

CNBBankDirect First Time Login Instructions

Welcome to CNBBankDirect. In order to be able to access your accounts and to be able to transfer to and from the Account, please take a couple of minutes to register as a First Time User.



[Current User Login](#) [New User Sign Up](#)

Login

AUTHORIZATION NOTICE This is a private computer network and is for authorized users only. Unauthorized users, please be warned: entering this password-protected area without authorization can incur both criminal and civil liabilities under the provisions of the Computer Fraud and Abuse Act of 1986. Individuals using this network without authority are subject to having all of their activity monitored and recorded by both systems and security personnel. In the course of recording, and system maintenance, all activities of authorized users will also be monitored. Anyone using this private network consents to such monitoring and is advised that if such monitoring reveals possible evidence of criminal or other illegal or improper activity, then system security personnel will provide such evidence to the appropriate law enforcement officials for prosecution to the full extent of the law.

Access ID:

Take Me To



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Enter the following information: ***Note your password your birthdate (mmddyy).



[Current User Login](#) [New User Sign Up](#)

First Time Login

Please fill the following out to complete the Online Enrollment process.

First Time User Authentication

* Social Security Number:

First Name:

Last Name:

* E-mail Address - Electronic Statements will be sent to this E-mail Address:

* Account Number:

* Account Type :

* Password - Contact Citizens National Bank at 1-800-262-4663 for your initial temporary password :

* Indicates Required Field



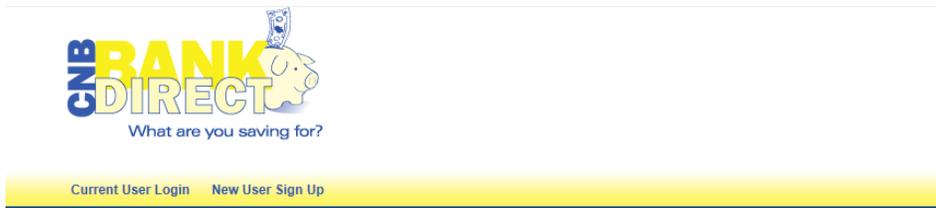
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- Follow the screen prompts for the instructions for the requirements of the Access ID and the password.



Enter a New Access ID and Password. These Will be Used for All Future Access.

Change Access ID

New Access ID:

New Password:

Confirm New Password:

Your Access ID cannot be your account number and it needs to be a minimum of 8 characters.

Your Password must be a minimum of 8 characters with at least 1 number, 1 letter and 1 special character.



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- Next you will be prompted to enter security questions. Once you have answered them click “Submit” to continue.



Set Security Data

Contact Information

Enter E-mail Address: BOOKKEEPING@CNBOHIO.COM

Confirm E-mail Address: BOOKKEEPING@CNBOHIO.COM

Challenge Questions and Answers

Challenge Question 1:

Answer:

Challenge Question 2:

Answer:

Challenge Question 3:

Answer:

Select One of the Following Options:

This is a personal computer. Register it.

This is a public computer. Do not register it.

All Fields are Required and may Only Contain A through Z and 0 through 9



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- Now you have successfully accessed CNBANK DIRECT Online Banking.

- In order to be able to transfer funds to and from your account, please click High Yield Savings Account.
- Then the following screen you will see an “External Transfers” button. This will allow for you to set up an account that you are able to transfer to and from. Test transactions or Real time verification is required in order to be able to transfer to and from external accounts. Test Transactions could take up to 2-3 business days for verification purposes.

The screenshot shows the CNB Bank Direct website interface. At the top left is the logo with the tagline "What are you saving for?". A navigation bar contains links for "Account List", "CNB Messenger", "Options", "Other Services", "Close Account", and "Exit Online". Below this is a secondary menu with "Balances", "Transactions", "Transfers", "External Transfers" (circled in red), "Documents", and "Create Account". The main content area displays an "Account Summary for HIGH YIELD SAVINGS 493213213 \$102.00 as of March 25, 2015". Below the summary is a table titled "Account Information" with the following data:

Account Information	
Account Number:	493213213
Current Balance:	102.00
Available Balance:	102.00
Previous Statement Balance:	102.00
Last Deposit:	01/20/2011 2.00
Last Withdrawal:	08/20/2009 5.00
Current Interest Rate:	0.00%
Current Accrued Interest:	.00
Interest Paid 2015:	.00
Interest Paid 2014:	.00

- Click “Add a New Account”

The screenshot shows the "Transfer Funds" section of the CNB Bank Direct website. The "External Transfers" button from the previous screen is now highlighted in green. Below it, there are input fields for "Amount(S) *", "From *", "To *", "Send On *", and "Memo". A blue button with a plus sign and the text "Add a New Account" is circled in red. At the bottom, there is a "Continue" button and a link to "Funds Transfer Disclaimer".

- Select if the account you are adding is a Checking, Savings or Money Market account and then click “Add”.
- Then you will be prompted to add an Account Nickname, the Bank’s Routing Number, Account Number and re-enter the Account Number and then click “Add”.

- If the Bank allows real time verification then you will be able to choose if you would like to enter your credentials to that bank or if you would like to send Test Deposits. Click on "Start" to continue.

Activate Your Account Using Test Deposits



For your security, we require you to verify that you own the **Bank Name** , Savings, XXXX account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1 Click **START** and CNBBankDirect will deposit two small amounts into your **Bank Name** account.
- 2 Check your **Bank Name** bank account in 1 - 2 business days, and identify the two small amounts in your transaction history. Deposit should appear as **TRIALCREDIT** or **CITIZENSATIONAL**.

Transaction History		
08/16/2011	ABC Bank	+\$0.XX
08/16/2011	ABC Bank	+\$0.YY

- 3 Log back into CNBBankDirect. On the Make Transfer page, click the alert to complete validation and follow the on screen instructions.

NOTE: CNBBankDirect will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

Cancel

Start

Test Deposits Have Been Sent



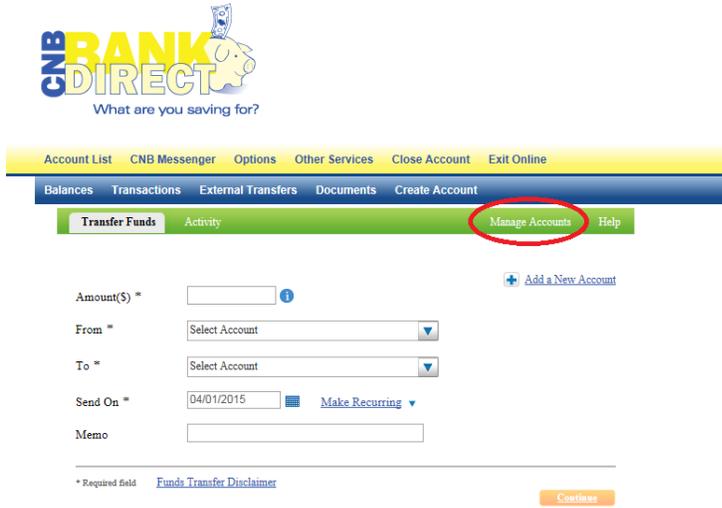
(Bank Name) , Savings, XXXX

Please log back in to CNBBankDirect after the deposits have been credited to your (Bank Name) , Savings, XXXX account to complete activation. Until then, your (Bank Name) Savings, XXXX account will not be available for transfer.

Done

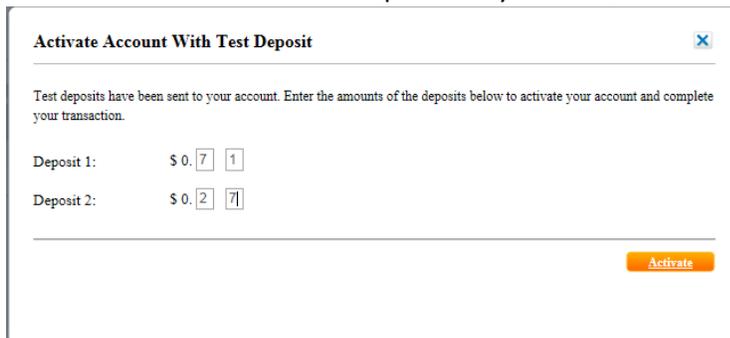
Verify Test Deposits

- Select the High Yield Savings Account
- Click “External Transfers”
- Click “Manage Accounts”



The screenshot shows the CNB Bank Direct website interface. At the top, there is a navigation bar with links: Account List, CNB Messenger, Options, Other Services, Close Account, and Exit Online. Below this is a secondary navigation bar with links: Balances, Transactions, External Transfers, Documents, and Create Account. A third navigation bar contains 'Transfer Funds', 'Activity', 'Manage Accounts' (circled in red), and 'Help'. Below the navigation bars, there is a form for adding a new account. The form includes fields for 'Amount(\$)', 'From', 'To', 'Send On', and 'Memo'. The 'Send On' field is set to '04/01/2015' and has a 'Make Recurring' dropdown menu. There is a '+ Add a New Account' button and a 'Continue' button at the bottom right of the form. A disclaimer link 'Funds Transfer Disclaimer' is visible at the bottom left of the form area.

- Under “My Other Accounts” click on “Activate Now” status.
- Enter the amount of the two deposits on your external account and then click “Activate”.



The screenshot shows a dialog box titled 'Activate Account With Test Deposit'. The dialog box contains the following text: 'Test deposits have been sent to your account. Enter the amounts of the deposits below to activate your account and complete your transaction.' Below this text, there are two input fields for deposit amounts. The first field is labeled 'Deposit 1:' and contains the value '\$ 0. 7 1'. The second field is labeled 'Deposit 2:' and contains the value '\$ 0. 2 71'. At the bottom right of the dialog box, there is an 'Activate' button.

- Now you are able to transfer to and from your external accounts.
- If you have any questions, please contact us by email at cnbbankdirect@cnbohio.com or by phone at 1-877-777-9358. Our office hours are Monday - Friday 8:30am - 5:00pm EST.