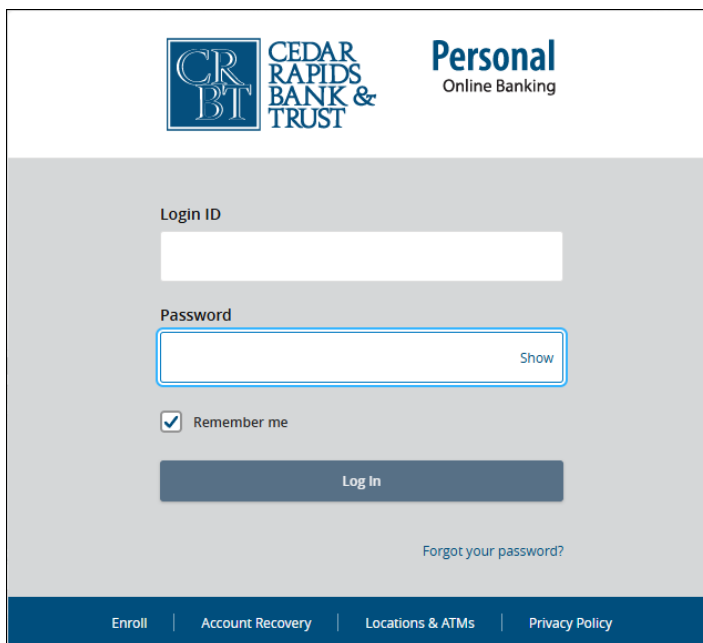# First Time Login Steps after the Upgrade

What you need to know.

Before you begin it is important to take note that during your first time login after the upgrade you will want to avoid quitting or abandoning your login session once you begin. If you need to navigate away, try minimizing or opening a new window instead of closing. If you do need to close while going through the first time login process or have any issues please contact Community Bank & Trust at 1.319.291.2000 and we will assist you.

After the upgrade on March 24, 2025, use the personal login option from the Community Bank & Trust website, mobile App from your App Store, or if using a mobile browser click the link below.

Consumer Home | Online Banking

1. Enter your **existing** Username and Password then click **Login.**

You will be prompted to choose a method to receive a Secure Access Code or SAC. This will be via one of the options you have on file with CBT and can include:
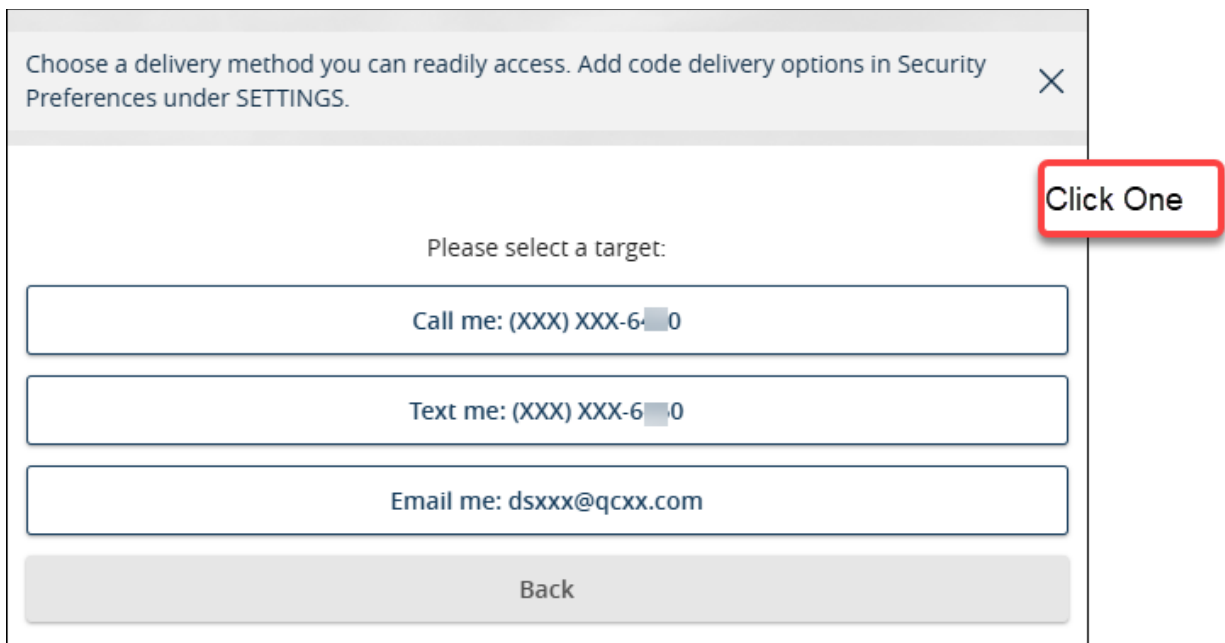
Call Me – Voice Call to a domestic phone number on file with CBT

Text Me – SMS Text Message to a domestic phone number on file with CBT

Email Me – An email that you have on file with CBT

See the next image.

2. Click one of the options to receive your code.
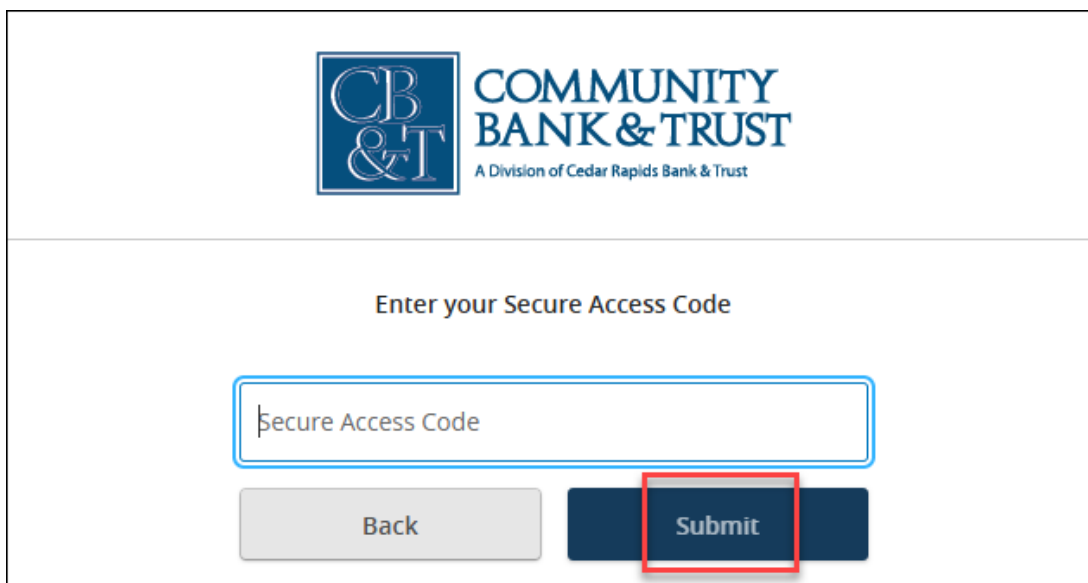
3. Minimize your screen or open a new window to get your Secure Access Code via the method you selected. **Enter the six digit code** and click **Submit**. (You can click the back button and choose a different method if you need to.)
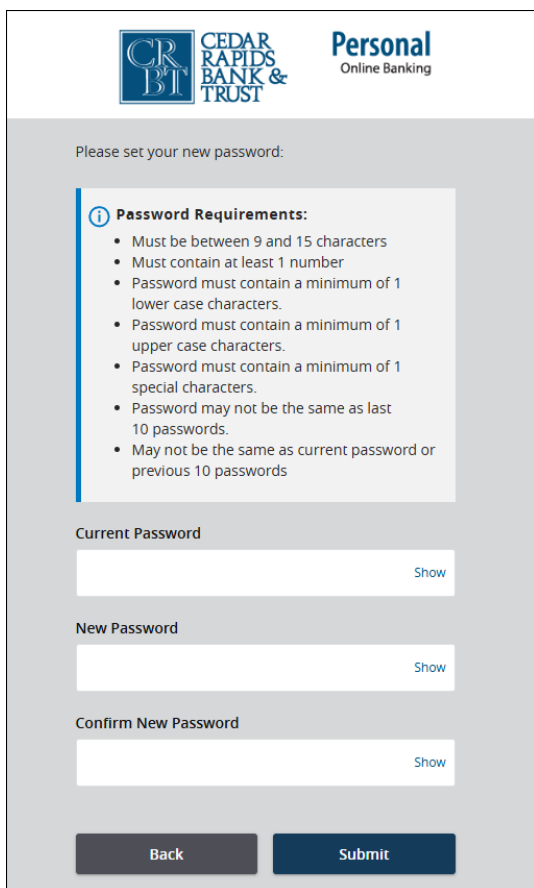
4. You will be prompted to create a **New Password** following the password policy that displays.

5. Enter the same password you just created in the **Confirm New Password** field

6. Click **Submit** or **Change Password**.

Note: You may be prompted to verify you contact info during login, please verify and continue.

7. Select whether you would like to register your device or not. **Registering** means you may receive fewer prompts for a Secure Access Code when accessing Online Banking from that device. Selecting **Do Not Register Device** means you will be prompted more for your Secure Access Code and is a helpful protection to prevent others from logging in should your device be lost or stolen.

8. You may be prompted to review and accept a disclosure. Please review by scrolling.

9. Congratulations! You are in your new Community Bank & Trust Online Banking.
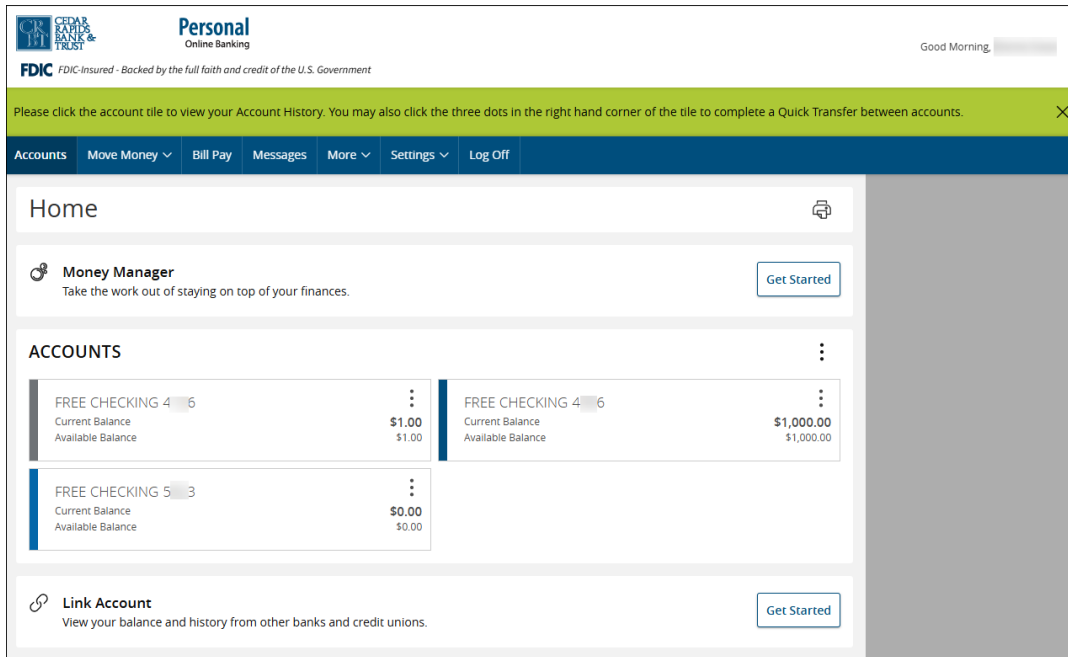
Or (**Note**: placement of menu may vary by device type.)