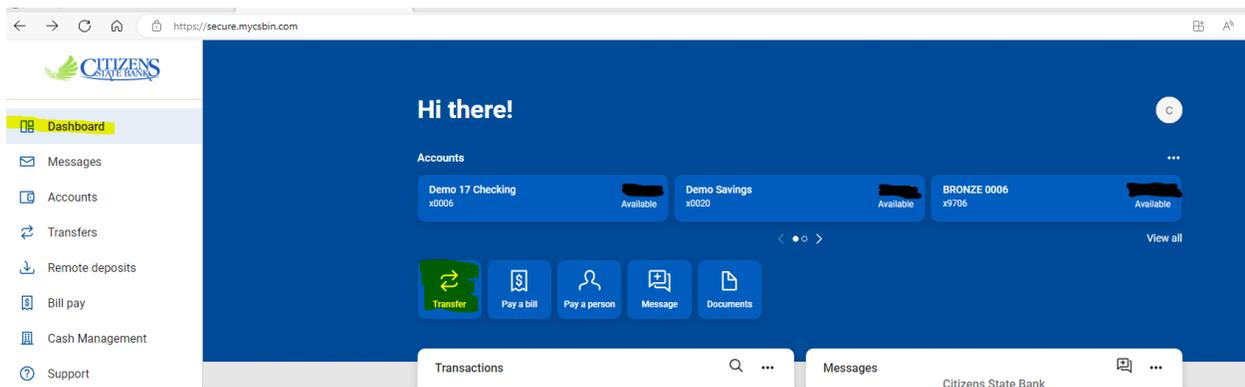




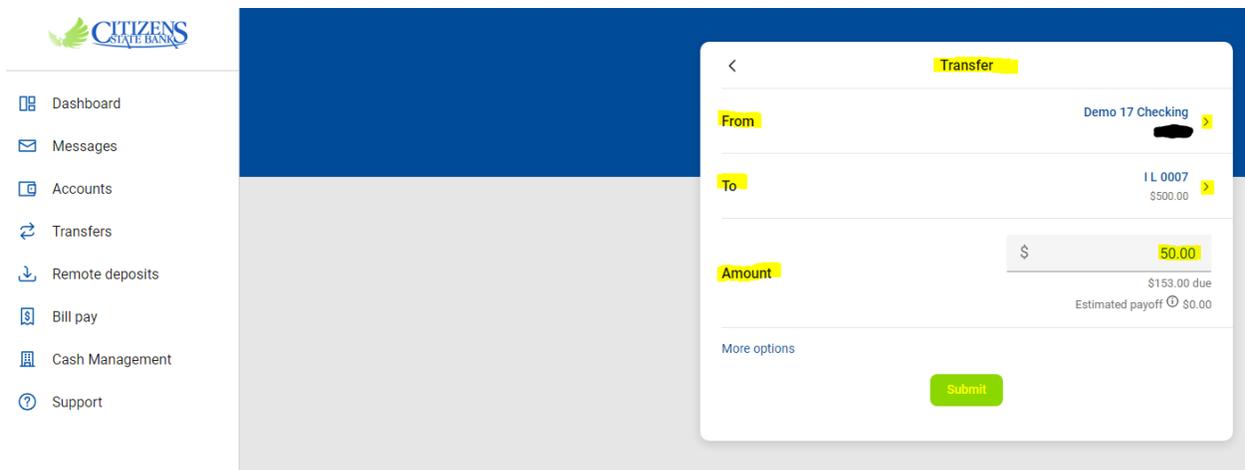
Making loan payments online for Business/Retail Customers

Regular payment:

- Log into your online banking via our app or web browser.
- Once on your Dashboard, click on the Transfer tab.



- Next, choose the account you want to pay from and the loan you want to pay to, from your drop down boxes.
- Then add the amount you want to pay and submit.



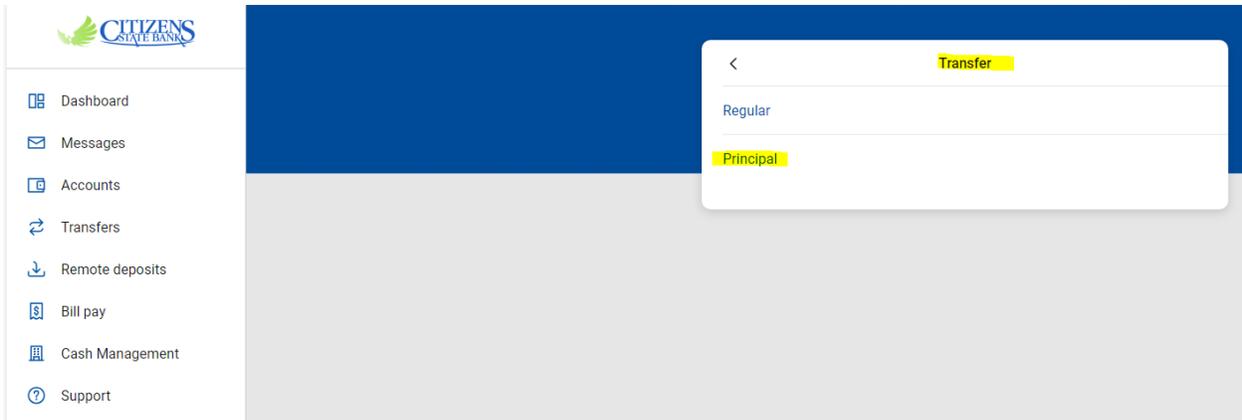
Principal only payment:

- Follow the previous steps listed under Regular payment.
- Choose more options.

The screenshot shows the Citizens State Bank mobile app interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, Cash Management, and Support. The main content area displays a 'Transfer' form. The 'From' field is set to 'Demo 17 Checking'. The 'To' field is set to 'I L 0007' with a balance of '\$500.00'. The 'Amount' field is set to '\$ 50.00'. Below the amount, it shows '\$153.00 due' and 'Estimated payoff \$0.00'. A 'More options' link is highlighted in yellow, and a green 'Submit' button is at the bottom right.

- Under Type, choose the drop down, Principal.

This screenshot shows the same 'Transfer' form as the previous one, but with the 'Type' dropdown menu open. The 'Type' is set to 'Principal'. The 'Frequency' is set to 'Once' and the 'Date' is set to 'Soonest available' with 'Due Mar 1'. The 'Memo' field is empty. A 'Submit' button is visible at the bottom right.



- Then submit your payment.
- If you want, you can choose the frequency of your payment, date of transfer and add a memo for your records.

