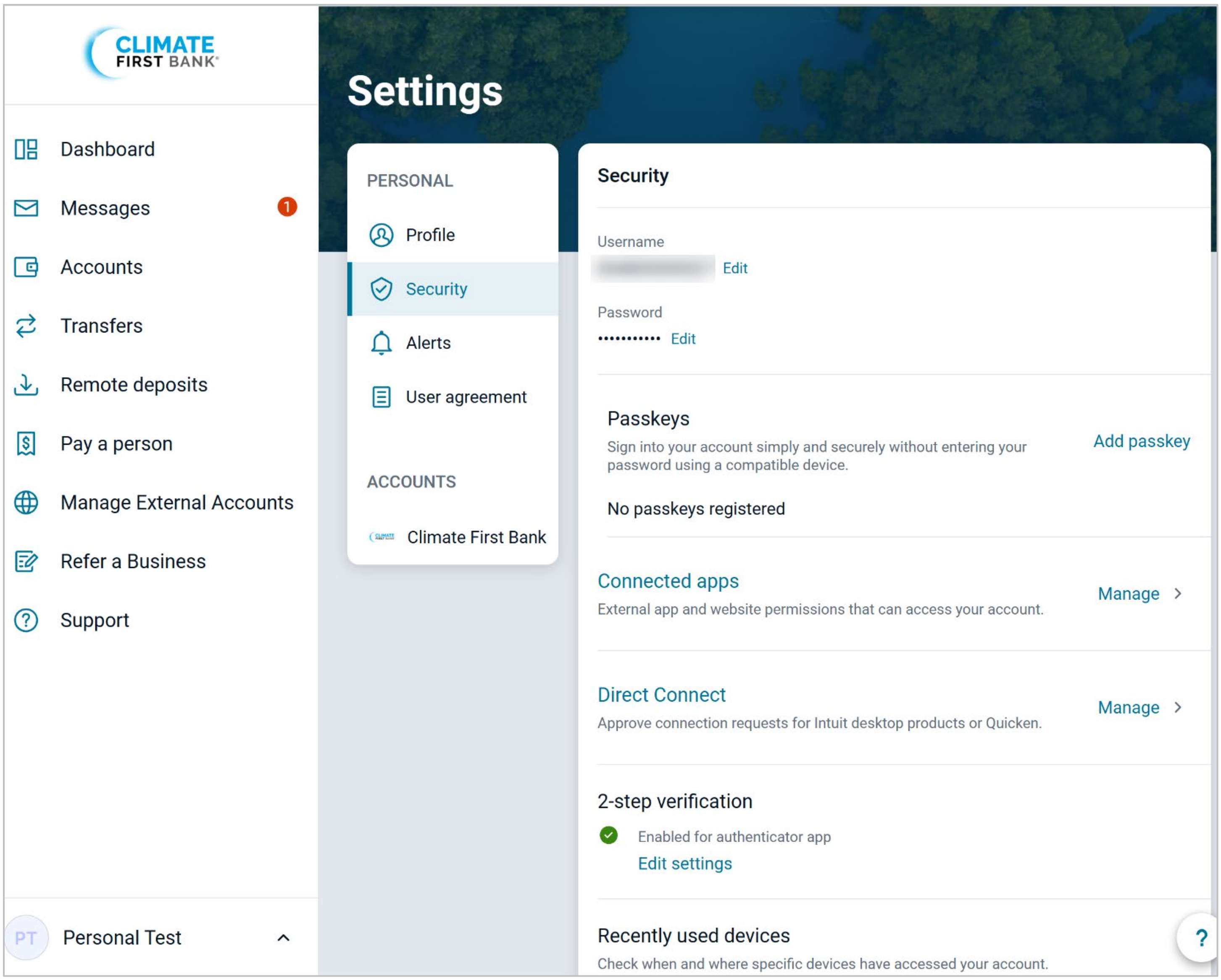
You may be prompted to authenticate your identity.



Security

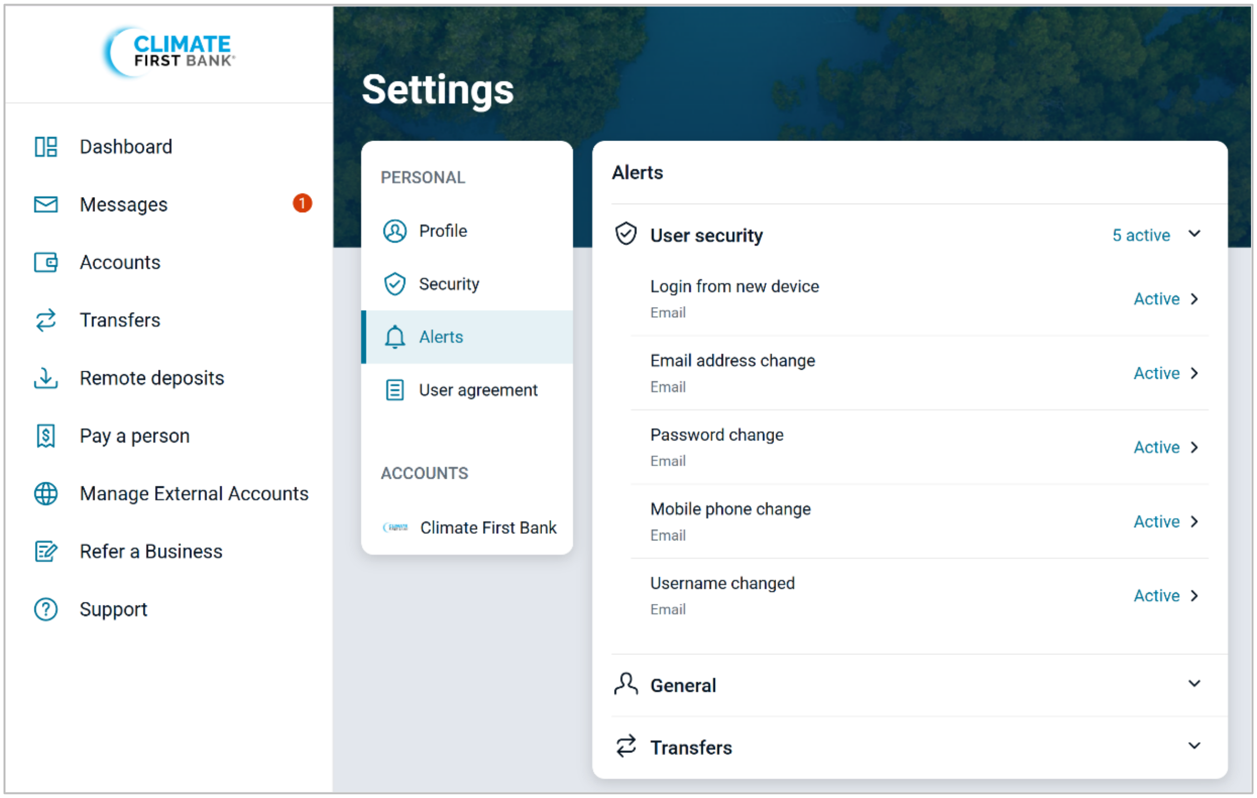
- **Username and Password** - Click **Edit** to update your username and or change your password.
- **Passkey sign in** - Toggle on if your device has biometrics to use this feature in place of entering a password.
- **Connected apps** - Click **Manage** to manage external apps and websites that can access your account.
- **Direct Connect** - Click **Manage** to approve or change connection requests for Intuit desktop products or Quicken.
- **Two-step verification** - Click **Edit Settings** to remove or add additional authentication methods.
- **Recently used devices** - Review devices that have accessed your account. Click **Remove** to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to authenticate your identity.



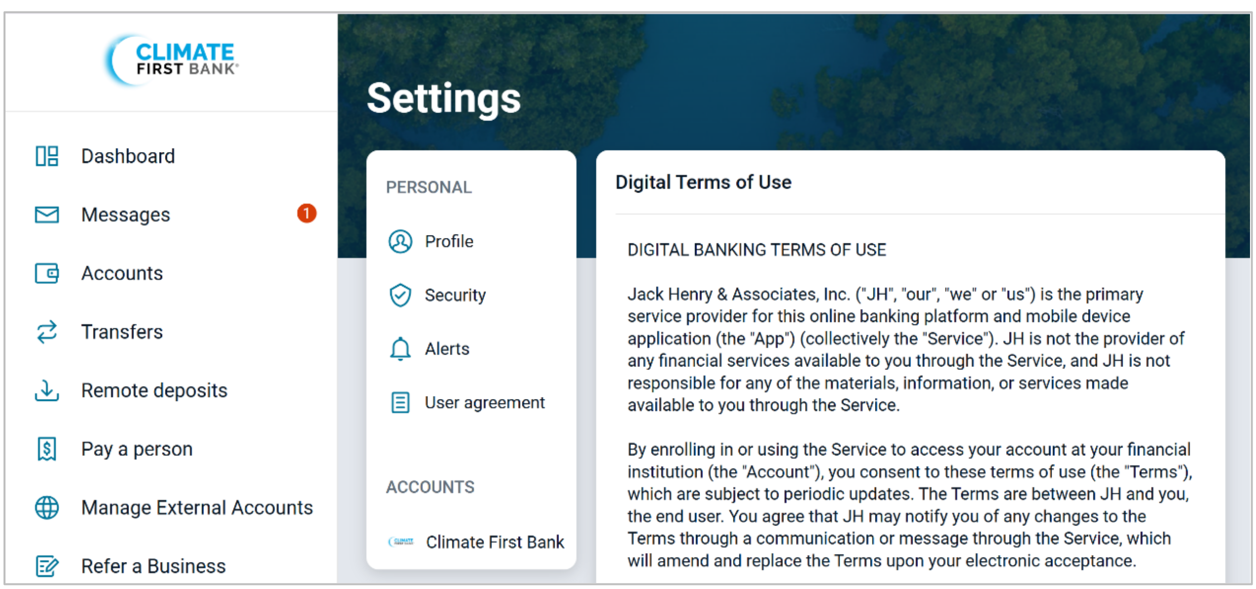
User Alerts

Certain **User Security** alerts will automatically be sent to your email if triggered.
Other **General** alerts or alerts concerning **Transfers** may be configured as desired.
Click an alert to toggle on email, text and/or in-app alerts.



User Agreement

Click **User agreement** to review various documents you have accepted.



Support

Displays contact and information about our institution. A support card is also available on the **Dashboard**.