

# NEW! Personal Online and Mobile Banking System Upgrade Guide



COMMUNITY  
BANK & TRUST

A Division of Cedar Rapids Bank & Trust

Member FDIC

How **YOUR** online banking experience will be affected before and after **MARCH 21, 2025**

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## **ACTION ITEMS**

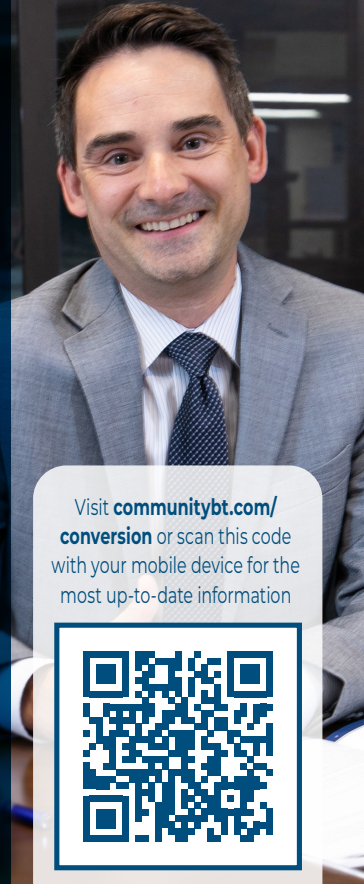
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# What you need to know

We are upgrading our Personal Online Banking system March 21-24

- 1. Downtime:** Online & Mobile banking will be unavailable during the upgrade weekend. Additional financial tools may also be impacted. See page 7 for more details.
- 2. Login information:** Your Online Banking username and password will remain the same. Upon first login to the new system, you will be prompted to update your password. Note your credentials as biometric passwords (face ID/ Touch ID) will not transfer to the new system.
- 3. App updates on your mobile device:**
  - **Android users:** Delete your current app and download the new version from Google Play store.
  - **Apple users:** A forced update will occur automatically if your device is set to allow updates.
- 4. Desktop access:** The URL for desktop access will change. Visit [communitybt.com](https://communitybt.com) and select "Personal Online Banking" from the Login drop-down. Existing bookmarks will no longer work.
- 5. Support:** For assistance, all locations and client care services will operate during normal business hours, including extended client care phone support on Saturday, March 22 until 2pm CST.
- 6. ATM & debit cards:** ATMs and debit cards will function normally throughout the upgrade. See page 11 for Card Control details.

Visit [communitybt.com/conversion](https://communitybt.com/conversion) or scan this code with your mobile device for the most up-to-date information



# Why is the Online and Mobile Banking system upgrade happening?



Stacey Bentley,  
President & CEO

## **CONTACT INFO**

CBTClientCare@communitybt.com  
319.291.2000

**As part of our commitment to innovation and continuous improvement, we are implementing significant enhancements to our Online & Mobile Banking systems.**

The Online and Mobile Banking system upgrade is scheduled to take place over the weekend of March 21, 2025. In the days leading up to the upgrade weekend, and during the event itself, you may experience Online and Mobile Banking service interruptions. However, please rest assured that our team is working diligently to minimize any inconvenience and ensure a seamless transition.

The primary reason behind this upgrade is to provide you with access to state-of-the-art technology that will better support your evolving financial needs. We understand that convenience, security, and efficiency are paramount in today's fast-paced world, and these enhancements are designed to deliver just that.

Your patience and understanding during this transition period are greatly appreciated. Should you encounter any issues or require assistance, you can reach our dedicated support team by calling 319.291.2000 or emailing [CBTClientCare@communitybt.com](mailto:CBTClientCare@communitybt.com). Your feedback is invaluable to us, and we encourage you to share any thoughts or concerns you may have.

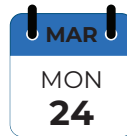
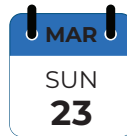
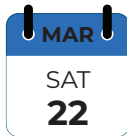
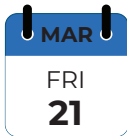
We are truly excited about the opportunities that this system upgrade will bring, and we remain committed to providing you with the highest quality, local banking services possible. Thank you for entrusting us with your financial needs. We look forward to serving you better with our enhanced Online and Mobile Banking platforms.

# Checklist & Calendar

## Preparing for the upgrade

**IMPORTANT!** To ensure you're able to successfully access our new system, please verify Community Bank & Trust has your most current contact information and security words on file by calling or stopping by any branch.

- ☑ Mark the following dates on your calendar and set a notification on your smart device.
- ☑ During the system upgrade, account balances will be available via ATMs but not through Online or Mobile Banking. We recommend checking your balances **before Friday, March 21 at 3:00pm** and tracking your spending.
- ☑ If you need any assistance, call us at 319.291.2000.



<b>Online and Mobile Banking</b>	Available until Friday, March 21 at 3:00pm CST	<b>Unavailable</b>	Expected availability at 8:00am CST
<b>ATMs</b>	Available as normal		
<b>Branches and Lobbies</b>	Open normal business hours		
<b>Debit and Credit Cards</b>	Will function as normal		
<b>Zelle</b>	<b>Unavailable.</b> Established payments will not be affected. No new payments can be established.	Expected availability at 8:00am CST	
<b>Bill Pay</b>	<b>Unavailable.</b> Established bill pay and recurring payments will not be affected. No new payments can be established. See page 10 for details.	Expected availability at 8:00am CST	

# WHAT **IS NOT** CHANGING?

Some of our most used tools and services to which clients will see no changes.

**Routing and account numbers**

**Account nicknames**

**Credit Sense**

**Debit and credit card numbers**

**Online and Mobile banking log-in credentials** - During first-time login, clients will be prompted to change passwords and will be sent a one-time security code to the contact information we have on file.

**Checks** - Continue using your current checks

**Direct Deposit and automatic payments**

**E-statements** history and access

**Zelle**

**Future dated and existing internal Funds Transfers will carry over.** Transactions scheduled over the upgrade weekend will not process until Monday, March 24 at 8:00am.



# WHAT IS CHANGING?

New features and changes coming to your Online banking experience.

**Bill Pay** now processes payments based on the send date, not the due date. ACH payments are withdrawn on the send date, while checks are deducted when deposited by the payee. See page 10 for details.

**Mobile Check Deposit** endorsement must now include “for CBT mobile deposit only.”

**Alerts & Notifications** will need to be reestablished on the new system.

**Quicken** users will need to deactivate and reactivate credentials in Quicken accounts after first-time log-in. Direct Connect users will need to use Webconnect and import missing transactions after reconnecting.

**External Account Transfers** will not carry over to the new system. Starting Monday, March 24, you will need to reestablish your external accounts under: *Move Money/External Transfers*.

**Desktop Account Access** URL will change. Visit [communitybt.com](http://communitybt.com) and select “Personal Online Banking” from the Login drop-down menu. Existing bookmarks will no longer work.

**Mobile App on Your Device** - Android users need to delete the current app and download the new app from Google Play. Apple devices will update automatically if your device is set to allow updates.

**Card Control** will have a new look and is integrated in your new Online Bank app. The stand-alone app can be deleted. See page 11 for details.

**Money Manager** has a new look. Users will need to reestablish account information. We recommend pulling a transaction history report prior to the upgrade weekend.



# IMPORTANT NOTICES

Visit [communitybt.com/conversion](https://communitybt.com/conversion) or scan this code with your mobile device for the most up-to-date information



## Bill Pay Clients

Be sure to schedule any new online bill payments before Monday, March 17. Any payments scheduled March 22-24 will not be processed until 8:00am Monday, March 24, 2025.

### IMPORTANT BILL PAY NOTICE!

**Current Bill Pay:** Clients enter the due date, and the system calculates when to send the payment. Funds are deducted on the due date, regardless of payment type.

**New Bill Pay:** Clients enter the send date, and the system estimates the delivery time-frame. ACH payments are deducted on the send date, while check payments are not deducted until the payee deposits the check—similar to writing and mailing a personal check. **Clients must ensure the estimated delivery date meets their bill's due date.**

**(NOTE: eBill payments will need to be reestablished)**

# Card Control Is Now Integrated!

We're excited to announce a major enhancement to your Online and mobile banking! The powerful Card Control features you love—like setting spending limits, managing where your card is used, and turning your debit card on or off—are now built directly into our upgraded Online banking app.

## What's Changing?

One App for Everything: Access Card Control features within the new banking app—no separate app needed.

**Action Item:** Delete the standalone Card Control app after the upgrade.

### IMPORTANT CARD CONTROL NOTICE!

During the upgrade weekend, Card Control will be unavailable, and updates to settings like spending limits or location preferences cannot be made. Please adjust your settings in advance.



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See how your Online and Mobile banking will be affected **March 21-24, 2025**