



# Online Banking User Guide



[www.cbtn.com](http://www.cbtn.com)

423-869-5151

Member FDIC

## @ Account Access

### First Time Login

At [cbtn.com](http://cbtn.com), in the upper right corner, enter the 12-digit ID and password assigned by the bank and click **Submit**.

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#### ONLINE BANKING

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 \*you will be prompted to change your password the first time you log in.

## \$ Viewing Transactions

Select **Transactions** from the drop-down menu next to an account.

Deposit Accounts			
Account (Click for Transaction Details)	Available Bal.	Status	Transactions
Checking	\$71.66		Select Option
Savings	\$506.00		Select Option

Transaction History is available for 90 days.

Transactions from 01/26/2014 to 02/07/2014					
Date	Check No. Description	Debit	Credit	Balance	View Range: Since Last Statement   7 Days   15 Days   30 Days
02/07/2014	View Image Deposit		\$50.00	\$51.66	
02/06/2014	1234 Check 1234	-65.00		-\$13.34	

### Transaction List Options:

- ✓ Choose Number of Transactions Displayed
  - ✓ View Check Images
- ✓ Sort Columns to Customize View
- ✓ Switch Between Accounts

NetTeller
Options

Accounts
» Transactions
Transfers

» Current Transactions
Download
Search

## ⚡ Transferring Funds

Select **Transfers** from the drop-down menu next to an account.

Deposit Accounts			
Account (Click for Transaction Details)	Available Bal.	Status	Transfers
Checking	\$71.66		Select Option
Savings	\$506.00		Select Option

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.

Transfer Funds		Schedule
* Denotes required field		
* Transfer funds from:	Checking	Available Funds: \$349.06
* Transfer funds to:	Select option...	
* Payment options:	None	
* Transfer amount:	<input style="width: 50px;" type="text"/>	
* Frequency:	One Time	
* Transfer Date:	02/13/2014	
* Transfer memo:	<input style="width: 100%;" type="text"/>	
<input style="background-color: #008000; color: white; padding: 5px 15px;" type="button" value="Submit"/>		

### Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

**Transfer History** lists completed transfers.

Transfer history is available for 30 days.

Accounts
Transactions
» Transfers

New
» Pending
History

## 📄 Viewing Statements

Select **Statements** from the drop-down menu next to an account.

Deposit Accounts			
Account (Click for Transaction Details)	Available Bal.	Status	Statements
Checking	\$71.66		Select Option
Savings	\$506.00		Select Option

Statements are available in PDF, HTML, and Text formats.

Statement history is available for 90 days.

View Statements			
Statement Date:	Description	Select Format to View:	
02/03/2014	Combined Statements	Select option...	
01/02/2014	Combined Statements	Select option...	



## Mobile Banking



Select **Options** from the tabs menu and Mobile Settings to activate mobile banking. Complete the information for Web Mobile Settings and Text Mobile Settings to use both.



## Transaction Download

Select **Download** from the drop-down menu next to an account.

Account	Available Bal.	Status	Download
Checking	\$71.66		Download
Savings	\$506.00		Select Option

Choose the **Download Range** and **Format** and click **Submit**.



## Options

- ✓ Change **Personal, Account, and Display** Settings.
- ✓ Set up **Alerts**.



### Personal

- ✓ Update E-Mail Address
- ✓ Update ID\*  
\*create an ID to use instead of 12-digit ID
- ✓ Change PIN/Password

### Account

- ✓ Change Account Pseudo Names (nicknames).
- ✓ Edit order in which accounts are displayed.

### Display

- ✓ Edit Number of Accounts displayed per page.
- ✓ Edit no. of transactions displayed by default.

### Alerts

#### Event Alerts

- ✓ Incoming Direct Deposits
- ✓ Funds Transfer Information
- ✓ Statement Notifications

#### Balance Alerts

- ✓ Notification of Account Balances

#### Item Alerts

- ✓ Notification of Cleared Checks

#### Personal Alerts

- ✓ Text-based alerts delivered on chosen date.



## Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

### Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.

