



# Online Services Available from CIF

## Online Services User Guide

**Effective**  
**August 16, 2021**



# Online Services User Guide

August 16, 2021

We are pleased to introduce and welcome you to our enhanced **Online Services** capabilities and new services. With today's launch, we have successfully implemented our strategic initiative to modernize and replace our prior **Online Services** website platforms, as well as the enablement of new capabilities and services which are provided as a convenience for our valued customers.

Please review the important information below regarding actions that you will want to take to enable your ongoing use of **Online Services** and **eDelivery**, and the new capabilities and services now available as a convenience to you.

To enable your ongoing use of **Online Services** and **eDelivery**, you will want to take the below actions to accept and enroll in our new and enhanced **Online Services** [Note: If you are not a current **Online Services** user, please contact our customer service team for assistance on how to establish and register as an initial **Online Services** user.]:

- Using your computer, go to <https://cif.cbzsecure.com/>, our new Online Services website
- Enter your **prior existing** Username, and for your Password you will enter **CIFAugust16!**
- You will then need to review and accept our **Online Services Agreement**
- You then may be prompted to answer several verification questions
- A code will be sent to your phone device that you will be prompted to enter
- Next, you will need to change and establish your new Password for ongoing use
- With the completion of these actions, you have enabled the new **Online Services**

Our focus and efforts to modernize and enhance our **Online Services** are based on serving our valued customers, and to best position CIF to provide enhanced capabilities and new services now and into the future. Our customer service team is here to serve you. We can be reached Monday through Friday between 8:00 am and 4:00 p.m. CST at 800.995.8574 or by emailing [service@christianinvestors.org](mailto:service@christianinvestors.org).

A handwritten signature in black ink that reads "K. Paulson".

Kevin Paulson  
Executive Vice President & Chief Administrative Officer



# Online Services Overview

August 16, 2021

On each of the following pages of this user guide, we have provided an overview description along with navigation between available tabs and sample screens to further illustrate.

Customers who have enabled **Online Services** are provided with the convenience of real-time access for:

- **Enhanced:** viewing their eligible account(s) balances and certain transaction activity,
- **Enhanced:** the ability to make certain profile and account changes,
- **Enhanced:** the ability to make eligible transfers between your accounts at CIF or between your eligible CIF account(s) and your external financial institution accounts.
  - **IMPORTANT:** *You will need to re-enter, verify, and authorize your external financial institution accounts* that you want to have available for future use and to enable the ability to Transfer between eligible CIF account(s) and your external financial institution accounts. *This process can take 3-5 days to complete before you will be able to submit a request for a transfer between your accounts.* Also, if you have set up any active recurring transfers, you will need to re-establish them on this new platform.
- **New:** By accepting and enrolling for the new **Online Services**, existing customers can now also enroll as an additional convenience to receive their periodic statements and other documents for their account(s) via **Online Services** based on their elected preferences (**eDelivery**).
  - Once enrolled and selected, you will be able to access and view your new electronic documents within **Online Services** as they become available. All future and ongoing eDelivery documents based on user enrollment will be available via Online Services.

## **Christian Investors Financial Online and Mobile Services Agreement & Disclosures:**

*Christian Investors Financial (“CIF”) offers the use of a secure website and mobile app as a service to its customers. This website and mobile app are referred to as Online Services in this Agreement and gives you the option of viewing your eligible account(s) balances and certain transaction activity, the ability to make certain profile and account changes, and the ability to make eligible transfers between your accounts at CIF or between your eligible CIF account(s) and your external financial institution accounts. This Online and Mobile Services Agreement & Disclosures (“Agreement”) applies to you (and for Corporate owned accounts the Organization and its user administration of its Authorized Representatives) if you choose to accept and enroll in Online Services.*



Last Login: 07/30/2021

ACCOUNT INFORMATION

- My Accounts
- Account Reporting
- eDelivery

ELIGIBLE TRANSFERS

- CIF Internal Accounts
- External Financial Institution Accounts
- CIF Loan Principal Payments

ADDITIONAL

- Secure Messaging

# My Accounts

By selecting this tab, it will display a summary view of your eligible account(s) balances as illustrated below.

From the summary screen view, you can select a specific account to see more details including recent transaction history.

## Sample My Accounts Summary Screen

My Accounts

The screenshot shows a 'My Accounts' summary screen. At the top right, there is a 'View by' dropdown menu with a grid icon selected. Below this is a search bar labeled 'Search Accounts'. The main content area displays four account cards in a 2x2 grid. Each card shows the account name, a truncated ID (...), the available balance, and the current balance. A 'View All Accounts' button is located at the bottom right of the grid.

Account Name	ID	Available Balance	Current Balance
24 Month IRA Certificate	(...1367)	\$7,000.00	\$7,000.00
24 Month Certificate	(...1466)	\$10,000.00	\$10,000.00
Demand Certificate	(...1166)	\$22,500.00	\$22,500.00
Demand Certificate	(...1174)	\$1,372.25	\$1,372.25



Last Login: 08/10/2021

### ACCOUNT INFORMATION

My Accounts

Account Reporting

eDelivery

### ELIGIBLE TRANSFERS

CIF Internal Accounts

External Financial Institution Accounts

CIF Loan Principal Payments

### ADDITIONAL

Secure Messaging

## Account Reporting

By selecting this tab, it will display a screen as illustrated below where you can generate certain reports related to one of your eligible account(s) as illustrated below.

From the account reporting screen, you can also save the reports that you generate.

## Sample Account Reporting Screen

Account Reporting

Advanced Search Collapse ↑

Choose Account:

Choose Saved Report:

Search By Check Number:

Enter Amount Range:  to

Choose Date Filter:

Transaction Type:  Debit:  Credit:



Last Login: 08/10/2021

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## eDelivery - Enrollment

By selecting this tab, it will display screens as illustrated below where you can select your delivery preferences to receive your periodic statements and other documents for your account(s) electronically within Online Services.

From the screen views below, you can select your delivery preferences, then accept and enroll in eDelivery to enable access and viewing new electronic documents within Online Services as they become available.

### Sample eDelivery Preferences Selection, Acceptance, & Enrollment Screens

The screenshot shows a mobile application interface for "Delivery Preferences". At the top left is the CIF logo, and at the top right is a close button (X). The title "Delivery Preferences" is displayed. Below the title, there is a "Delivery Preference" section with a dropdown menu currently set to "Electronic". Underneath is a "Notification Email (if electronic)" section with an empty text input field. At the bottom of the screen, there are two buttons: "Back" on the left and "Submit" on the right.

The screenshot shows a mobile application interface for an "eStatement Agreement". At the top left is the CIF logo, and at the top right is a close button (X). The title "eStatement Agreement" is displayed. The main content area is framed in teal and contains the heading "CIF eDelivery Disclosure & Consent Agreement". Below this, there is an "Introduction" section with text: "This eDelivery Disclosure and Consent Agreement ("Agreement") allows us to provide to you, and for you to receive Documents electronically for your account(s) and relationship maintained with CIF. This Agreement applies". At the bottom of the screen, there are two buttons: "Decline" on the left and "Accept" on the right.



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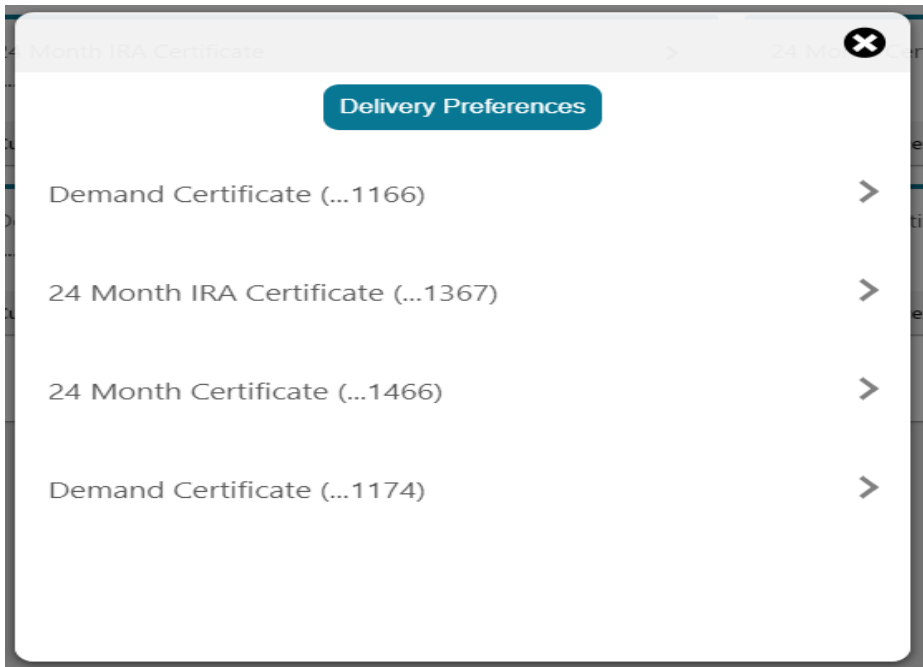
- Secure Messaging

### eDelivery – Access & Viewing

Once you have completed the enrollment process, by selecting this tab it will display a screen as illustrated below where you will be able to access and view future available electronic periodic statements and other documents for your eligible account(s).

From the screen view below, you will have enabled your access to future periodic statements and other documents for your eligible account(s)

## Sample eDelivery Access and View (After Enrollment) Screen





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## Eligible Transfers

### - CIF Internal Accounts

### - Transfer Between Accounts

By selecting this tab, it will display a screen as illustrated below where you can request and submit eligible transfers between your CIF internal accounts.

From the screen view below, you can select the account to transfer from, the account to transfer to, the transfer amount, submission send date, and also a memo description for your request submission.

## Sample Eligible Transfers – CIF Internal Accounts Screen

CIF Internal Accounts

Create Transfer	Summary
<p>Transfer From <input type="radio"/> Select...   v</p>	Amount \$0.00
<p>Transfer To <input type="radio"/> Select...   v</p>	From --
<p>Amount <input type="radio"/> \$0.00</p>	To --
<p>Send Date <input checked="" type="radio"/> 08-11-2021</p>	Send Date 08-11-2021
<p>Memo <input type="radio"/> Memo</p>	
<p>Cancel</p>	<p>Submit</p>





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## Eligible Transfers

### – External Financial Institution Accounts

#### - Add Account

By selecting this tab, it will display a screen as illustrated below where you can add an external financial institution account to enable your ability to make future eligible transfers between your CIF internal account(s) and your authorized external financial institution account(s).

From the screen views below, you can add an external financial institution account through a verification process. Once completed the account will be enabled for future use.

## Sample Eligible Transfers – External Financial Institution Accounts – Add Account (Account Information, Submission, & Verification) Screen

External Financial Institution Accounts

The screenshot displays the 'Add Account' interface. On the left, a table lists external accounts with columns for 'Name' and 'Account ID'. A table with one row containing 'External Accounts' is visible. On the right, a modal form titled 'Add Account' contains the following fields:

- Routing Number:
- Account Number:
- Confirm Account Number:
- Account Type:
- Name on Account:

At the bottom of the modal, there are two buttons: 'Reset' and 'Submit'.



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## Eligible Transfers

### – External Financial Institution Accounts – Account Transfer

Once you have added your authorized account and completed account verification, by selecting this tab, it will display a screen as illustrated below where you can request and submit eligible transfers between your CIF internal account(s) and your external financial institution account(s).

From the screen view below, you can select the account to transfer from, the account to transfer to, the transfer amount, submission send date, and also a memo description for your request submission.

## Sample Eligible Transfers – External Financial Institution Accounts – Account Transfer Screen

External Financial Institution Accounts

<p><b>Create Transfer</b></p> <p>Transfer From  <input type="radio"/> Select...   v</p> <p>Transfer To  <input type="radio"/> Select...   v</p> <p>Amount  <input type="radio"/> \$0.00</p> <p>Send Date  <input checked="" type="radio"/> 08-11-2021</p> <p>Memo  <input type="radio"/> Memo</p>	<p><b>Summary</b></p> <p>Amount  <b>\$0.00</b></p> <p>From      --</p> <p>To      --</p> <p>Send Date      08-11-2021</p>	<p><b>ACCOUNT TRANSFER</b></p> <p><b>Status</b></p>
<p>Cancel</p>	<p>Submit</p>	



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## CIF Loan Principal Payments

- **For Churches & Related Organizational Entities**

By selecting this tab, it will display a screen as illustrated below where you can request and submit a transfer from your CIF demand investment certificate account to make an additional principal payment to your existing CIF loan.

From the screen view below, you can select the demand investment certificate account to transfer from, the loan account to transfer to, the transfer amount, and submission send date for your request submission.

### Sample CIF Loan Additional Principal Payment Screen

CIF Loan Principal Payments

Create Payment	Summary
<p>Transfer From</p> <p><input type="radio"/> Select...   v</p>	<p>From Account</p> <p>--</p>
<p>Transfer To</p> <p><input type="radio"/> Select...   v</p>	<p>To Account</p> <p>--</p>
<p>Send Date</p> <p><input checked="" type="checkbox"/> 08-11-2021</p>	<p>Send Date</p> <p>08-11-2021</p>
<p>Cancel</p>	<p>Submit</p>



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#### ELIGIBLE TRANSFERS

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- Secure Messaging

## Secure Messaging

By selecting this tab, it will display a screen as illustrated below where you will be able to communicate directly with CIF Customer Service in a secure manner within Online Services.

You can send messages, and also attach forms and other documents to submit securely with CIF Customer Service. You can also view your inbox, and prior sent and archived messages.

## Sample Secure Messaging Menu & Message Send Screens

Secure Messaging

Inbox

Sent

Archive

Secure Messaging



Secure Message

Subject Select Subject:



Cancel

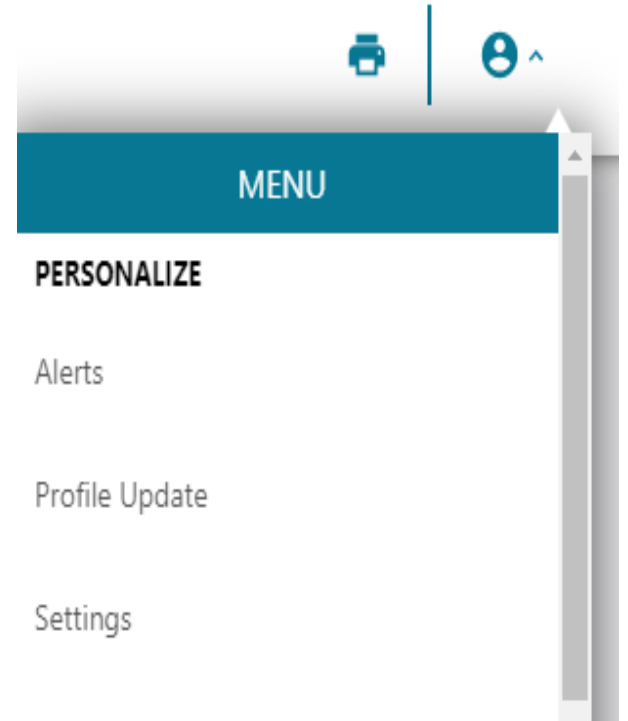
Send



## Profile Menu

Your user profile is in the upper right-hand side of your screen. As illustrated from the menu tab to the right, here you will be able to:

- **Alerts:** You can view your existing alerts and establish additional alerts as desired.
- **Profile Update:** You can request and submit your approved profile changes, including your email address, phone number, and address.
- **Settings:** You can add any desired nicknames for your account(s) and other desired settings.



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