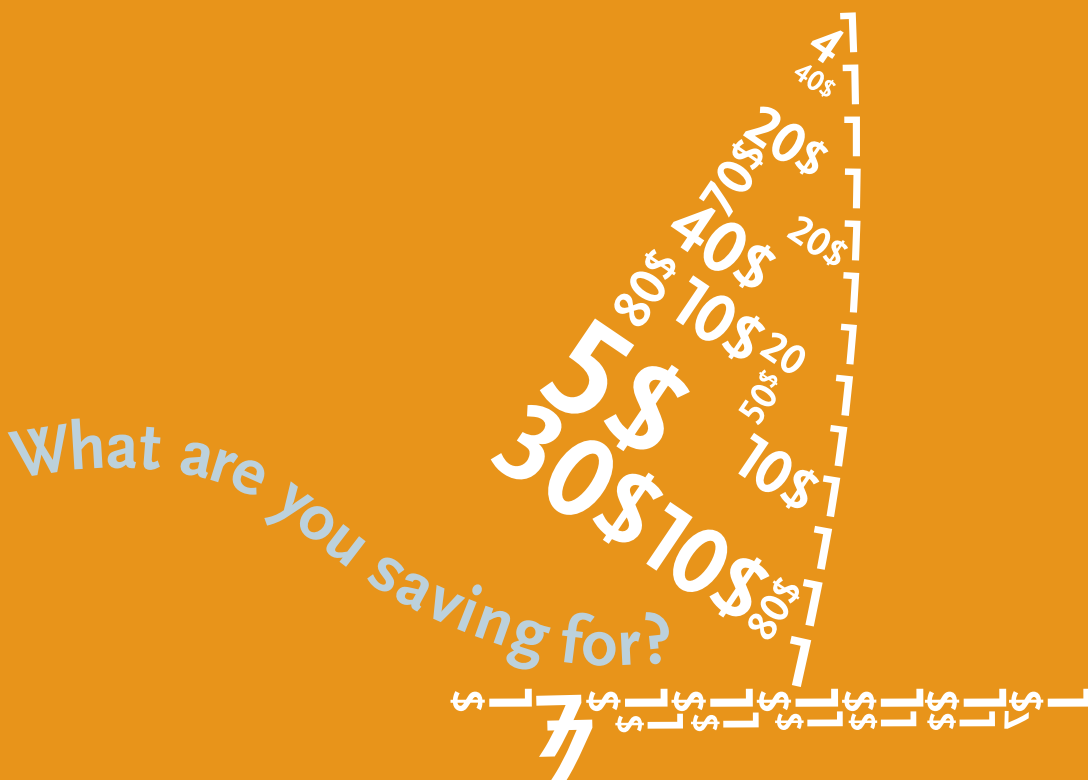


PAYROLL SAVINGS PROGRAM



Employee How-To Guide

Your guide to the most common transactions on CSB Online Services

CSB PAYROLL SAVINGS PROGRAM

HOW IT WORKS



You decide how much you want to put aside every pay.

That amount is automatically deducted from your paycheck.

Watch your savings grow without feeling the pinch.

PRODUCT SUMMARY – CANADA SAVINGS BONDS (CSBs)

Compound Interest

CSBs are compound-interest bonds, which are automatically reinvested annually into the series on sale. Your plan balance continues to earn interest until all funds are redeemed.

Maturity

CSBs have a three-year term to maturity, with interest rates announced each year.

Contributions

Every year, your contributions automatically go towards the latest bond series. You don't have to do anything!
If you wish, you can change your contribution amount during the campaign period.

Redeeming Funds

The minimum redemption amount is \$100 per series or the entire balance of a series, whichever is less.

CONTACT INFORMATION

Web: csb.gc.ca/employees

Mail: CSB Payroll Savings Program
50 O'Connor Street, Suite 201
Ottawa, Ontario K1P 6L2

Phone: 1 877 899-3599 (Monday to Friday, 8 a.m. to 8 p.m. ET)

SAVING IS EASY WITH CSB ONLINE SERVICES

Whether you're new to the Program, would like to set up a new Payroll Savings Plan or want to manage your existing Plan, everything can be done on CSB Online Services.

Through CSB Online Services you can:

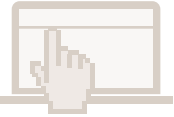
- enroll in the Program, change your contribution amounts and set up new plans (during the October campaign);
- create your CSB Online Services account;
- redeem your funds;
- sign up for Direct Deposit or change your banking information;
- check plan balances and activity;
- manage your CSB Online Services account (e.g. change contact information, address, password, etc.);
- view and print online statement and/or T5 (if applicable).

This How-To Guide will show you how easy it is to enroll, change contributions or redeem online. Simply follow the step-by-step instructions for these common transactions.



WHAT DO YOU WANT TO DO?

I WANT TO ENROLL IN THE PROGRAM



You've decided to participate in the CSB Payroll Savings Program. Congratulations!

Go to the **HOW TO ENROLL IN THE PROGRAM** section.

I AM ALREADY ON THE PROGRAM AND I WANT TO:

CREATE A CSBOS ACCOUNT



You're already on the CSB Payroll Savings Program and you want to access your Payroll Savings Plan or make changes *online*.

Go to the **HOW TO CREATE A CSBOS ACCOUNT** section.

CHANGE MY CONTRIBUTIONS



You have a CSBOS account and would like to increase, decrease or stop your existing contributions.

Go to the **HOW TO CHANGE YOUR CONTRIBUTIONS** section.

MAKE A REDEMPTION

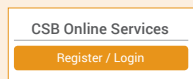


You have a CSBOS account and would like to redeem your funds.

Go to the **HOW TO REDEEM YOUR FUNDS** section.

HOW TO ACCESS CSB ONLINE SERVICES

Go to csb.gc.ca/employees and select **CSB ONLINE SERVICES**.



Make sure to check out the *Account Activities at a Glance* section at the end of the guide.

CSB PAYROLL SAVINGS PROGRAM WEBSITE

To find all the information related to the CSB Payroll Savings Program, go to csb.gc.ca/employees. You'll also find short How-To Videos that will show you how to complete your transactions online.

NEW! CSB BOND BASICS VIDEOS

Through these videos, you can learn more about how the CSB Payroll Savings Program works, how interest is calculated and which series to redeem first, helping you get the most out of your Payroll Savings Plan. These fun and informative videos are available at csb.gc.ca/employees.

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CANADA SAVINGS BONDS PROGRAM

PRODUCTS PAYROLL SAVINGS PROGRAM FINANCIAL INSTITUTIONS & DEALERS RESOURCES

Home » Payroll Savings Program » Payroll Savings Program: Employees

Payroll Savings Program: Employees

If your employer offers the Program you can sign up, increase contribution amounts for existing plans and redeem your funds online securely.

Campaign Period

Canada Savings Bonds (CSBs) are available exclusively through the Payroll Savings Program. You can set or change contribution amounts during the campaign from early October to 1 November each year.

CSB Online Services

Register / Login

About the Program

Read about the benefits of the Program and more.

Enrollment and Plan Set Up

Find out how to set up a plan, the types of plans available, and how to view summaries of current plans.

About CSB Online Services

Information on the different services available on CSB Online Services.

Redeeming Funds

Information about redeeming your funds, and about how to sign up for Direct Deposit to receive your funds faster.

Contribution Changes

Learn how and when you can increase, decrease or stop your contributions.

Tutorials and Guides

View our How-To Videos and Employee How-To Guide for information about common transactions on CSB Online Services.

Services for Payroll Plan Owners

Find out about address and legal name changes, bond exchanges and other services for Payroll Plan owners.

Legal: Privacy, Terms of Use

Customer Service: Phone, Fax, Email, Mail



HOW TO ENROLL IN THE PROGRAM

BEFORE GETTING STARTED, YOU WILL NEED:

- a valid email address;
- your Social Insurance Number;
- your employer's Organization ID (ask your Campaign Director or find it on any CSB Payroll Savings Program posters displayed in your organization during the October campaign).

1. Go to csb.gc.ca/employees and select *CSB Online Services*.
2. From the Login Page, select *Create a CSBOS Account*.
3. From the *Type of Registrant* screen, select *New Payroll Participant*.
4. Read and accept the *Privacy Notice* and *Terms of Use*.
5. Enter your personal information (including your email address) in the Contact Information screen, indicate your language preference and optional participation to future market research, and select *Continue*.
6. From the *Create a Personalized Client ID* screen, enter a unique and memorable name that you will use to access your CSBOS account. Make sure it is significantly different from your password. Select *Continue*.
7. From the *Create Password* screen, enter your password and then re-enter to confirm. Select *Continue*.
8. From the *Create Challenge Questions* screen, choose and answer three password challenge questions. Select *Continue*.
9. **You have now created your CSBOS account.** Print a copy of the confirmation page for your records as it includes your Client ID, and keep in a secure place. Select *Continue*.
10. From the *Plan Type* screen, select *Contribute to a Single Plan*.
11. Enter the Contribution Amount you would like to contribute every pay and your Organization ID. Select *Continue*.
12. On the *Organization Information* screen, enter your Employee ID if requested by your employer, select your *Pay Frequency*, and then select *Continue*.
13. Review details of new contribution, change if necessary, and select *Confirm*.
14. Review agreements, tick the checkbox indicating your agreement, and select *Accept and Continue*.
15. **You have now enrolled in the CSB Payroll Savings Program and set your contribution amount.** Print a copy of your confirmation for your records, and keep it in a secure place.



DID YOU KNOW?

Enrollment and Contributions

The campaign runs from 3 October to 1 November 2016 at 8 p.m. (ET). During this period, you can enroll in the Program and set your contribution amount on CSB Online Services. You only have to register once to create your CSBOS account. Remember to keep your Client ID and password in a secure place as you will need them to log in to your CSBOS account.

Contribution Start Date

Pay deductions for contribution amounts set during the campaign will begin with the first pay in December and will continue to be automatically deducted until you decide to stop your contributions.

HOW TO CREATE A CSBOS ACCOUNT

BEFORE GETTING STARTED, YOU WILL NEED:

- a valid email address;
- your 10-digit Plan Number (starts with a “2” and can be found on last year’s annual CSB statement);
- your last contribution amount (indicated on your paystub);
- your Direct Deposit information (if currently set up in your plan).

1. Go to csb.gc.ca/employees and select *CSB Online Services*.
2. From the *Login Page*, select *Create a CSBOS Account*.
3. From the *Type of Registrant* screen, select *Existing Payroll Plan Owner*.
4. From the *Authentication* screen, enter your First Name, Last Name and Plan Number, and select *Continue*.
5. Enter your date of birth, contribution amounts and/or bank account information as indicated. Select *Continue*.
6. Read and accept the *Privacy Notice* and *Terms of Use*.
7. From the *Contact Information* screen, enter your Email Address. Review and change information from the *Contact Information* screen. Indicate your language preference and participation in future market research, and select *Continue*.
8. From the *Create a Personalized Client ID* screen, enter a unique and memorable name that will allow you to access your account anytime in the future. Make sure it is significantly different from your password. Select *Continue*.
9. From the *Create Password* screen, enter your password and then re-enter again to confirm. Select *Continue*.
10. From the *Create Challenge Questions* screen, choose and answer three password challenge questions. Select *Continue*.
11. **You have now created your CSBOS account.** Print a copy of the confirmation page for your records as it includes your Client ID and keep it in a secure place.

DID YOU KNOW?



Registration

You only have to register once to create your CSBOS account, but you can log in to it as many times as you want, using your Client ID and password. Remember to keep your Client ID and password in a secure place.

HOW TO CHANGE YOUR CONTRIBUTIONS

1. Go to CSB Online Services and log in to your CSBOS account.
2. Select *Change Existing Contributions* from the left navigation menu.
3. Confirm your employment status and your Employee ID if requested by your Employer. (This step is only required the first time you log in to CSB Online Services during the October campaign). Select *Continue*.
4. To change your contribution amount, select *Change* for the selected plan.
5. Enter new amount in the Contribution Amount field and select *Continue*. If you want to stop your contributions, enter zero (0).
6. Verify the accuracy of your pay frequency and select *Continue*.
7. Review your changes on the *Changes to Payroll Savings Plans* screen, and select *Confirm*.
8. **You have now made changes to your contributions.** Print a copy of your confirmation for your records, and keep it in a secure place.



DID YOU KNOW?

Contributions

Every year, unless you make a change, your existing contributions will automatically continue and go towards the newly introduced series.

If you do not want to change your contribution amount, you don't have to do anything. Your existing contributions will continue to be automatically deducted from your pay.

During campaign period, if you wish, you can make changes to your existing contributions on CSB Online Services. The new contribution amount will take effect with the first pay in December.

Stopping Contributions

You can stop making contributions to a Plan during the October campaign by simply setting the contribution amount to zero (0). Outside the October campaign period, you must contact your Campaign Director.

HOW TO REDEEM YOUR FUNDS

HAVE YOU SIGNED UP FOR DIRECT DEPOSIT?

Sign up now and get your funds faster.

With Direct Deposit, the funds redeemed will be deposited in your bank account within four business days; otherwise, you will receive a cheque within seven to ten business days.

1. Log in to your CSBOS account.
2. Select *Direct Deposit* from the left navigation menu.
3. Select *Enroll Online* in the row of your Single Plan.
4. Enter your banking information. Select *Continue*.
5. Review your banking information and select *Confirm*.
6. **You have now signed up for Direct Deposit.**

For Joint or Third-Party Plans, the owner(s) of the Plan must download and complete the *Change of Address and Direct Deposit (COADD) Form*.

1. Log in to your CSBOS account.
2. Select *Redemption* from the left navigation menu.
3. From the *Redemption* screen, select the plan you want to redeem.
4. Choose the bond series to redeem from, and enter the amount in that row. Select *Continue*.
5. Review your redemption request, and select *Confirm*.
6. **You have now redeemed your funds.** Print a copy of your confirmation for your records, and keep it in a secure place.

DID YOU KNOW?



You can redeem your funds **at any time** on CSB Online Services.

When deciding which series to redeem from, the choice is up to you. However, the minimum redemption amount is \$100 per series or the entire balance of a series, whichever is less.

There is a 15-day hold on the last contribution amount made to your plan. You can redeem this amount at the end of that hold period.

FORGOT YOUR CLIENT ID OR PASSWORD?

If you forget your Client ID or password to log in to your CSBOS account, simply click on *Forgot your Client ID* or *Forgot your password*. You will be asked to enter your email address or other payroll plan details for authentication purposes.



Government of Canada
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CANADA SAVINGS BONDS PAYROLL SAVINGS PROGRAM

Français

Login

Login

LOGIN



CSB Online Services (CSBOS)

CSBOS Account Login

Client ID:

[Forgot your Client ID?](#)

Password:

[Forgot your password?](#)

Login

New to CSBOS?

Your CSBOS account allows you to create your online profile, set up new Payroll Savings plans, change your contribution amounts and redeem your funds.

This one-time registration will take less than 10 minutes.

[Create a CSBOS Account](#)

[Terms of Use and Privacy Statement](#)

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ONLINE EXPERIENCE SURVEY

After every transaction made on CSB Online Services, an email notification will be sent to the email address on file.

Please take a moment to complete the short survey regarding your online experience.

ANNUAL STATEMENTS AND T5

Single Plan owners with a CSBOS account can view and print their annual statement (and T5, if applicable) online.

PLAN ACTIVITIES AT A GLANCE

ACTIVITY	TIMING	WHAT YOU NEED TO DO
SETTING UP A NEW PLAN	During the campaign (Early October – 1 November)	<ul style="list-style-type: none"> To set up a new Plan, log in to CSB Online Services during the October campaign and select <i>Set Up New Plan</i> from the left navigation menu.
INCREASING CONTRIBUTIONS	During the campaign (Early October – 1 November)	<ul style="list-style-type: none"> To increase your contributions, log in to CSB Online Services during the October campaign and select <i>Change Existing Contribution</i> from the left navigation menu.
	Outside the campaign period	<ul style="list-style-type: none"> If your organization allows increases in contributions year-round, you will need to notify your Campaign Director to make changes outside the campaign period.
DECREASING AND STOPPING CONTRIBUTIONS	During the campaign (Early October – 1 November)	<ul style="list-style-type: none"> To decrease or stop contributions during the October campaign, log in to CSB Online Services and select <i>Change Existing Contribution</i> from the left navigation menu. <p>Note: Even if you stop contributing to your Plan, you can leave your existing funds in your Plan to continue to earn interest until the bonds mature. You can also redeem your funds at any time.</p>
	Outside the campaign period	<ul style="list-style-type: none"> If you wish to decrease or stop contributions outside of the campaign period, you will need to notify your Campaign Director. <p>Note: Even if you stop contributing to your Plan, you can leave your existing funds in your Plan to continue to earn interest until the bonds mature. You can also redeem your funds at any time.</p>
REDEMPTIONS	Any time	<ul style="list-style-type: none"> You can redeem your funds at any time by logging in to CSB Online Services. Note that there is a 15-day hold on the last contribution amount made to your Plan. You can redeem this amount at the end of that holding period. For Canada RSP redemptions, contact the Payroll Savings Program Customer Service.

ACTIVITY	TIMING	WHAT YOU NEED TO DO
SETTING UP DIRECT DEPOSIT	Any time or in mid-December for first time Payroll Plan owners	<ul style="list-style-type: none"> ● First time Payroll Plan owners who enrolled during the October campaign can log in to CSB Online Services and enroll in Direct Deposit for Single Plans as of mid-December. ● Payroll Plan owners already on the Program can enroll in Direct Deposit for Single Plans by logging in to CSB Online Services at any time during the year.
SUSPENSIONS AND RESUMPTIONS	Any time	<ul style="list-style-type: none"> ● You can suspend your contributions by notifying your Campaign Director (e.g. maternity leave). There is no penalty or fee, and your Plan balance continues to earn interest even while contributions are suspended. ● You can resume your contributions by notifying your Campaign Director before any payroll period, according to the frequency designated by your organization.
TRANSFERS	Any time	<ul style="list-style-type: none"> ● If you are leaving your organization, you may have your Plan transferred to your new employer if that organization is a Payroll Savings Program sponsor. ● You will need to ensure that your new employer calls the Payroll Savings Program Customer Service to complete the transfer and provide the following information: Organization Name and ID, your first and last name, and the name of the former employer.

