



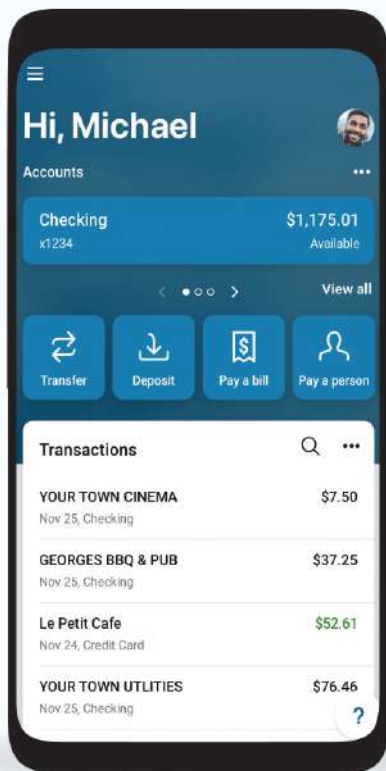
CVNB
Bank Better.

ONLINE AND MOBILE BANKING USER GUIDE

Updated 6/15/2024



MOBILE BANKING USER GUIDE



Download the CVNB Mobile Banking app on the App Store® or Google Play™ today!



Search for **CVNB Mobile Banking** and download the app to experience the new mobile app*.

**You'll need to have an iPhone® with iOS 15.0 or higher or Android™ 8.0 or higher.*

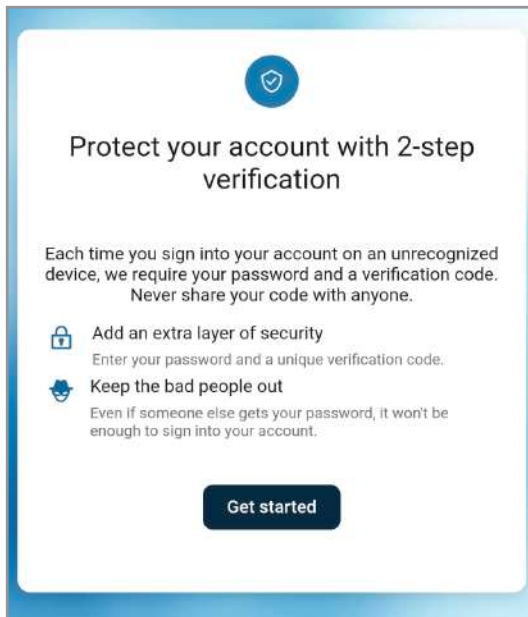
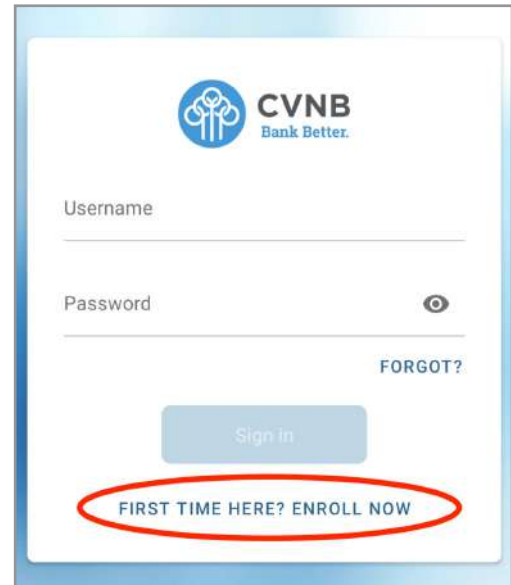
CVNB MOBILE APP - NEW ENROLLMENT

- In the App Store® or Google Play™ search for “CVNB Mobile Banking” and install the app
- At the Login screen, click the **FIRST TIME HERE? ENROLL NOW** link

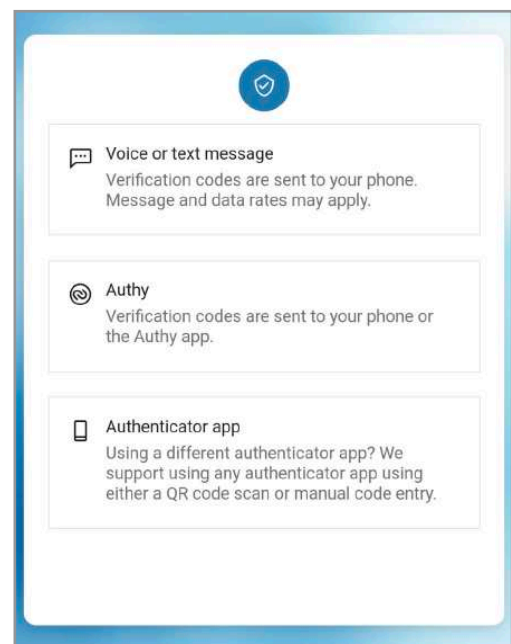
To validate ownership of your account, enter the following information:

- o Social Security number
- o Account Number
- o Email
- o Phone Number

- Protect your account with 2-step verification, and click **Get started** to continue



- Set up your 2-step verification by selecting **Voice or text message, Authy, or Authenticator App**
 - o **Voice or text message** - Verification codes are sent to your phone. Message and data rates may apply
 - o **Authy** - Verification codes are sent to your Authy authenticator app
 - o **Authenticator app** - Download a free authenticator app, scan a QR code to set your account
- Complete the steps as directed per the method chosen
- Enrollment is complete. You're all set!

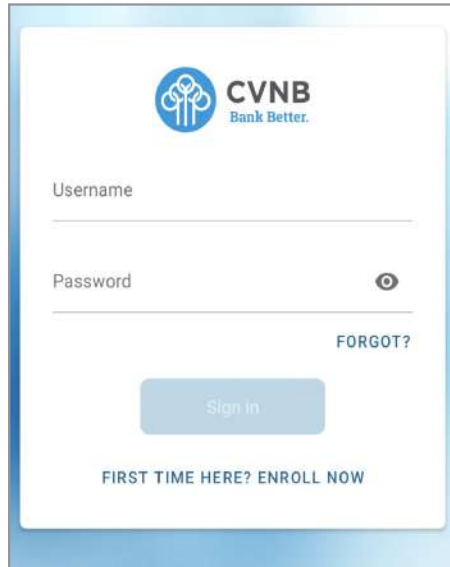


CVNB MOBILE APP - Logging in

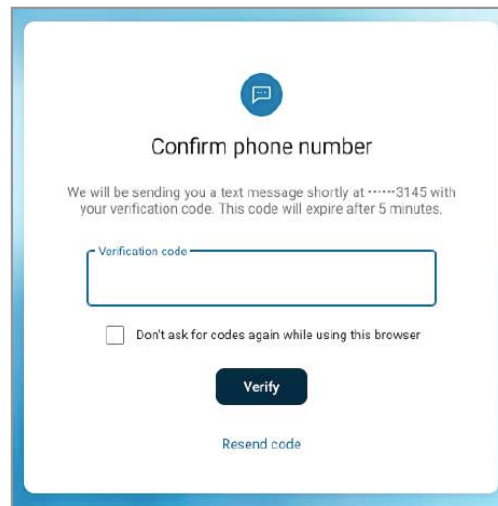
Existing Customers First-Time Login

When Prompted download CVNB Mobile Banking from the App Store® or Google Play™

- o Enter your existing Username and Password and tap **Sign in**
- o Enter your email address, and then enter a phone number where you can receive a call or a texted code to further secure your account, then click **Next**
- o Enter the 6-digit verification code sent to the number provided*
- o Click **Verify**



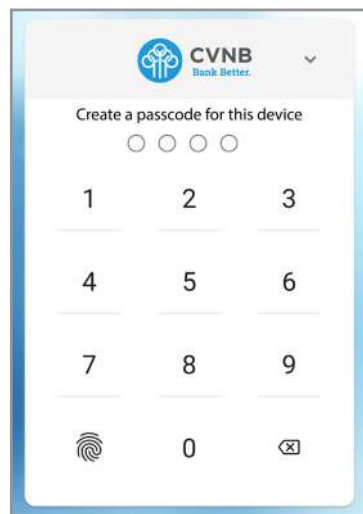
The login screen features the CVNB logo and tagline 'Bank Better.' at the top. Below it are two input fields: 'Username' and 'Password'. The password field has a toggle for visibility. A 'FORGOT?' link is positioned to the right of the password field. A large blue 'Sign in' button is centered below the fields. At the bottom, there is a link that says 'FIRST TIME HERE? ENROLL NOW'.



The screen is titled 'Confirm phone number' and includes a sub-header with a speech bubble icon. The text reads: 'We will be sending you a text message shortly at [redacted]3145 with your verification code. This code will expire after 5 minutes.' Below this is a text input field for the 'Verification code'. A checkbox option is present: 'Don't ask for codes again while using this browser'. A blue 'Verify' button is centered at the bottom, with a 'Resend code' link below it.

**If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*

- o Create a 4-digit passcode for future logins
- o Enable Face ID / Touch ID if desired



The screen is titled 'Create a passcode for this device'. It shows four empty circles for the passcode digits. Below are three rows of numeric buttons (1-3, 4-6, 7-9) and a final row with a fingerprint icon, the number 0, and a delete icon (X).



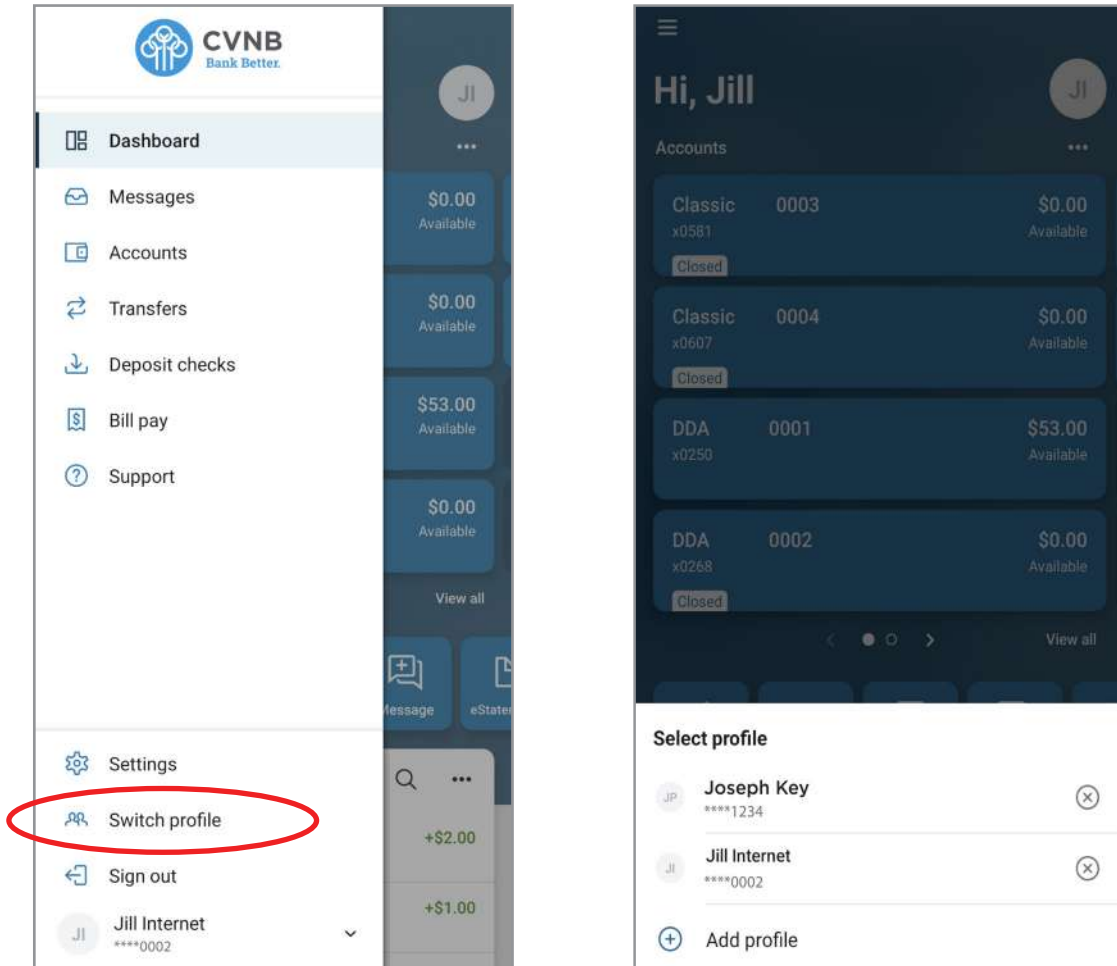
The screen is titled 'User agreement' and contains the text 'TERMS OF USE AND PRIVACY POLICY'. The text is small and partially illegible but includes phrases like 'The primary licensor for the entire and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our Service, you hereby agree as follows:'. At the bottom, there is a blue 'Accept' button.

- Review the User agreement and click **Accept**
- You are now ready to use the CVNB Mobile Banking app!

Switching Profiles

Multiple profiles can be setup if you have more than one login ID, or if more than one user shares a device.

- Tap the **Menu** button ≡ (located in the upper left corner of most screens of the app)
- Tap your **name/profile picture** located at the bottom of the menu and then tap **Switch Users**
- Tap **Add profile** to add an additional profile



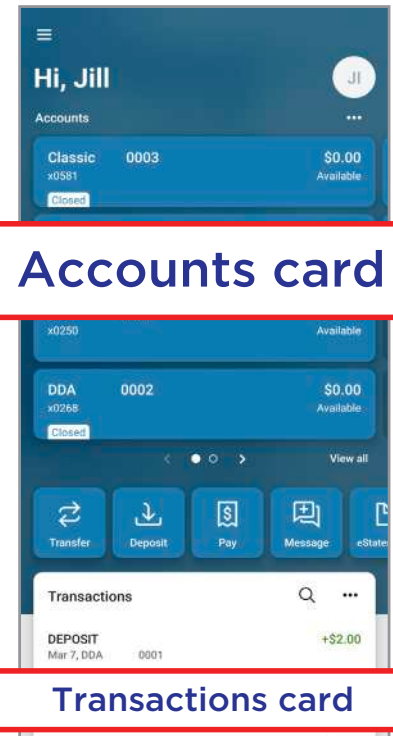
CVNB MOBILE APP - Customize Dashboard

The CVNB Mobile Banking Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

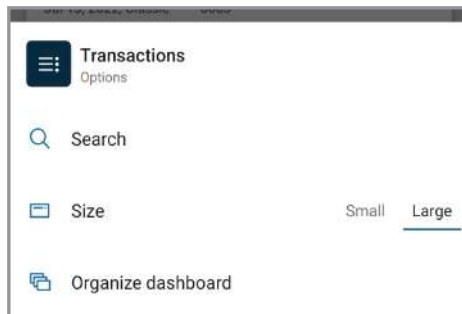
Organize and View Accounts

- Tap the “...” in the upper right corner of any Dashboard card
- Organize accounts by moving the account card up or down by holding the ≡ and moving the account to the desired order

Done	Reorganize accounts	
	DDA 0001	\$10.32 Available
	Savings 0002	\$49.47 Available

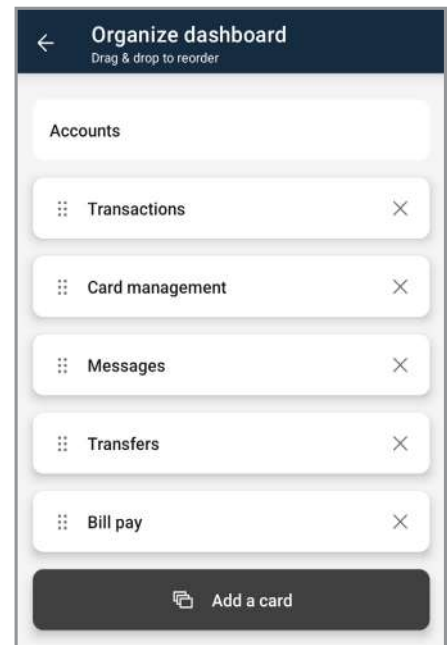


- From the bottom of the screen, select a **View** to choose how much content is displayed in each card: Compact, Expanded, Total/ Small, Large



Add or Rearrange Dashboard Cards

- Tap the “...” in the upper right corner of any Dashboard card
- Or From the bottom of the screen, tap **Organize Dashboard**
- Click and drag the card titles to re-arrange them
- Tap the “+” icon in the upper right to add more cards
- Or choose **Add a Card** from the bottom of the page



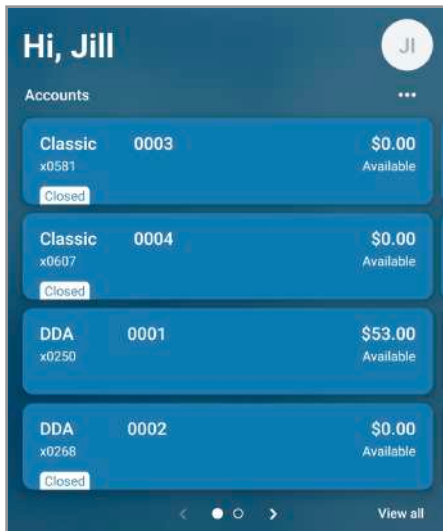
Remove Dashboard Cards

- From the Organize Dashboard screen, click the **X** next to the card you want to remove

CVNB MOBILE APP - Features

Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card. Flip through your accounts by swiping the balance card left or right.

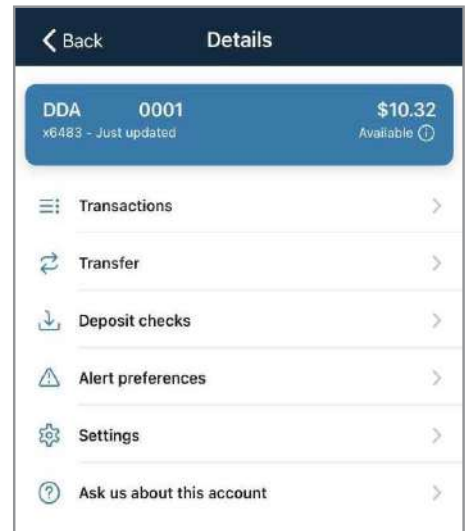


Change Account Display Order

- Change the order in which accounts are listed by pressing the “...” in the upper right of the **ACCOUNTS** card

Account Options

- Press the account name for additional options such as viewing account transactions, depositing checks, making transfers, setting alert preferences, and update your settings

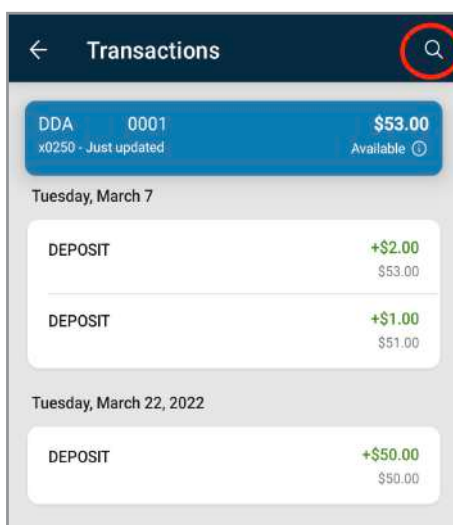


Quick Actions

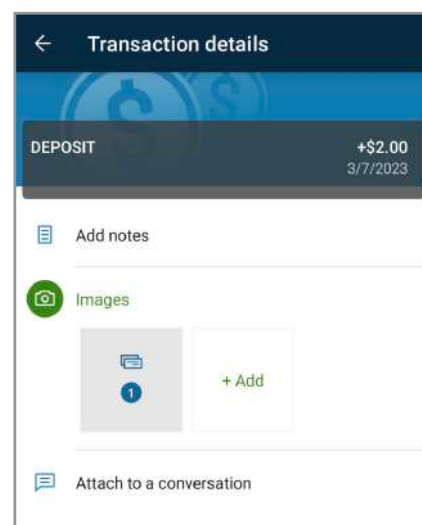
- Under the accounts card, use the Quick Actions to make transfers, pay bills, deposit checks or start a conversation with our Customer Care team, or enroll or view eStatements

Transactions (View, Search, Tag)

- From the ACCOUNTS card, tap the **Transactions** link underneath the account’s name to view transactions for that specific account



When viewing Transactions, click the magnifying glass in the upper right to search.



Tap any posted transaction to add a tag, note, or attach an image.

External Transfers

Request External Transfers

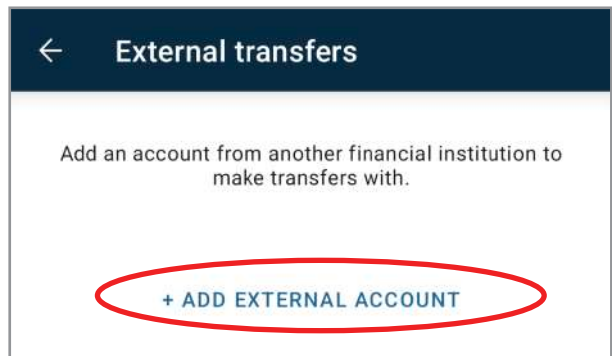
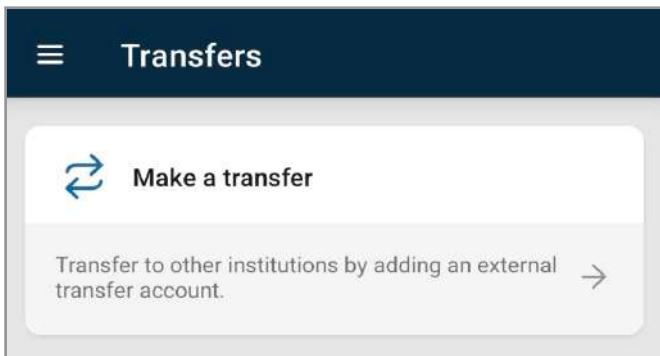
External Transfers allow you to transfer funds between your CVNB account and your account with another financial institution. To enable the service, contact us by one of the following methods:

- o Send us a secure message within online or mobile banking
- o Call us at 800.999.3126
- o Visit any branch location

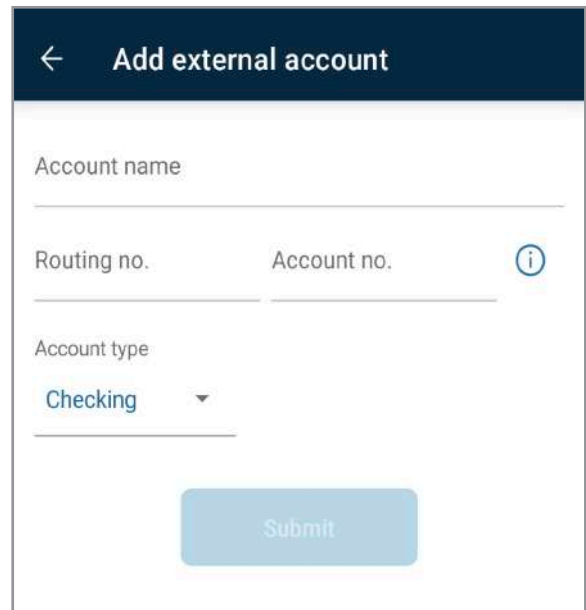
Add an External Account

Once the external transfer service has been enabled, you are ready to add an external account.

- Menu ≡ → Transfer → Click **Make a transfer** → Tap the **+ ADD EXTERNAL ACCOUNT** to add an external account



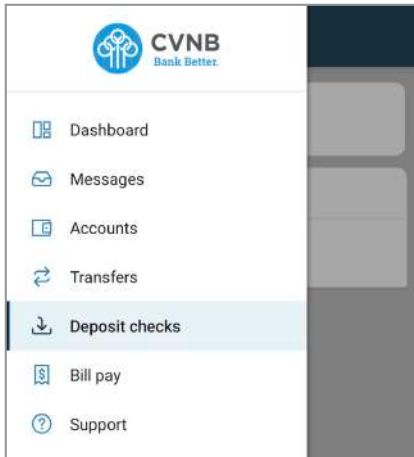
- Enter your password for additional authentication
- Enter the details of the external bank
 - o Account Name
 - o Routing number
 - o Account number
 - o Account type
- Click **Submit**
- Once the deposits are received in the external account, tap Menu ≡ → Transfers → External Transfers. Select the recently added account to **Verify Amounts**
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the **Transfer** option



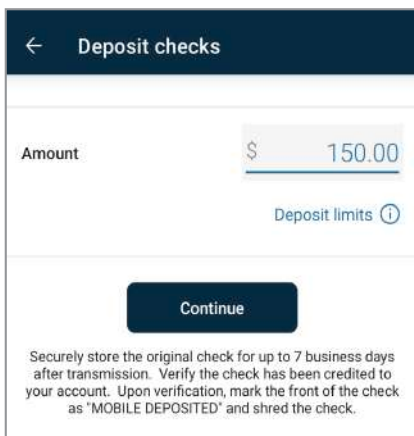
Mobile Deposit

Deposit a check right from your phone or tablet using the DEPOSIT card on the Dashboard. *

- Sign your check, and write “For Mobile Deposit Only CVNB” below the endorsement.
You may write the new endorsement across one line or two, whichever fits best on your check.
- At the menu screen, select **Deposit checks**



- Enter the check amount, then click **Continue**



- Select which account you want the deposit into
- Take photos of the front and back of the check with your smartphone — just select the Front of Check and Back of Check buttons. Make sure all the corners are inside the check outline. Then click **Continue**
- Review the check amount and check images. Click **Submit**
- The deposit will be available the next business day*

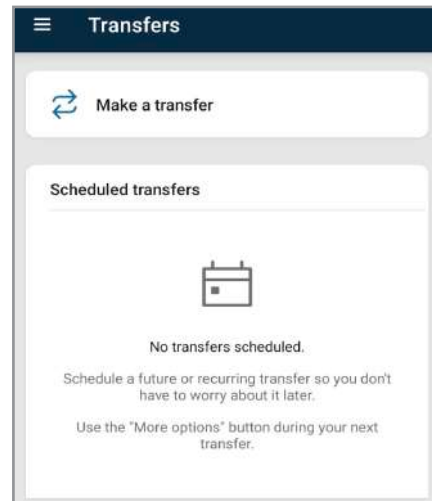
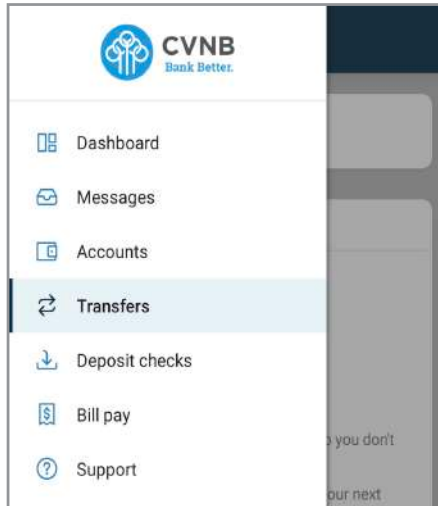
**Mobile Deposit functionality can also be accessed from the Quick Actions link on the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

**Deposits accepted before 7 PM on Monday through Friday will be credited the same day. Deposits received after 7 PM, on weekends, or on federal holidays will not be processed until the next business day.*

Transfers

Move money between CVNB accounts or accounts at other institutions using the TRANSFER card on the Dashboard.*

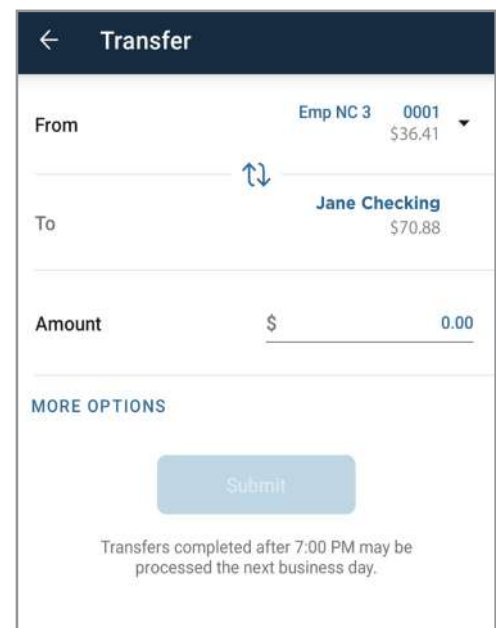
- At the menu screen, click **Transfers**. To begin, click **Make a transfer**



- Select the “**From**” account and “**To**” account (eligible internal and external accounts will be listed)
- Enter the **Amount**
- For an immediate one-time transfer, simply tap **Submit****

NOTE: Transfers completed after 7:00 PM may be processed the next business day

- To set a recurring frequency or a future date tap **MORE OPTIONS**
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Tap **Submit**



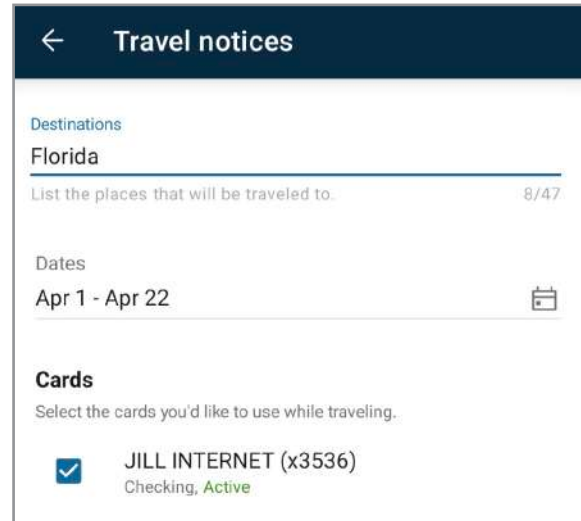
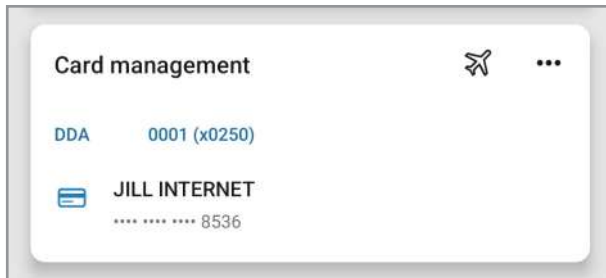
**Transfer functionality can also be accessed from the Quick Actions link below the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

***Internal transfers completed after 7:00 p.m. EST may be processed the next business day. External Transfers completed after 6:30 p.m. EST may be processed the next business day.*

Manage Cards

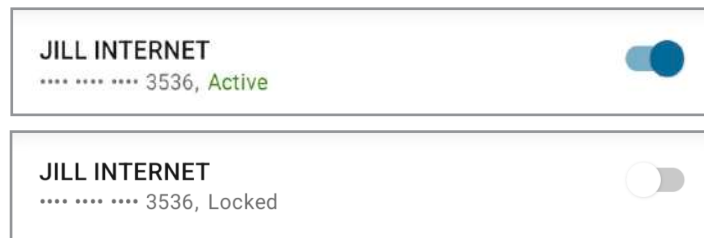
Turn your debit card on or off, report it lost or stolen, re-order a card, or activate a new card from the Card Management card.

- From the Card Management card tap the debit card that you would like to manage
- Travel Notice: Tap the airplane icon in the right corner to alert CVNB of your travel plans and dates.



NOTE: Limited to 1 (one) travel alert at a time, per card

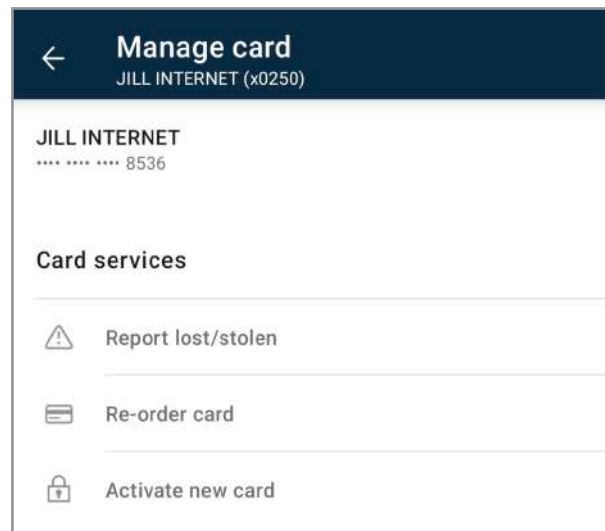
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active



- To report the card lost or stolen, tap **Report lost/stolen**

NOTE: This action cannot be undone

- To re-order a card, tap **Re-order card**
- To activate a new card, tap **Activate new card**

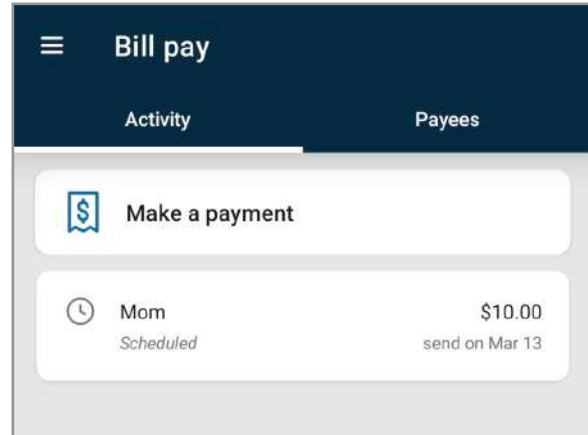
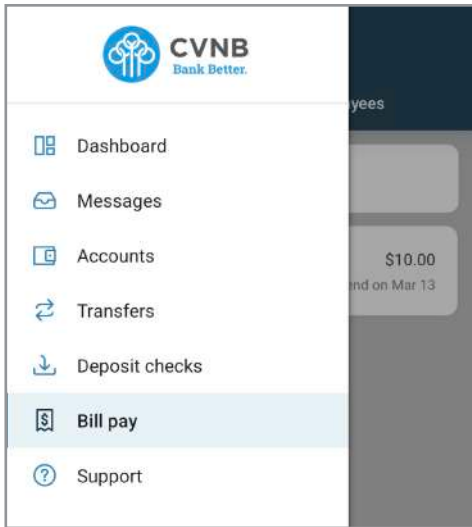


Bill Pay

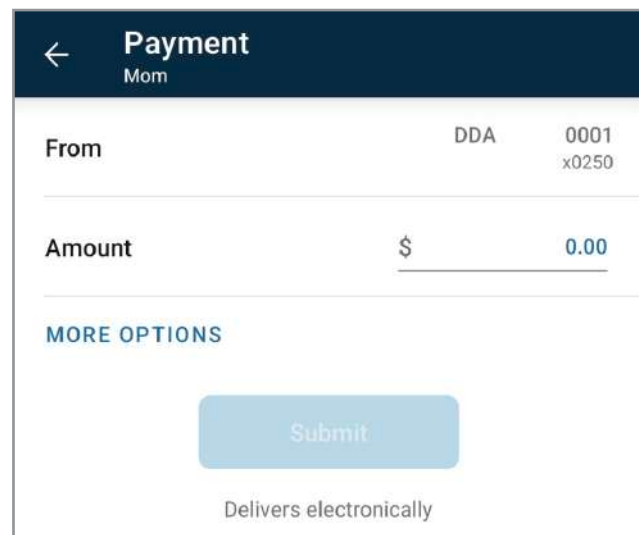
Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card.*

Make a Payment

- From the PAYMENTS card, tap **Make a payment**



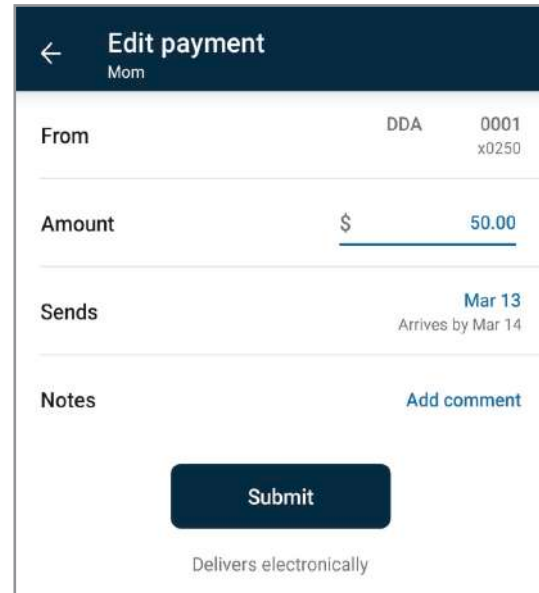
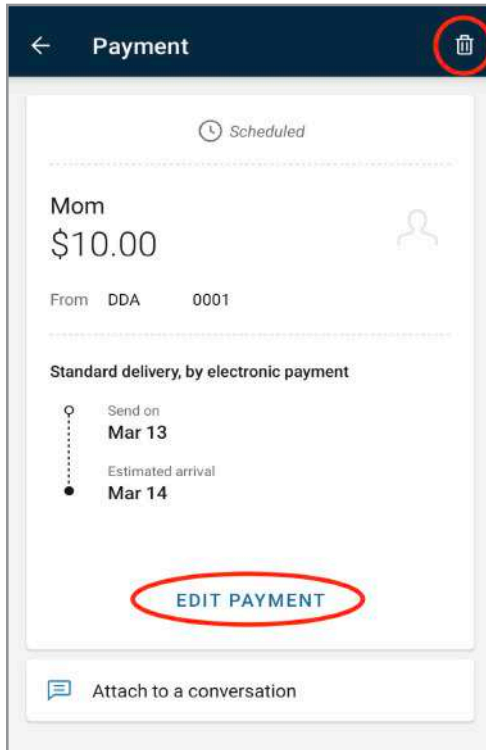
- Select your payee
- If you have more than one payment account, select the “Pay From” account
- Enter the amount and, optionally, a memo to display to the payee
- Select the payment delivery date
- Tap **Submit**



**Bill Pay functionality can also be accessed from the Pay Quick Actions link under the ACCOUNTS card.*

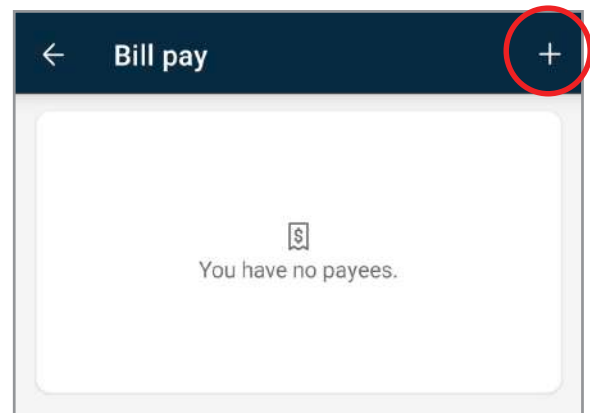
Edit A Bill Payment

- From the Bill Pay card, select the payment you wish to edit
- Tap **Delete** to delete the payment; or
- Tap **Edit payment** to change the amount or date
- **Confirm** your changes



Add a Payee*

- From the Bill Pay card, tap **Make a Payment**
- Tap the “+” symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap **Continue**
- Confirm payee information and address and tap **Submit**

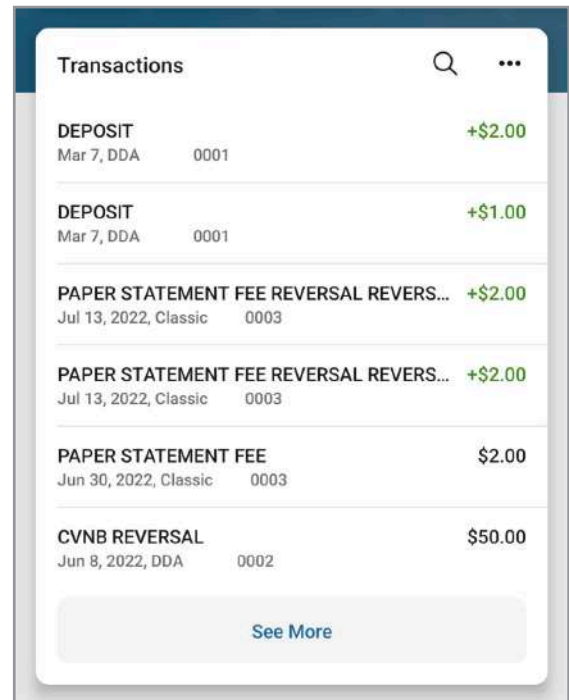


* Currently payees can be added but cannot be edited through CVNB Mobile Banking. This can be done through CVNB Online Banking under “Manage Payments”.

Transactions

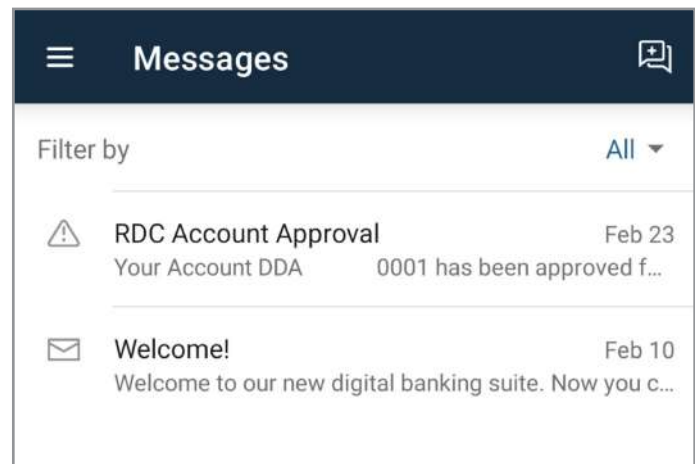
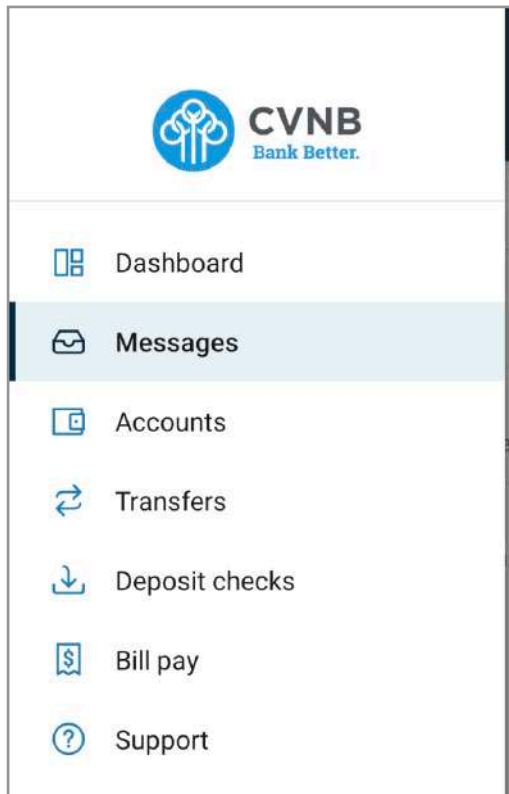
View combined transactions across all your accounts from the Dashboard TRANSACTIONS card.

- If you prefer to view transactions one account at a time, go to the ACCOUNTS card and click the **Transactions** link
- Some customers may prefer to remove this card from the Dashboard. See Remove Dashboard Cards



Messages

Display messages and alerts from CVNB right on your Dashboard on the MESSAGES card.



Zelle®

Zelle is a fast, safe, and easy way to send money to family and friends, wherever they bank*.

Enroll and send money to friends and family

- In the main menu, select **Send Money with Zelle**
- Enroll your number or email address
- You're ready to start sending and receiving money with Zelle

To send money using Zelle

- Select someone from your contacts or add a trusted recipient's email address or phone number
- Add the amount you'd like to send and an optional note
- Review, then press **Send**
- The recipient will receive an email or text message notification via the method they used to enroll with Zelle. Money is available to the recipient in minutes if they are already enrolled with Zelle

To request money using Zelle

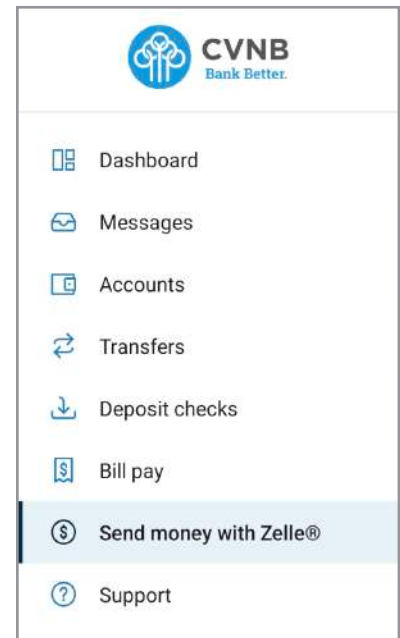
- Choose **Request**
- Select the individual from whom you'd like to request money
- Enter the amount you'd like to request, include an optional note
- Review, then press **Request**
- If the person you are requesting money from is not yet enrolled with Zelle, you must use their email address to request money. If the person has enrolled their phone number, then you can send the request using their mobile number.

To receive money

- Share your enrolled email address or phone number with a friend and ask them to send you money with Zelle
- If you have already enrolled with Zelle, you do not need to take any further action. The money will be sent directly into your CVNB account, typically within minutes

If someone sent you money with Zelle and you have not enrolled with Zelle

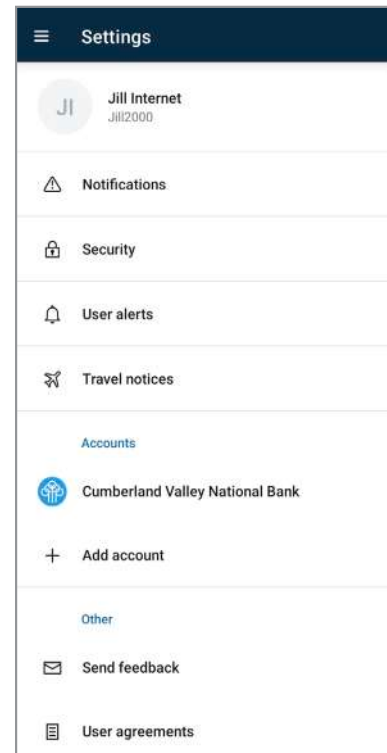
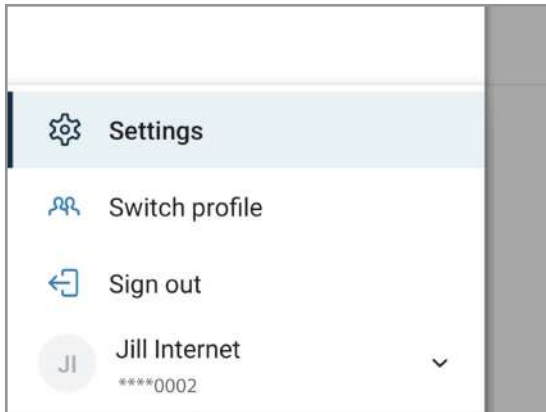
- Click on the link in the payment notification you received via email or text
- Select **CVNB**
- Follow the instructions on the page to enroll and receive your money. Pay attention to the email address or phone number where you received the payment notification - you should enroll with Zelle using that email address or phone number to ensure you receive your money



** A CVNB checking or savings account is required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.*

CVNB MOBILE APP - Settings

The Menu button (☰) is located in the upper left corner of most screens. The Menu will slide out from the left and provides access to Profile Switching, Settings, and many of the same features accessed from the Dashboard cards.

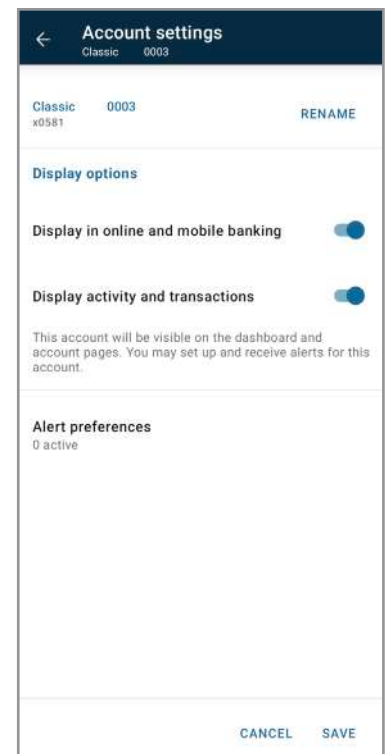


Add/Remove Accounts from Dashboard


Menu → Settings → Cumberland Valley National Bank → Select account → Display in online and mobile banking or Display activity and transactions

Rename Accounts

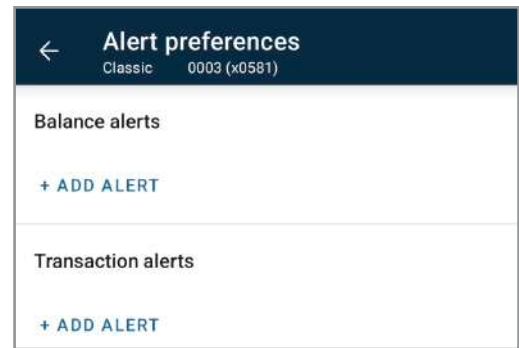
Menu → Settings → Cumberland Valley National Bank → Select account → Rename



Alerts

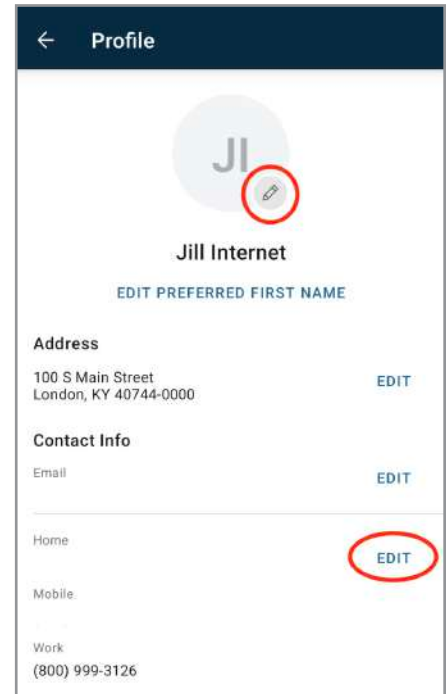
Menu → Settings →  Cumberland Valley National Bank → Select account → Alert Preferences* → Set Balance alerts or Transactions alerts by selecting **+ ADD ALERT**

**Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*



Change Photo, Email, Phone Number

Menu → Settings → Tap your Name → Tap the pencil next to the image to add a photo, or → Tap **Edit** to update your email, address or phone number with CVNB



Change User Name, Password, Passcode, Biometric, Face/Touch ID

Menu → Your Name → Settings → Security

Change Phone Number for 2-step verification (Security Code)

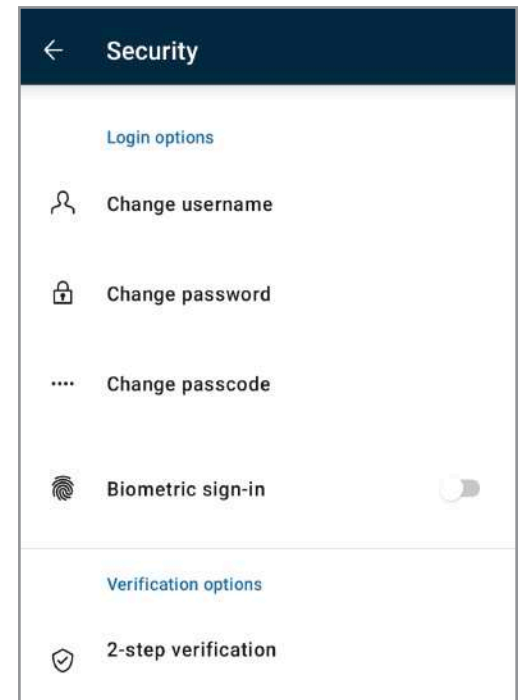
Menu → Your Name → Settings → Security → 2-step verification

Remove Device Access

Menu → Your Name → Settings → Security → Recently Used Devices → Remove the desired device by tapping REMOVE

Sign Out

Menu → Your Name → Sign Out



Reset Password

NOTE: If you receive a “Your account needs attention” error trying to reset your password, or if you have tried logging in unsuccessfully more than 3 times in a row, you are likely locked out. Please contact us and we will help you get back on track.

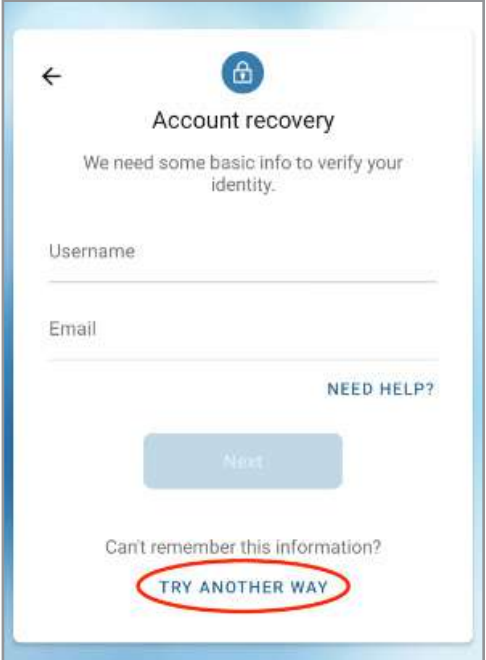
- Launch the CVNB Mobile Banking app and click on “Forgot” link
- Enter your Username and Email. If you can’t remember this information, click the **TRY ANOTHER WAY** link
- Enter your Social Security number, EIN, and enter your Account Number
- You will receive a verification code through the method of your choice- **Voice or text message, Authy, or Authenticator app**
- Enter the code and click **Verify**
- Type in a new password and then click **Update**

NOTE: Password must meet complexity requirements

- You will be prompted to create a new passcode for this device
 - o the passcode only works through the mobile application on the device it was setup on
- If your phone supports biometric login methods (fingerprint or facial recognition), you will be presented the option to utilize those features
- Once to the Dashboard, you are ready to go!

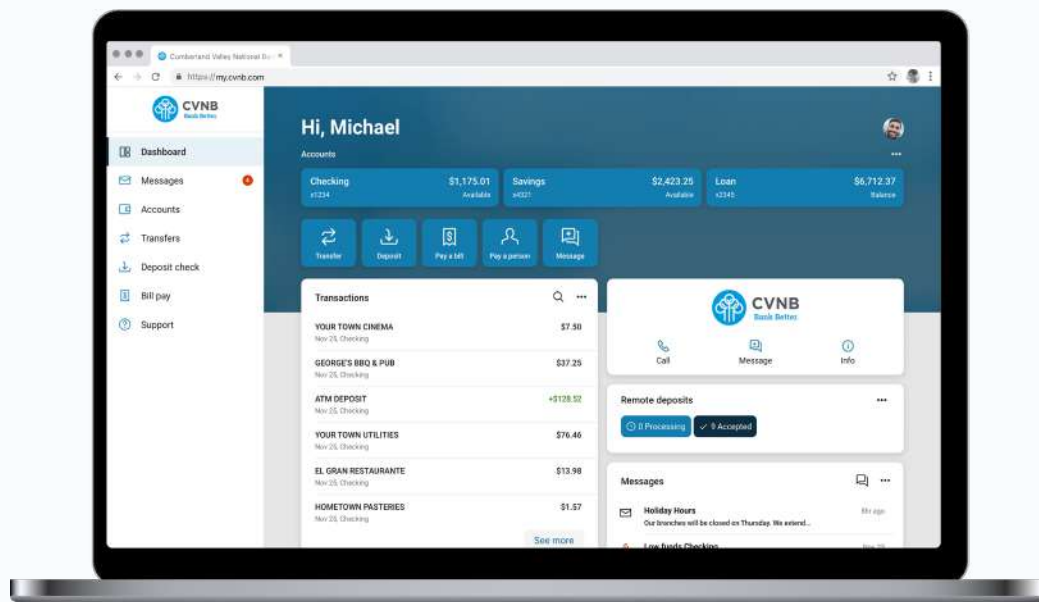
Contact us if you are having any difficulty resetting your password.

- o Call us at 800.999.3126
- o Visit any branch location



ONLINE BANKING USER GUIDE

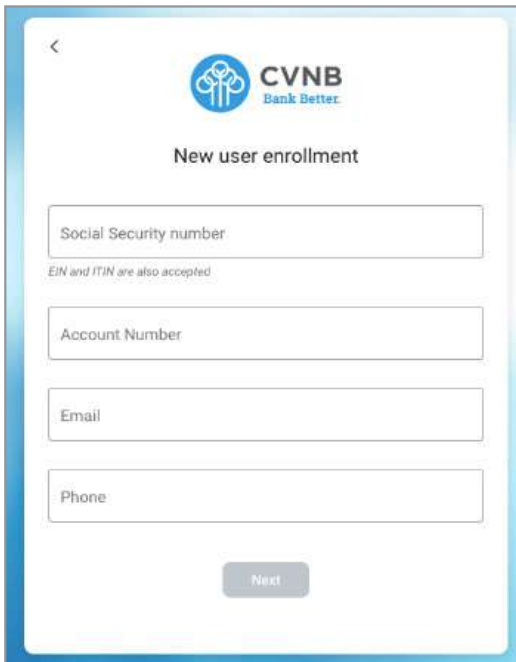
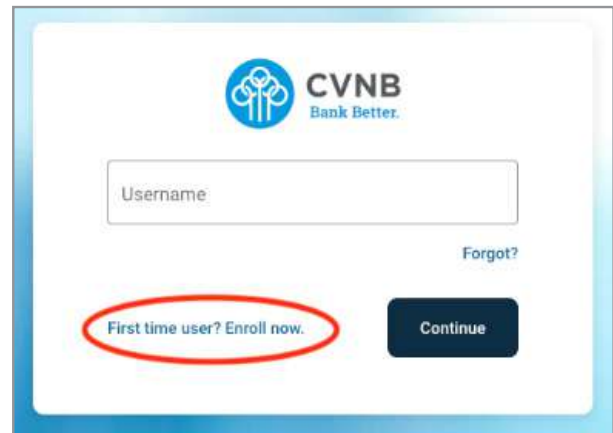
Make sure you know your **username** and **password** and have your current **mobile number** and **email address** on file with us. If you need assistance with your online banking, contact us or visit a CVNB branch. Your success is important to us!



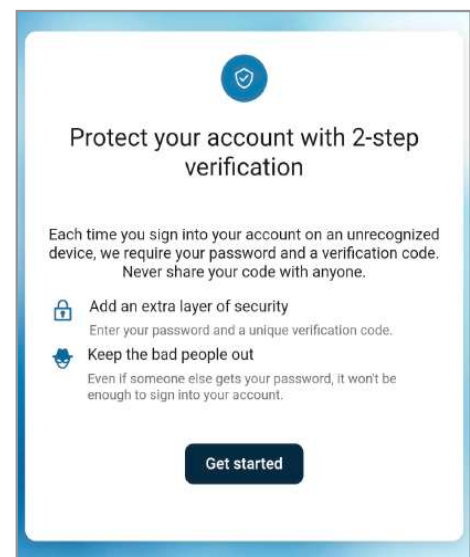
CVNB ONLINE BANKING -New Enrollment

New Enrollment through CVNB Online Banking

- Navigate to my.cvnb.com
- At the Login screen, click the **First time user? Enroll now** link
- To validate ownership of your account, enter the following information:
 - o Social Security number
 - o Account Number
 - o Email
 - o Phone Number




- Protect your account with 2-step verification. Click **Get started** to continue
- Set up your 2-step verification by selecting **Voice or text message, Authy, or Authenticator App**
 - o **Voice or text message** - Verification codes are sent to your phone. Message and data rates may apply
 - o **Authy** - Verification codes are sent to your Authy authenticator app
 - o **Authenticator app** - Download a free authenticator app, scan a QR code to set your account
- Complete the steps as directed per the method chosen
- Enrollment is complete. You're all set!



CVNB ONLINE BANKING - Logging In

Existing Customers First-Time Login


- Navigate to my.cvnb.com
- Enter your existing Username and click **Continue**
- Enter your password and **Sign in**



Username

[Forgot?](#)


Continue



Username [Switch](#)

Enter your password

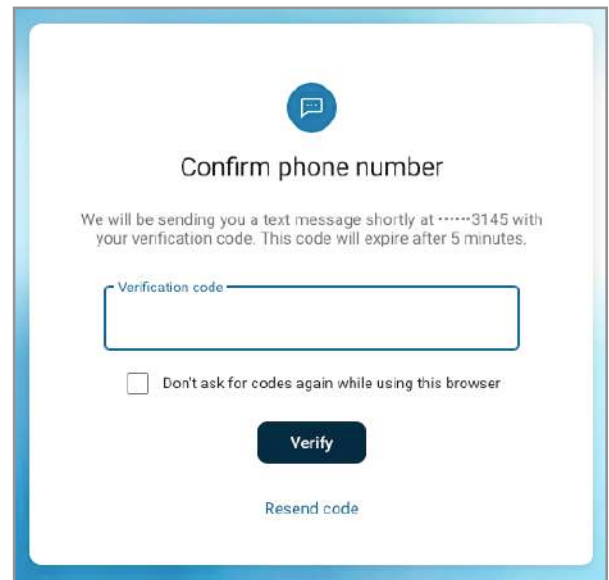
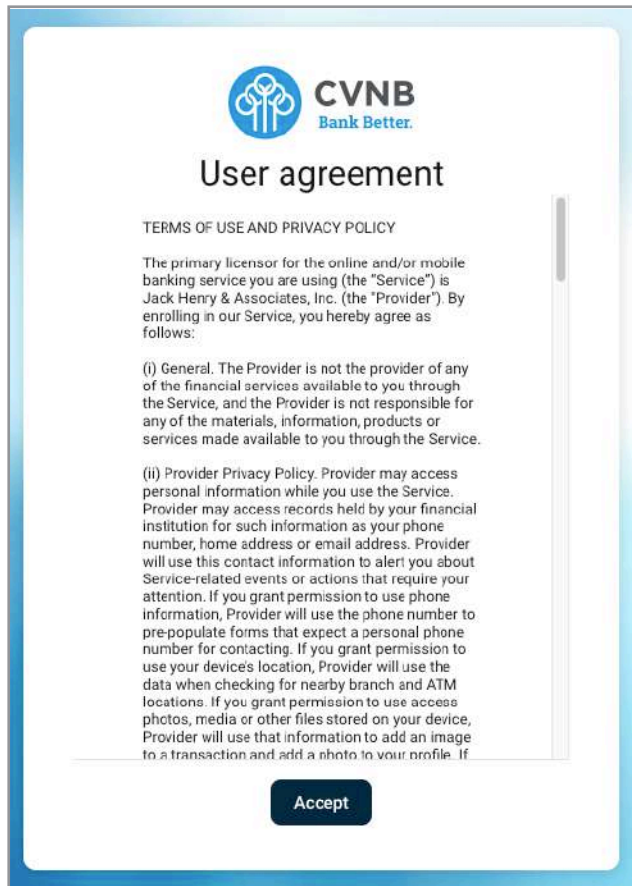
[Forgot?](#)

 [Sign in with a passkey](#) **Sign in**

- If this the first login to CVNB Online: Enter your email address and a phone number where you can receive a call or a text code to further secure your account, then click **Next**
- You will receive a 6-digit verification code to the number provided* (If you are logging in from a personal secure device and would like Online Banking to skip this step next time, select **Remember this computer.**)
- Enter the code and click **Verify**

If you cannot receive a text at this number, click **Try another way. If you "Try another way," you have the option to receive a phone call with your code or to install the Authenticator app.*

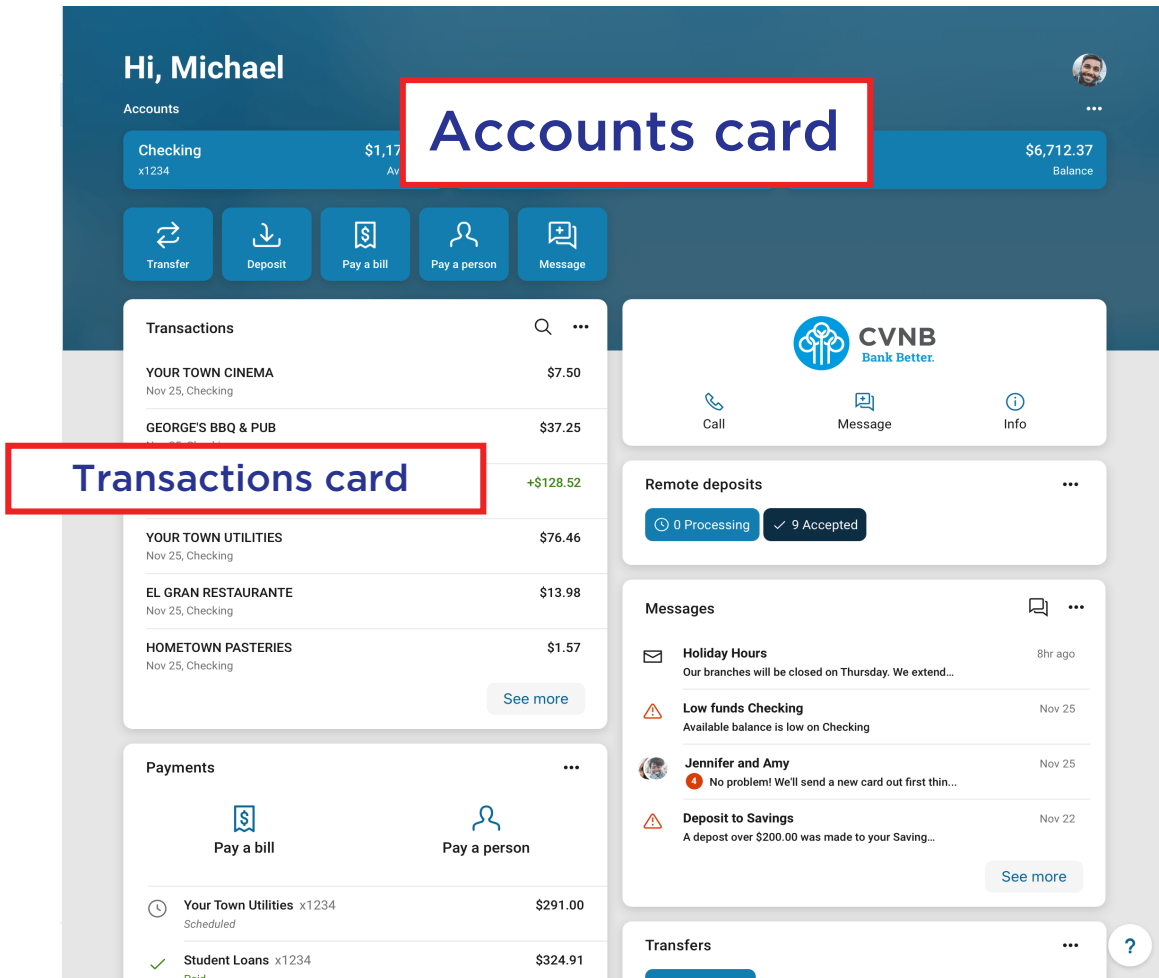
- Review our User Agreement and click **Accept**



- You are now ready to use Online Banking!

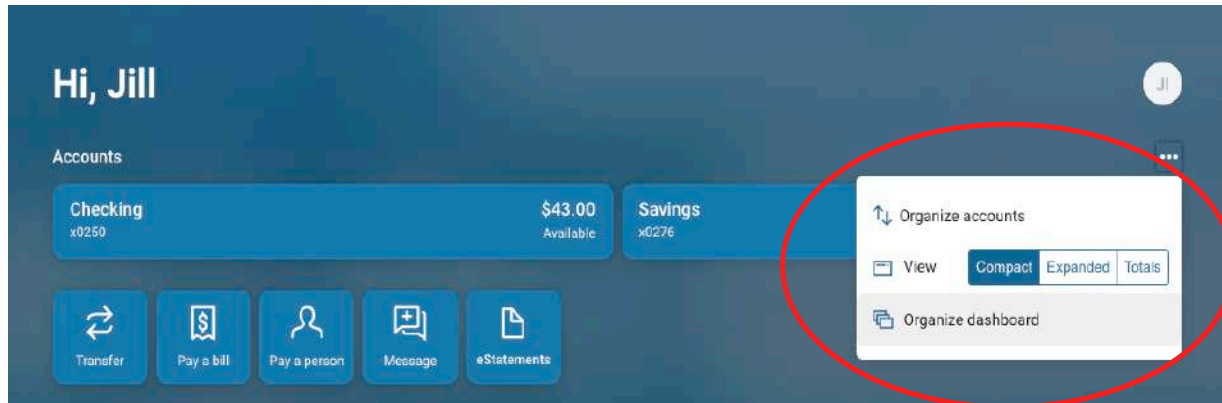
CVNB ONLINE BANKING - Customize Dashboard

The CVNB Online Banking Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

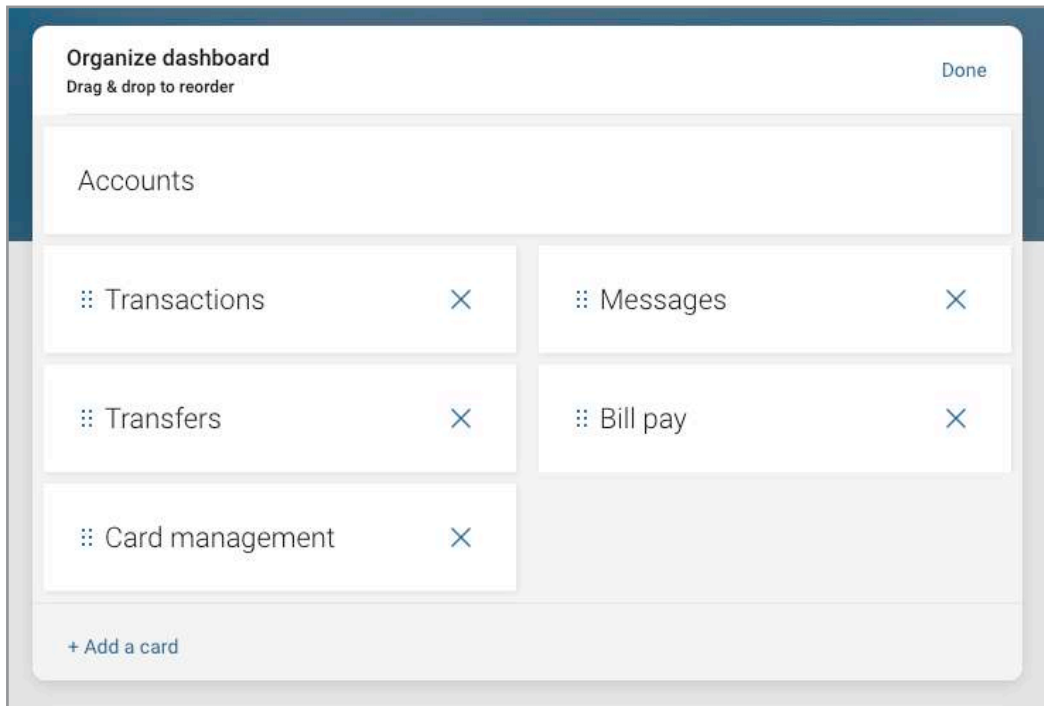


Organize, Remove, and View Accounts

- Tap the “...” in the upper right corner of any Dashboard card
- To organize your accounts, click **Organize accounts**. Organize accounts by moving the account card to the desired order, then click **Save**
- Select a **View** to choose how much content is displayed in each card: Compact, Expanded, Total



- Click the **X** next to the card if you want to remove it from the dashboard



CVNB ONLINE BANKING - Features

External Transfers

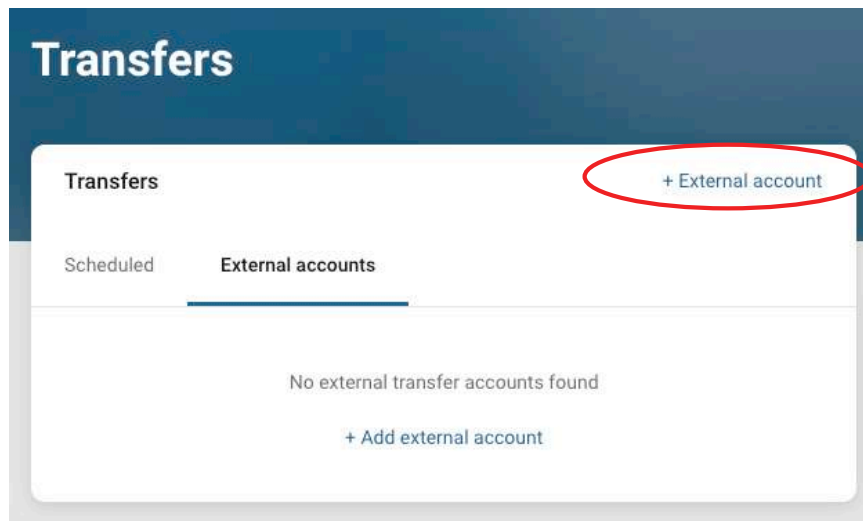
Request External Transfers

External Transfers allow you to transfer funds between your CVNB account and your account with another financial institution. To enable the service, contact us by one of the following methods:

- o Send us a secure message within online or mobile banking
- o Call us at 800.999.3126
- o Visit any branch location

Add an External Account

- Menu → Transfer → Tap the **+ External account** to add an external account



- Enter your password for additional authentication

- Enter the details of the external bank
 - o Account Name
 - o Routing number
 - o Account number
 - o Account type

- Click **Submit**

- Two small credits (less than \$1.00) will be sent to the external account

- Once the deposits are received in the external account, Menu → Transfers → External Transfers. Select the recently added account to **Verify Amounts**

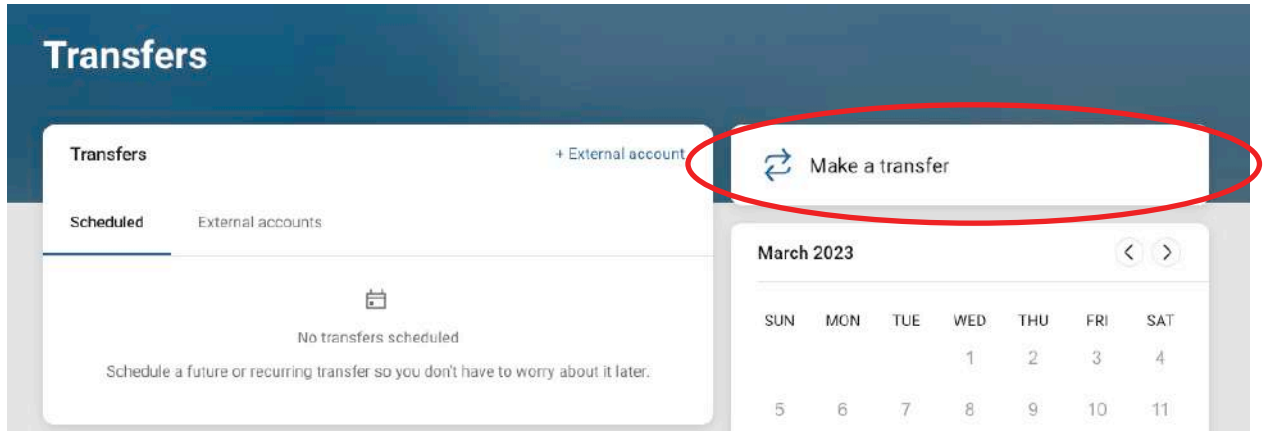
- Enter the amounts of the deposits and click **Confirm**

- Once confirmed, the account will be available in the **Transfer** option

Transfers

Move money between CVNB accounts or accounts at other institutions using the TRANSFER card on the Dashboard.*

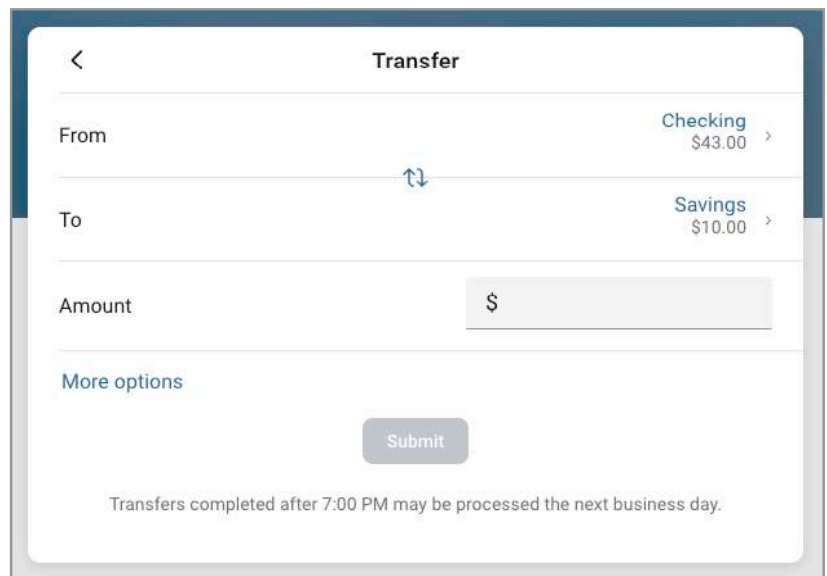
- At the menu screen, click **Transfers**. To begin, click **Make a transfer**



- Select the “**From**” account and “**To**” account (eligible internal and external accounts will be listed)
- Enter the **Amount**
- For an immediate one-time transfer, simply tap **Submit****

NOTE: Transfers completed after 7:00 PM may be processed the next business day

- To set a recurring frequency or a future date tap **MORE OPTIONS**
 - o Choose weekly, every two weeks, twice a month, or monthly
 - o Choose the start date
 - o Tap **Submit**



**Transfer functionality can also be accessed from the Quick Actions link below the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

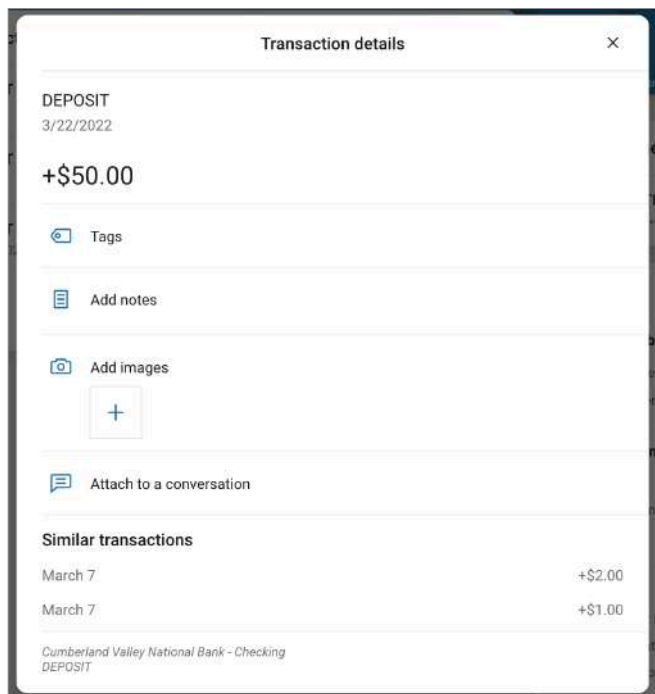
***Internal transfers completed after 7:00 p.m. EST may be processed the next business day. External Transfers completed after 6:30 p.m. EST may be processed the next business day.*

Transactions - View, Search, Download, Tag

- From the ACCOUNTS card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the ACTIVITY card

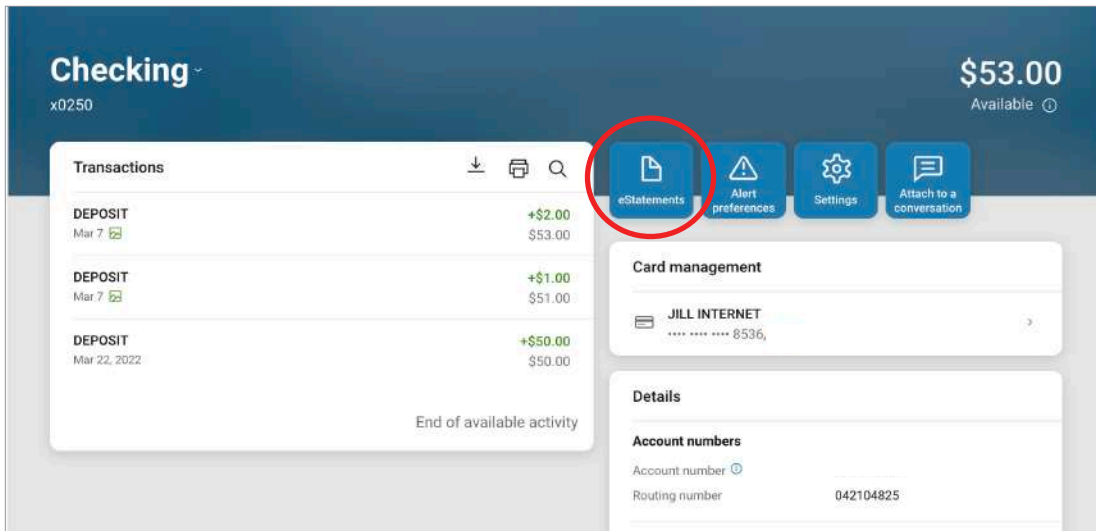


- Download transactions by clicking the down arrow in the upper right of the ACTIVITY card
 - o Choose a date range
 - o Choose a file type (CSV, TXT, OFX, QBO, QFX)
 - o Click **Download**
 - o Print transactions by clicking on the printer icon
- Select any posted transaction from the Transactions card to add a tag, note, or attach an image



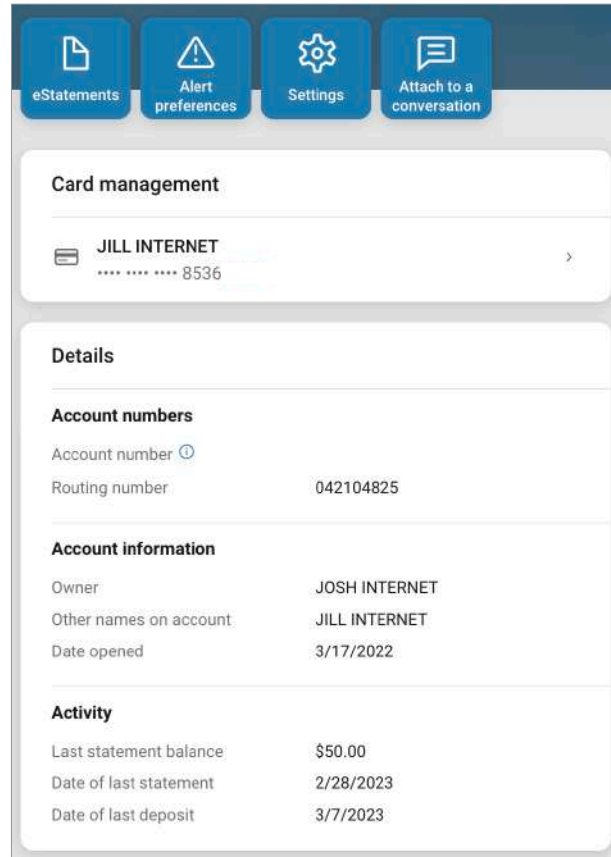
eStatements

- From the ACCOUNTS card, choose any account
- Select **eStatements** to enroll or view eStatements



Account Details

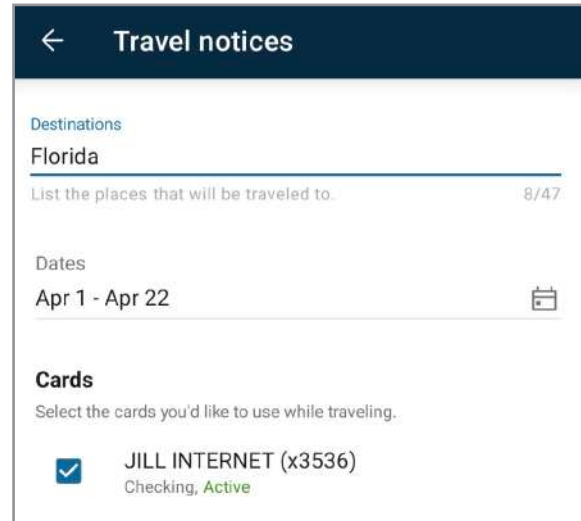
- From the ACCOUNTS card, choose any account
- See additional deposit or loan details on the DETAILS card



Manage Cards

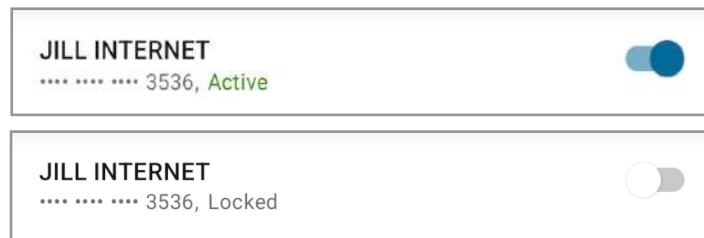
Turn your debit card on or off, report it lost or stolen, re-order a card, or activate a new card from the Card Management card.

- From the Card Management card tap the debit card that you would like to manage
- Travel Notice: Tap the airplane icon in the right corner to alert CVNB of your travel plans and dates



NOTE: Limited to 1 (one) travel alert at a time, per card

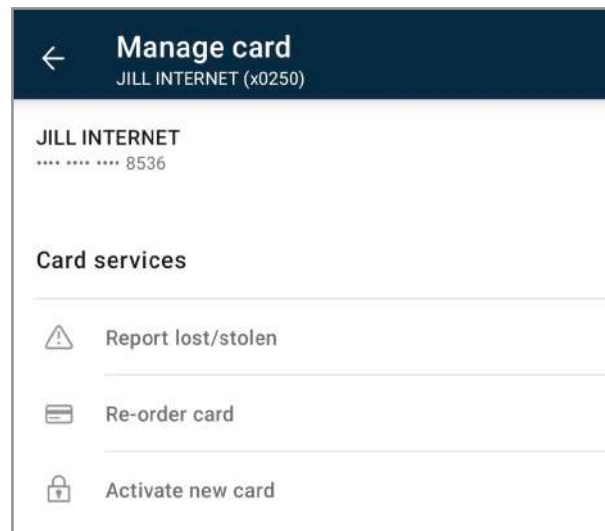
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active



- To report the card lost or stolen, tap **Report lost/stolen**

NOTE: This action cannot be undone

- To re-order a card, tap **Re-order card**
- To activate a new card, tap **Activate new card**

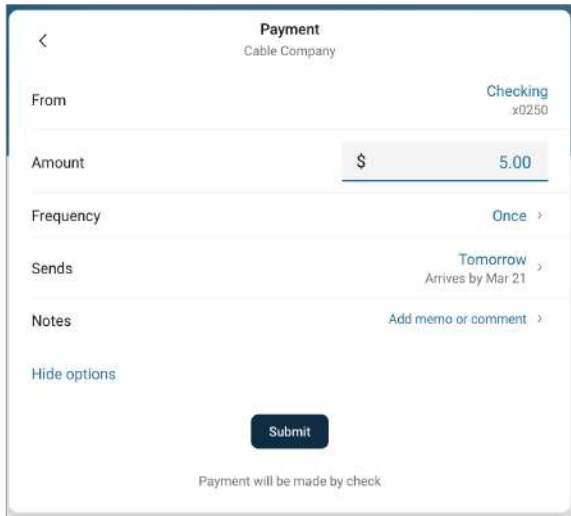


Bill Pay

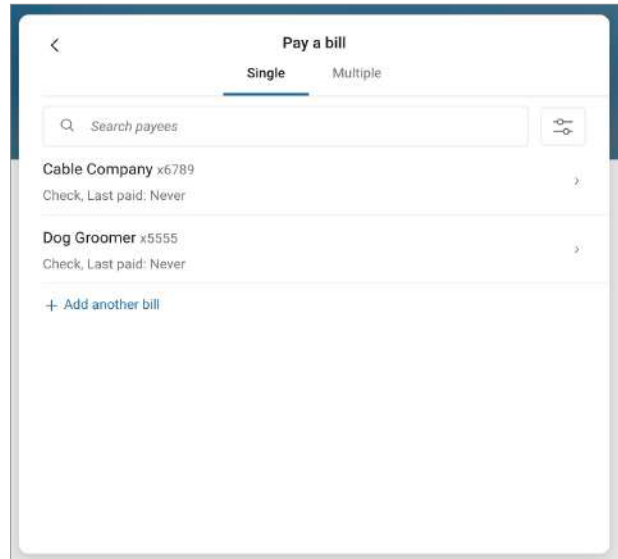
Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card.

Make a payment

- From the Payments card, click **Pay a bill**
- Select your payee
- To make a payment to more than one payee, select the “Multiple” tab
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click **Submit**



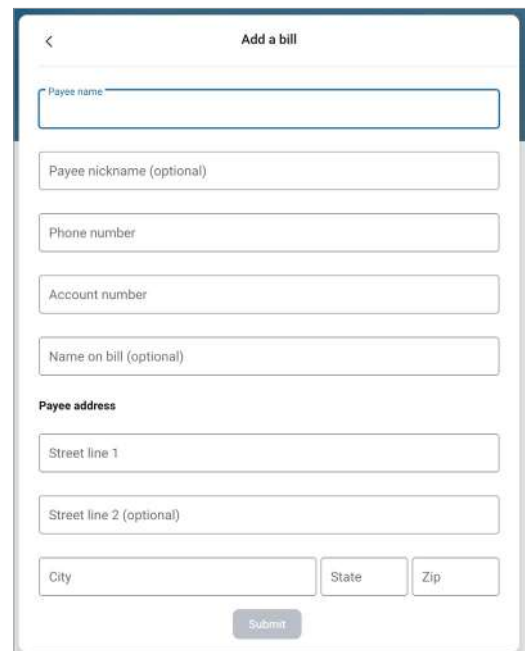
The screenshot shows the 'Payment' screen for Cable Company. The account type is 'Checking x0250'. The amount is set to \$5.00. The frequency is 'Once'. The payment is scheduled to be sent 'Tomorrow' and will arrive by Mar 21. There is a 'Notes' field with the placeholder 'Add memo or comment'. A 'Submit' button is at the bottom, and a note indicates 'Payment will be made by check'.



The screenshot shows the 'Pay a bill' screen with two tabs: 'Single' and 'Multiple'. There is a search bar for payees. Two payees are listed: 'Cable Company x6789' and 'Dog Groomer x5555', both with 'Check, Last paid: Never'. There is an option to '+ Add another bill'.

Add a Payee

- From the Payments card, click **See more**
- Select **+ New payee**, then **add a bill** or **add a person**
- Enter and confirm payee information and click **Submit**



The screenshot shows the 'Add a bill' form. It includes fields for: Payee name, Payee nickname (optional), Phone number, Account number, Name on bill (optional), Payee address (Street line 1, Street line 2 (optional)), City, State, and Zip. A 'Submit' button is at the bottom.

Manage Payments

- From the Payments card, click **Manage Payments**
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history

The screenshot displays the 'Payments' management interface. It is divided into three main sections: 'Schedule', 'Pending', and 'History'.

Schedule: This section allows users to manage their payment schedule. It includes a '+ Payee' button, 'Pay all' and 'Review all' buttons, and filters for 'Display' and 'Category'. A search bar for 'Payee name or nickname' is also present. Below this, there are two payment entries:

- Cable Company** (ID: *6789): Pay to: Cable Company, Pay from: Checking..*0250, Amount: \$0.00, Date: 03/09/2023, Deliver by: 03/21/2023. Includes a 'Check' button and a '\$ Pay' button.
- Dog Groomer** (ID: *5555): Pay to: Dog Groomer, Pay from: Checking..*0250, Amount: \$0.00, Date: 03/09/2023, Deliver by: 03/21/2023. Includes a 'Check' button and a '\$ Pay' button.

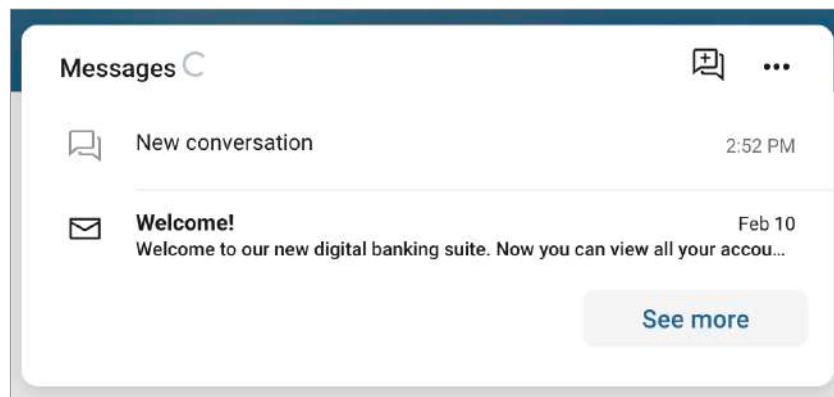
A 'Totals' section shows: Checking \$0.00 and Payment total \$0.00. At the bottom, there are 'Pay all' and 'Review all' buttons, and checkboxes for 'View pending transactions' and 'View history'.

Pending: This section shows payments 'Processing in next 45 days'. It includes a table with columns 'Payee' and 'Amount', and a 'Total' of \$0.00. A 'View more' button is available.

History: This section shows payments 'Processed in last 45 days'. It includes a table with columns 'Payee' and 'Amount', and a 'Total' of \$0.00. A 'View more' button is available.

Messages

Display messages and alerts from CVNB right on your Dashboard on the MESSAGES card.



Zelle®

Zelle is a fast, safe, and easy way to send money to family and friends, wherever they bank*.

Enroll and send money to friends and family

- In the main menu, select **Send Money with Zelle**
- Enroll your number or email address
- You're ready to start sending and receiving money with Zelle

To send money using Zelle

- Select someone from your contacts or add a trusted recipient's email address or phone number
- Add the amount you'd like to send and an optional note
- Review, then press **Send**
- The recipient will receive an email or text message notification via the method they used to enroll with Zelle. Money is available to the recipient in minutes if they are already enrolled with Zelle

To request money using Zelle

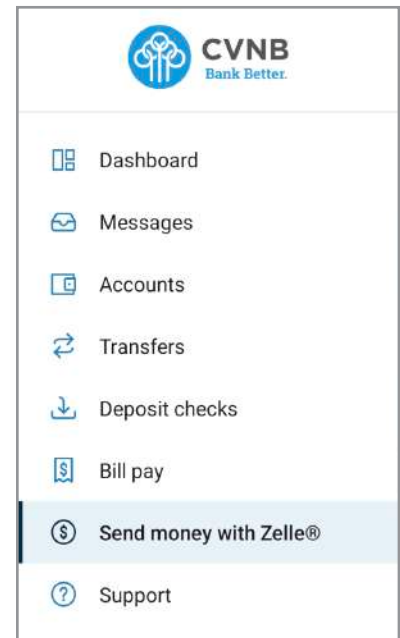
- Choose **Request**
- Select the individual from whom you'd like to request money
- Enter the amount you'd like to request, include an optional note
- Review, then press **Request**
- If the person you are requesting money from is not yet enrolled with Zelle, you must use their email address to request money. If the person has enrolled their phone number, then you can send the request using their mobile number.

To receive money

- Share your enrolled email address or phone number with a friend and ask them to send you money with Zelle
- If you have already enrolled with Zelle, you do not need to take any further action. The money will be sent directly into your CVNB account, typically within minutes

If someone sent you money with Zelle and you have not enrolled with Zelle

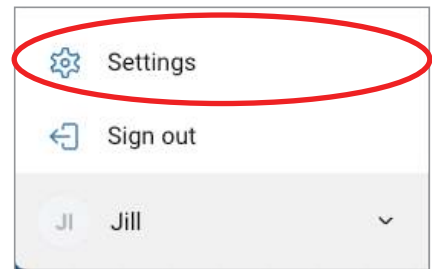
- Click on the link in the payment notification you received via email or text
- Select **CVNB**
- Follow the instructions on the page to enroll and receive your money. Pay attention to the email address or phone number where you received the payment notification - you should enroll with Zelle using that email address or phone number to ensure you receive your money



* A CVNB checking or savings account is required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

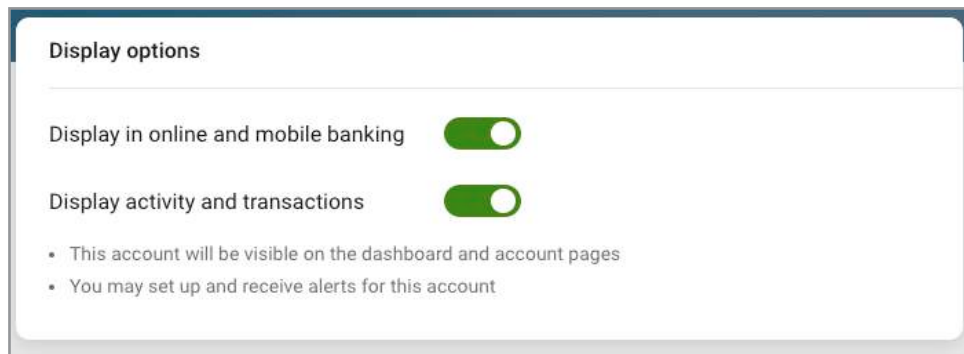
CVNB ONLINE BANKING - Settings

Click your Profile Picture in the upper right of the screen to access Online Banking Settings



Add/Remove Accounts from Dashboard/Show in App

Click your Picture → Settings → Cumberland Valley National Bank → Select account → Slide Display in online and mobile banking or Display activity and transactions



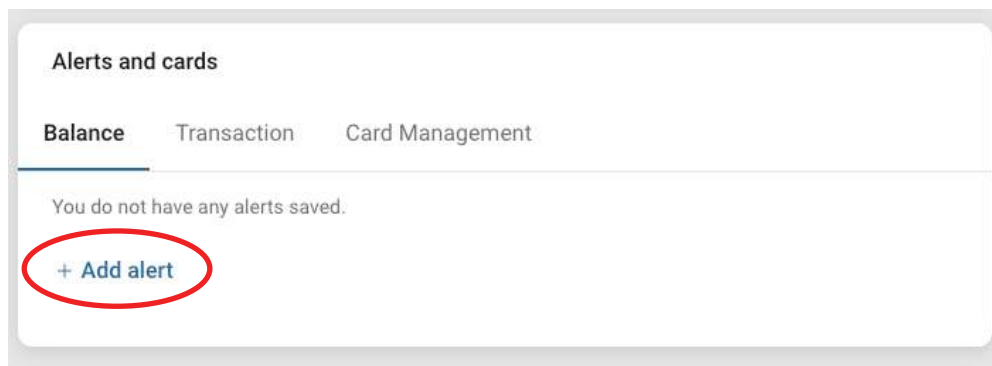
Rename Accounts

Click your Picture → Settings → Cumberland Valley National Bank → Select account → **Rename**



Alerts

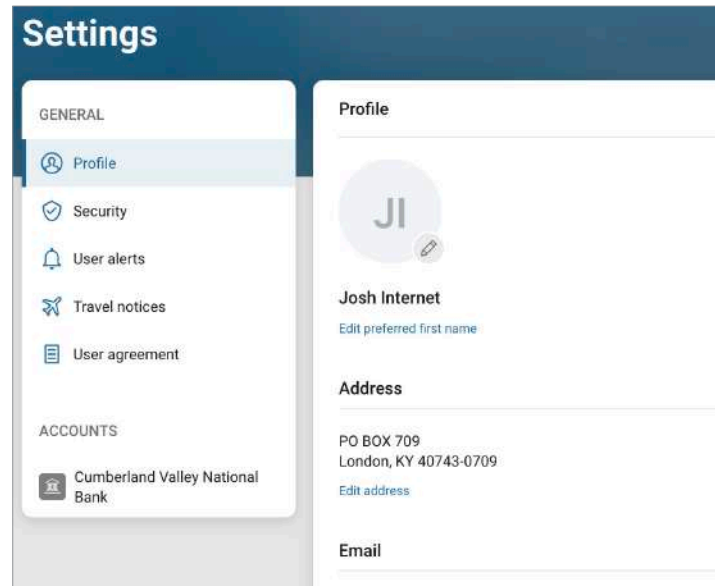
Click your Picture → Settings → Cumberland Valley National Bank → Select account → **+ Add alert**



**Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*

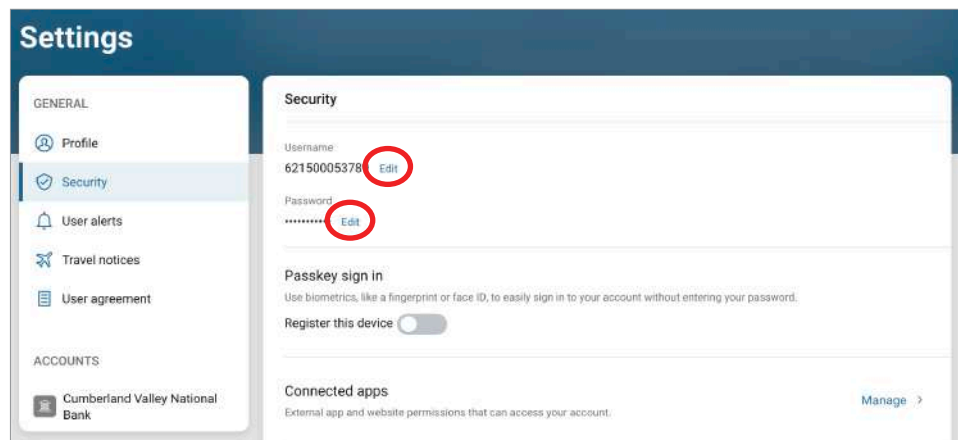
Change Photo, Email, Phone Number

Click your Picture → Settings → Profile → Select the pencil next to the image to add a photo
→ Click **Edit** to update email or phone number at the Bank



Change User Name or Password

Click your Picture → Settings → Security → Tap **Edit** to change your username or password



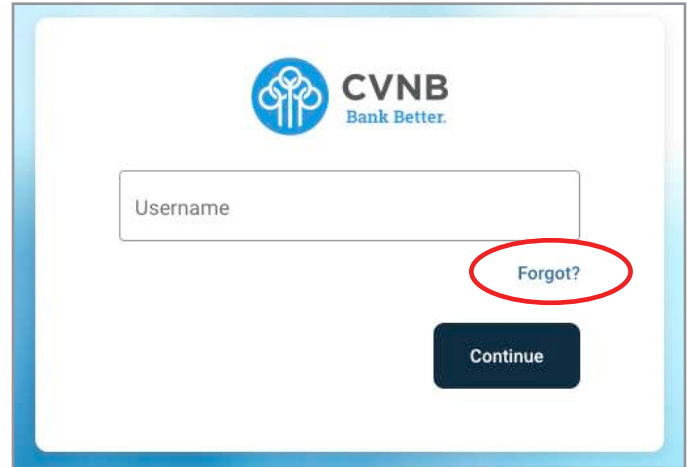
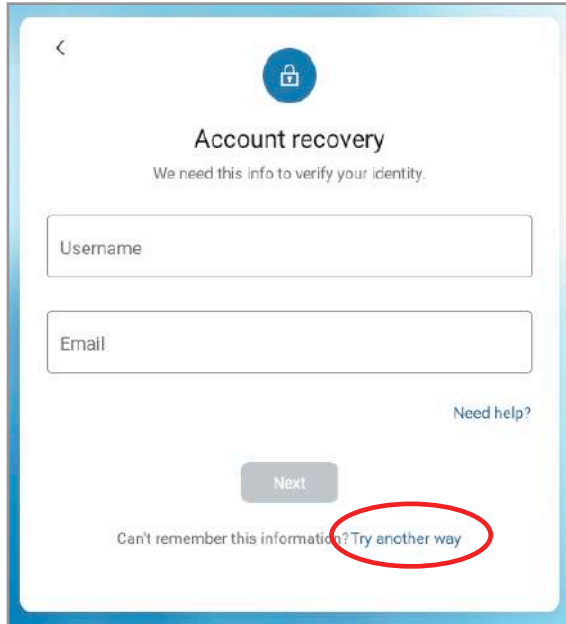
Sign Out

Menu → Your Name → Sign Out

Reset Password

NOTE: If you receive a “Your account needs attention” error trying to reset your password, or if you have tried logging in unsuccessfully more than 3 times in a row, you are likely locked out. Please contact us and we will help you get back on track.

- Go to the my.cvnb.com login Page, click the **Forgot?** link
- Enter your Username and Email. If you can't remember this information, click the **TRY ANOTHER WAY** link

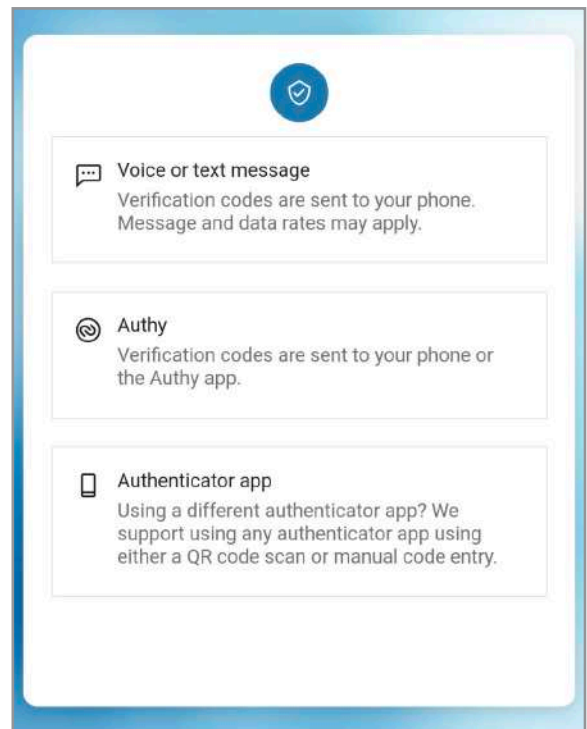


- Enter your Social Security number, EIN, and enter your Account Number
- You will be sent a verification code through the method of your choice- **Voice or text message**, **Authy**, or **Authenticator app**
- Enter the code and click **Verify**
- Type in a new password and then click **Update**

NOTE: Password must meet complexity requirements

Contact us if you are having any difficulty resetting your password.

- o Call us at 800.999.3126
- o Visit any branch location



CONTACT US



800.999.3126



cvnb.com



Monday - Friday 8 a.m. - 5 p.m.



cvnb.com/digital-banking

LOST OR STOLEN CARD?

CREDIT CARD

800.299.9842

DEBIT CARD

888.297.3416

CVNB ROUTING NUMBER

042104825

CVNB LOCATIONS

BEREA

235 Glades Road
Berea, KY 40403
859.985.1221

CORBIN

1200 Cumberland Falls Highway
Corbin, KY 40701
606.528.3120

1376 Master Street
Corbin, KY 40701
606.528.3120

LEXINGTON

1721 Nicholasville Road
Lexington, KY 40503
859.268.1189

900 Beasley Street, Suite 150
Lexington, KY 40509
859.268.1189

LONDON

100 South Main Street
London, KY 40741
606.878.7010

1755 North Main Street
London, KY 40741
606.878.7010

300 London Shopping Center
London, KY 40741
606.878.7010

410 South Laurel Road
London, KY 40744
606.878.7010

1112 Highway 490
East Bernstadt, KY 40729
606.878.7010

1851 West Highway 192 Bypass
London, KY 40741
606.878.7010

LOUISVILLE

13205 Magisterial Dr.
Louisville, KY 40223
502.755.2862

RICHMOND

505 Leighway Drive
Richmond, KY 40475
859.623.2243

2110 Lexington Road
Richmond, KY 40475
859.623.2243

SOMEREST

1520 South Highway 27
Somerset, KY 42503
606.676.0784

