



Personal Banking Digital Services

You're focused on convenience. We're focused on you.

Welcome to C&F Bank! We are happy to be your bank, and our goal is to find ways to make banking convenient for you. One way that we do this is by educating you on the many digital options that we offer. These services allow you to bank on your time and provide you with constant access to your accounts.

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Online Banking

Your accounts are always at your fingertips with C&F Online Banking. Check balances, transfer funds and even pay bills—all from your desktop, tablet or mobile device.

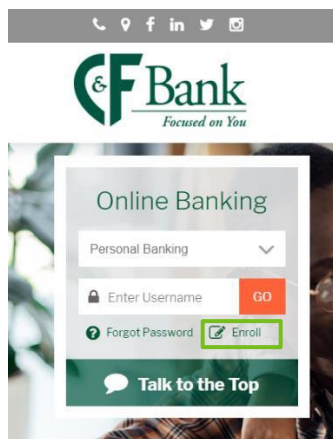
*Online Banking is available on desktop devices and internet browsers.

Benefits

- A simple, convenient and easy way to manage your finances virtually anywhere, at any time
- The ability to spot signs of fraud and identity theft quickly
- The highest level of security with multiple layers of authentication

Features

- View your current account balances.
- View the most recent transactions.
- Set automatic bill payment options with **Bill Pay**.
- Transfer funds between accounts with **Electronic Transfers**.
- Securely send money to other people with **Zelle**.
- Set up notifications with **Real-Time Alerts**.
- Sign up for and view electronic documents like **eStatements**.
- Open a new account.



How to Enroll

1. Visit cffc.com.
2. Click the "Enroll" button on the C&F Bank homepage under the "Online Banking" log-in box.
3. Complete your online enrollment account information.
4. Click "Enroll" and follow the prompted enrollment steps.

Pricing

- Bank-to-Bank Transfers: No charge for standard (3-day) incoming; \$3.00 for expedited (next-day) incoming; \$3.00 for standard (3-day) outgoing; \$7.00 for expedited (next-day) outgoing; \$25.00 for ACH return/notice of change
- No charge for Bill Pay unless same-day (\$9.95) or overnight (\$14.95) service is selected
- No charge for Zelle unless stop payment (\$10.00) is requested

Mobile Banking

Our mobile app takes convenience to the max without sacrificing security. Need to deposit a check, but can't get to the bank? Use the remote deposit feature and deposit your check from your phone or tablet.

*Mobile Banking is available on mobile devices.

Benefits

- A simple, convenient and easy way to manage your finances virtually anywhere, at any time
- The ability to spot signs of fraud and identity theft quickly
- The highest level of security with multiple layers of authentication

Features

- View your current account balances.
- View the most recent transactions.
- Set automatic bill payment options with **Bill Pay**.
- Transfer funds between accounts with **Electronic Transfers**.
- Securely send money to other people with **Zelle**.
- Set up notifications with **Real-Time Alerts**.
- Deposit a check with **Mobile Check Deposit**.
- Manage your debit and credit cards with **Card Control**.
- Receive push notifications about functional, maintenance and bank news with **Live Updates**.
- Open a new account.

How to Enroll

On your device, open Google Play or the App Store and search for "C&F Bank," or click either of the download images below.



Pricing

- Bank-to-Bank Transfers: No charge for standard (3-day) incoming; \$3.00 for expedited (next-day) incoming; \$3.00 for standard (3-day) outgoing; \$7.00 for expedited (next-day) outgoing; \$25.00 for ACH return/notice of change
- No charge for Bill Pay unless same-day (\$9.95) or overnight (\$14.95) service is selected
- No charge for Zelle unless stop payment (\$10.00) is requested

Mobile Check Deposit

Making a deposit anywhere! With C&F Bank Mobile Check Deposit, you can snap a photo of your check and deposit it right into your account instantly.

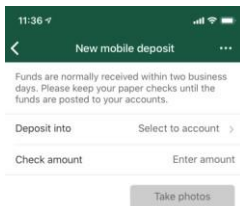
*Mobile Check Deposit is available via C&F Mobile Banking.

Benefits

- Less trips to the bank or ATM
- Deposit capability any time of day or night, not just during branch hours
- Multiple deposit posting times throughout the day
- Security provided through the C&F Mobile Banking app
- Quicker access to your money

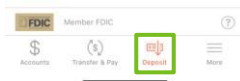
Features

- Deposit a check anytime, anywhere, through your C&F Mobile Banking app on your mobile device.



Mobile Instructions

1. Log into C&F Mobile Banking.
2. Tap "Deposit."
3. Tap "Deposit a check."
4. Select the appropriate account.
5. Type in the check amount.
6. Tap "Take photos."
7. Take a photo of the front and back of the check.
8. Tap "Use."
9. Tap "Next."
10. Tap "Confirm."



Pricing

- There is no charge for Mobile Check Deposit.
- Consumer Mobile Banking Deposit limits:
 - \$5,000 per check limit (per user, not account)
 - \$5,000 per day limit (per user, not account)

Bill Pay

Lose the stamps, envelopes and checks. Online Bill Pay is the safe and secure way to pay your bills—we even guarantee it!¹

*Bill Pay is available via C&F Online Banking and C&F Mobile Banking.

Benefits

- Easy bill management
- Convenient access to your accounts 24/7
- Banking on your schedule via your mobile device or desktop PC
- Single- and multi-factor authentication with additional layered security measures

Features

- Pay anyone, anytime for free (expedited charges apply).
- Trust CheckFree® Guarantee to protect you from unauthorized transactions as well as assistance with late fees as part of our on-time payment pledge.¹
- Enroll in eBills.
- Expedite your payment with same-day and overnight options.²
- Schedule one-time or recurring payments in advance.
- Add any bill quickly with just a few keystrokes.
- View payment history.

*You can only enroll in Bill Pay through C&F Online Banking. Once enrolled, Bill Pay is available to use on both C&F Online Banking and C&F Mobile Banking.

How to Enroll

1. Log into C&F Bank Online Banking.
2. Click "Bill Pay."
3. Click "Enroll" and follow the prompted enrollment steps.

Pricing

- Online Banking with Bill Pay: No charge
- Standard payment: No charge
- Same-day payment: \$9.95
- Overnight payment: \$14.95

Payments Guaranteed

Worried your payment won't arrive on time? Don't be. If you schedule your payment according to the terms and conditions of the service and it arrives late, any late charges (up to \$50) will be covered by C&F Bank. To make a Payment Guaranteed claim, simply call our partners at CheckFree at 800.877.8021.

¹Some restrictions may apply—see our service guarantee, located in the Online Bill Pay terms and conditions.

²Additional fees apply.

Electronic Transfers

Electronic Transfers help you easily transfer funds to and from your accounts and other financial institutions.

*Electronic Transfers is available via C&F Online Banking and C&F Mobile Banking.

Benefits

- Powerful tool for controlling the movement of your money throughout an expansive network of institutions
- The convenience of transferring funds to and from checking, savings and money market accounts
- Single- and multi-factor authentication with additional layered security measures

Features

- Make quick internal and external transfers.
- Review a list of scheduled transfers.
- Transfer money to and from accounts at 15,000 other financial institutions via the ACH network, which provides a unified, secure and easy-to-use account-to-account transfer experience.
- Maintain more control over your money.
- Save time by using automatic transfers.

Online Instructions

1. Log into C&F Bank Online Banking.
2. Click the "Transfer" tab.
3. Choose "Transfer" (C&F account to C&F account) OR "External Transfer" (C&F account to non-C&F account).
4. Complete the prompted electronic transfer steps.

Mobile Instructions

1. Log into C&F Mobile Banking.
2. Tap "Transfer & Pay."
3. Choose "Make an internal transfer" (C&F account to C&F account) OR "Make an external transfer" (C&F account to non-C&F account).
4. Complete the prompted electronic transfer steps.

Pricing

- Standard (3-day) incoming: No charge
- Expedited (next-day) incoming: \$3.00
- Standard (3-day) outgoing: \$3.00
- Expedited (next-day) outgoing: \$7.00
- ACH return/notice of change: \$25.00

Zelle®

Send money instantly and safely to people you know using Zelle, a nationally recognized person-to-person payment system.

*Zelle is available via C&F Online Banking and C&F Mobile Banking.

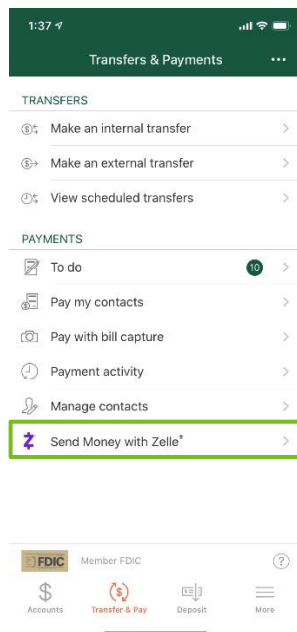
Benefits

- The convenience of sending money using your mobile app or online bank account 24/7
- A time-saving way to send money to friends and family
- Security you can trust, backed by the same technology we use to keep your bank account safe

Features

- Send money directly to almost any bank account quickly, safely and easily.
- Instantly send and receive money from friends, family and people you know.

*To use Zelle you must first be enrolled in Bill Pay. Please refer to the Bill Pay enrollment instructions.



Online Instructions

1. Sign into C&F Bank Online Banking.
2. Click "Bill Pay."
3. Select "Send Money with Zelle."
4. Select the money movement option you would like to perform.
5. Choose your recipient or add a new contact.
6. Complete the prompted steps to complete your transaction.

Mobile Instructions

1. Sign into C&F Bank Mobile Banking.
2. Under "QUICK LINKS," tap "Send money with Zelle."
3. Select the money movement option you would like to perform.
4. Choose your recipient or add a new contact.
5. Complete the prompted steps to complete your transaction.

Pricing

- There is no charge for Zelle, unless stop payment is requested (\$10.00).

Mobile Wallet

Mobile Wallet allows you to store your card information securely on your smart phone, and to use your phone to make purchases at over a million stores now accepting mobile payments. When you pay in a store using Mobile Wallet services, you don't share the information contained on your card. It's simple, convenient and secure.

Benefits

- The ability to use your C&F Bank Visa™ Debit Card with Rewards or your C&F Bank Visa Rewards Credit Card with a single touch
- Secure mobile payments without your wallet
- A virtual transaction that prevents merchants from receiving your actual card number

Features

- Keep your account details secure.
- Store multiple cards.
- Authenticate with your fingerprint, a code or the iris of your eye.
- Use for in-store, app, or online purchases.

Enrollment Instructions

Apple Wallet

1. Launch the Apple Wallet app on your Apple phone.
2. Tap the "+" symbol to add a new card.
3. Tap "Continue."
4. Take a picture of your card or enter your card details manually.
5. Tap on "Review the Terms and Conditions" and tap on "Agree."

Google Pay

1. Launch the Google Pay app on your Android phone.
2. Tap "Add payment method."
3. Scan the card you wish to add or enter your card details manually.
4. Tap "Save."

Samsung Pay

1. Launch the Samsung Pay app on your Samsung phone.
2. Tap "Add."
3. Tap "Add credit card or debit card."
4. Take a picture of your card or enter your card details manually.
5. Review the terms of service and tap "Agree to all."

Pricing

- There is no charge for Mobile Pay.

Real-Time Alerts

Real-Time Alerts help you manage all facets of your accounts AND protect you against potential fraud.

*Real-Time Alerts are available on C&F Online Banking and C&F Mobile Banking.

Benefits

- Peace of mind that all transactions clearing your account are accurate
- The power to keep better track of your money and spend less time doing it
- Up-to-the-minute knowledge of what's happening in your account—without logging in
- Stronger security with the capability to quickly spot signs of fraud and identity theft

Features

- Pre-set your alerts to arrive via phone text message, email or within Online Banking.
- Stay informed as soon as certain events, such as balance thresholds or transactions, occur.
- Set custom "Do Not Disturb" times (alerts will be held until this time ends).

Mobile Instructions

1. Select the "More" tile at the bottom of mobile app and select "Alerts" in the Settings Options.
2. Toggle the Push Notifications switch on to enable alerts.
3. Select Account Alerts to set up an alert.
4. Select an account.
5. Select "Add New Alert."
6. Select the type of alert.
7. If asked, enter the amount to watch. Select "Save."
8. Add additional alerts as needed.

Online Instructions

1. Log in to cffc.com.
2. Select Alerts at the top of the screen.
3. Select "Alert Options." This will give you a list of the different types of alert options to choose from. Each option can be expanded by clicking on the + sign. Select the type of alert.
4. Select the alert you want to create.
5. Select the notification channel to receive the alert. Select "Save."
6. To review all set Alerts, select the "Overview" tile to view all and make any alert delivery updates.

Pricing

- There is no charge for Real-Time Alerts.
- Message and data rates may apply.

eStatements

Customers love this streamlined solution for the way it helps our environment and de-clutters life. Enjoy instant access to your past account statements.

*eStatements are available via C&F Online Banking.

Benefits

- Faster receipt of your statements
- More security than traditional paper statements

Features

- Receive an email notifying you as soon as your statements are ready for viewing.
- View your statements on C&F Online Banking and the C&F Mobile Banking App.

How to Enroll

1. Log into C&F Bank Online Banking.
2. Go to your "Profile."
3. Select "Edit" for "Electronic Statements."
4. Change your account to "eStatements."
5. Complete the Terms & Conditions acknowledgement process.
6. Submit.

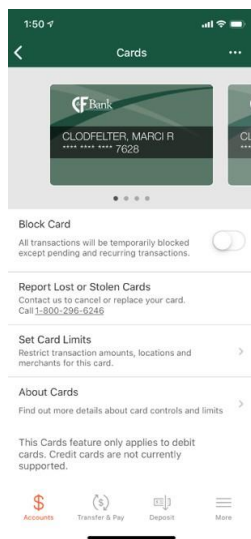
Pricing

- There is no charge for eStatements.

Card Control

Card Control allows you to manage your debit card directly from C&F Bank Mobile Banking. Being able to control your card's usage can protect your accounts and reduce potential fraud.

*Card Control is available via C&F Mobile Banking.



Benefits

- Debit card management directly from the C&F Mobile Banking app
- Account protection and potential fraud reduction

Features

- Turn a card on or off.
- Block card-present transactions performed outside a specified region.
- Block card-present transactions performed outside the U.S.
- Block transactions by merchant type.
- Block transactions exceeding a specific amount.
- Receive text alerts for transactions denied due to controls set by you or C&F Bank.

Mobile Instructions

1. Open the C&F Bank Mobile Banking App.
2. Under "Quick Links," tap "Manage my cards."
3. Choose the card you want to manage by scrolling side to side.
4. Choose the action you want to take within the list of available commands.

Pricing

- There is no charge for Card Control.

Live Updates

C&F Bank Live Updates allows you to be in the know while on the go. Stay on top of all things important in the C&F Mobile Banking app you trust to manage your finances.

*Live Updates are available via C&F Mobile Banking.

Benefits

- Mobile alerts that are pertinent to you as a C&F Bank customer
- Push notifications so you don't miss important information
- Up-to-date knowledge about changes to your C&F Mobile Banking app

Features

- Receive push notifications on functional improvements and planned maintenance downtime.
- Receive push notifications on single- or multi-branch closings.
- Receive push notifications on upcoming community events.
- Receive push notifications on other C&F Bank alerts.

Mobile Instructions

1. Download the updated C&F Mobile Banking app and log in.
2. From the "More" menu, select "Alerts."
3. Toggle "Live Updates" on.

Pricing

- There is no charge for Live Updates.

Two-Way Text Alerts

With C&F Two-Way Text Alerts you can rest easy knowing we are monitoring your account 24-7 for fraudulent activity.

Benefits

- Seamless fraud monitoring
- Simple, quick and easy

Features

- Rest assured while our fraud monitoring network watches for suspicious or unusual transactions.
- Receive a text from C&F Bank asking if a suspicious transaction is legitimate.
- Text back to confirm or deny the transaction.

Enrollment

If C&F Bank has your mobile phone number on file, you are automatically enrolled.

Pricing

- There is no charge for Two-Way Text Alerts

Text Banking

Easily check your account balances on the go with C&F Bank Text Banking.

Benefits

- Access to account information such as balances and recent transactions via text message to C&F Bank with your SMS-enabled phone

Features

- Check your balance information.
- Review recent account activity.
- Locate branch locations.
- Locate ATM locations.

Enrollment via Online Banking

1. Log in to C&F Online Banking.
2. Click "Profile."
3. Under "Mobile Banking," click "Manage Devices."
4. Click "Add New Device."
5. Under "Other Services," enter the mobile number you want to enroll in Text Banking.
6. Click "Continue."
7. Select "Text Messaging" or any other service you would like to add to your mobile device.
8. Receive and enter the text activation code.
9. Click "Activate."

Once you're signed up, just text a command (like the ones below) to us at 96924 anytime. We will immediately reply with your requested information, such as:

- Balance information (B, BAL, BALANCE, BALANCES)
- Recent account activity (TRAN, HIST, or STMT + account nickname)
- Branch locations (BRANCH + zip code, city or state for the branch)
- ATM locations (ATM + zip code)

Pricing

- There is no charge for Text Banking.
- Message and data rates may apply.

Enhanced Online Security

C&F Bank Enhanced Online Security ensures your accounts remains secure and protects your identity.

Benefits

- Multiple layers of security to ensure that your accounts and information remain secure
- Protection from fraud and identity theft through the prevention of unauthorized access to your accounts

Features

To ensure that unauthorized users cannot gain access to your accounts, we verify three important criteria:

- Your login credentials (The access ID and password must match with our system records.)
- Your device (If we don't recognize your computer, mobile phone or tablet, we may ask you to answer a security challenge question to ensure your identity.)
- Your location (If access is requested from an unusual geographic location, we may ask you to answer a challenge question before granting access.)

Enrollment

You'll automatically receive Enhanced Online Security when you enroll in C&F Online Banking.

Pricing

- There is no charge for Enhanced Online Security.