Mobile Banking User Guide

Welcome to **Mobile *Express* Banking** where you can conveniently access your accounts at any time using your mobile device! Getting started is simple!

You must first be a Transactions *Express* eBanking customer to enjoy the benefits of Mobile *Express*. If you are not, please come by one of our branches to get set up!

If you are already registered, follow these **three simple steps**:

1. Download our "CSB Mobile" app onto your Apple iPhone, iPad (iOS 6 or later) or Android device.
Search for "Cleveland State Bank" in the app store and select the "CSB Mobile" option with our logo.

2. Log in to your existing Transactions *Express* eBanking account on the internet.
Navigate to the **"Options"** tab.
Select **"Mobile Settings".**
Register your phone number and mobile service provider.
Select which accounts you would like to access via Mobile *Express* Banking.
Once you have activated the "Mobile Settings" in Transactions Express eBanking you may begin using CSB Mobile *Express*.

**3. Log in to your new Mobile *Express* app!**
Your login information for Mobile *Express* is the same as your online Transactions *Express* eBanking.

With Mobile *Express* Banking, you can view your account balances and transactions, transfer money between Cleveland State Bank accounts and make loan payments on accounts you have selected for Mobile access. You can also initiate bill payments that have previously been set up in our Transactions *Express* eBill-Pay system.   Please see the following pages for more detailed guidance on utilizing the mobile app.

If you should need any assistance, please call our Transactions *Express* eBanking specialists at 662-843-9461, or visit your local Cleveland State Bank branch.

Main Menu
Use this menu for quick access to all application options.
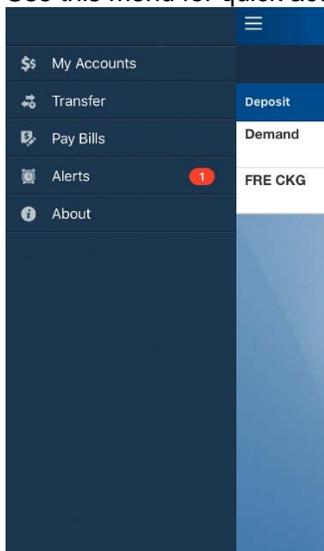
The "My Accounts" screen appears initially after logging in to the mobile app.

Swipe right to view the main menu, or press the menu icon in the top left corner.

Back appears on any screen following selection of an option on the initial screen. Select **Back** to return to the previous screen.

My Accounts
Use this option to view all of the associated accounts including deposit and loan accounts.
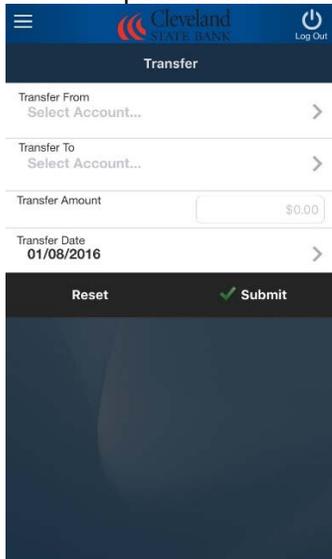
This screen appears upon logging in.

Select an account to view specific transactions for that account and the running balance in relation to the transaction amount.

Once an account is selected, you can view the **Current Balance** and **Available Balance.**

Transfer
Use this option to transfer funds between Cleveland State Bank accounts.

To Transfer Funds:

1. From the main menu, select the **Transfer** option.
2. Select **Transfer From** to choose the source account.
3. Select **Transfer To** to choose the destination account.
  (If making a loan payment, you must also select "**Payment Type**".)
4. Enter the **Transfer Amount**.
5. Select **Transfer Date** to choose a transfer date from the calendar.
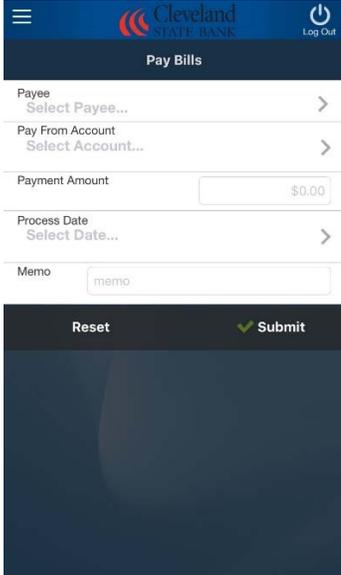**6.** Select **Submit**.
A confirmation screen appears.

*To transfer funds, you must have selected transfer access on your original Transactions *Express* eBanking application.

Please contact us if you need assistance.

Pay Bills

Use this option to pay bills through your mobile device using accounts connected to your Transactions *Express* eBill-Pay.

To Pay Bills:

1. From the main menu, select the **Pay Bills** option.
2. Select **Payee** to choose the payee.
3. Select **Pay From Account** to choose the account.
4. Enter the **Payment Amount**.
5. Select **Process Date** to choose a payment date from the calendar.
To add a personal memo, select **Memo**, and then enter your memo.
6. Select **Submit**. A payment confirmation screen appears after you have completed a successful payment.

*You can only initiate payments on your mobile device that have previously been set up online via Transactions *Express* eBill-Pay.

Please contact us if you need assistance.

Alerts

Use this option to view the current alerts created.
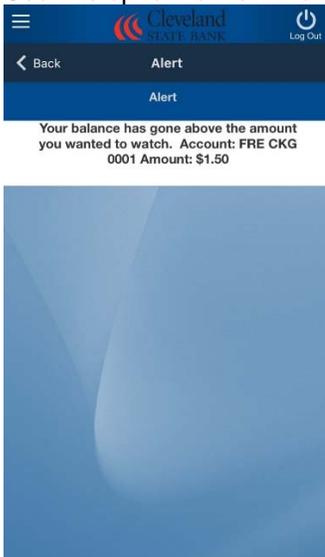
You can create multiple alerts for events, such as statement availability and high account balance.

You may create your personal alerts via Transactions *Express* eBanking.

If you need any assistance, please give us a call at 662-843-9461 or visit your local Cleveland State Bank branch.

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