



COMMUNITY
BANK & TRUST

A Division of Cedar Rapids Bank & Trust

First Time Login Steps after the Upgrade

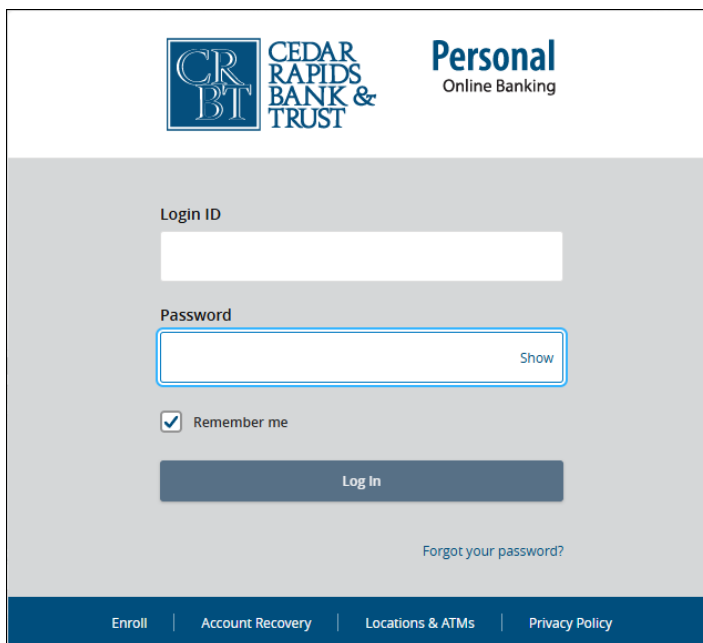
What you need to know.

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**.



The screenshot shows the login interface for Cedar Rapids Bank & Trust's Personal Online Banking. At the top left is the CBT logo, and to its right is the text "CEDAR RAPIDS BANK & TRUST". Further right is the "Personal Online Banking" header. The main login area has a light gray background and contains the following elements: a "Login ID" label above a white text input field; a "Password" label above a white text input field with a "Show" link on the right; a checked "Remember me" checkbox; a dark blue "Log In" button; and a "Forgot your password?" link. At the bottom, a dark blue navigation bar contains links for "Enroll", "Account Recovery", "Locations & ATMs", and "Privacy Policy".

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:

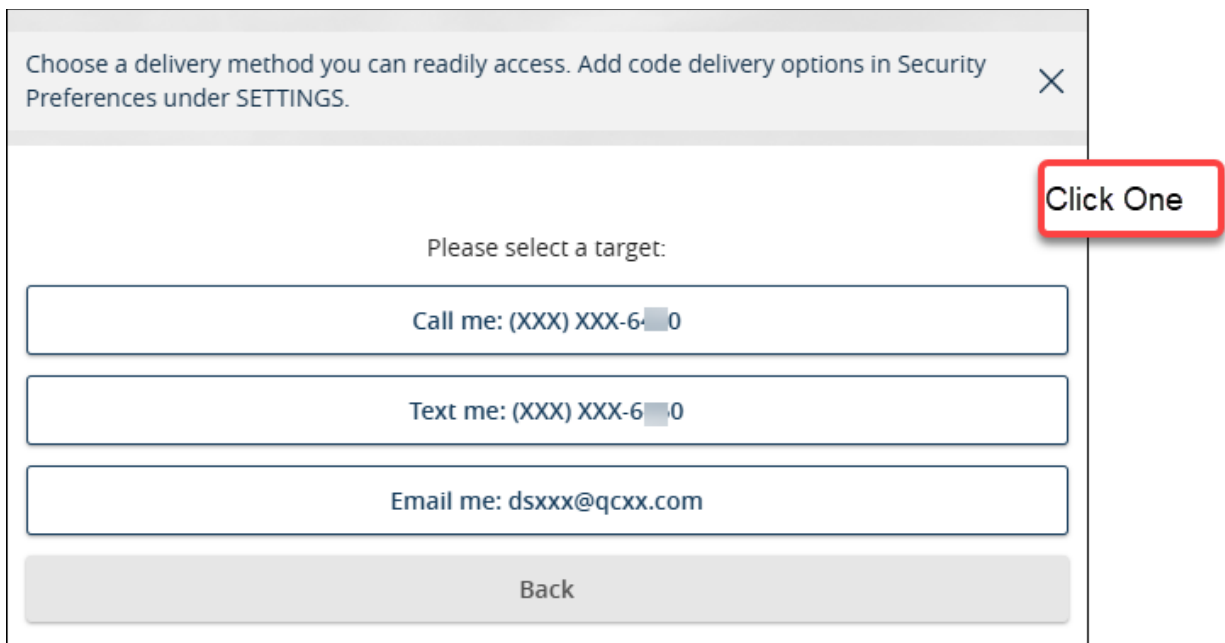
Call Me – Voice Call to a domestic phone number on file with CBT

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.



Choose a delivery method you can readily access. Add code delivery options in Security Preferences under SETTINGS. ✕

Please select a target:

Call me: (XXX) XXX-6-0

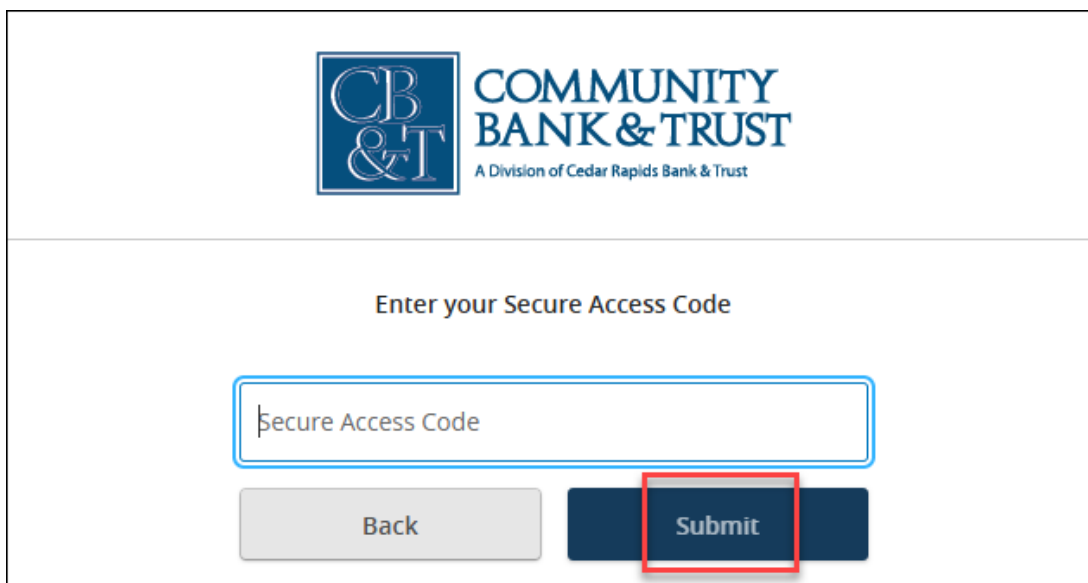
Text me: (XXX) XXX-6-0


Email me: dsxxx@qcxx.com

Back

Click One

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.)



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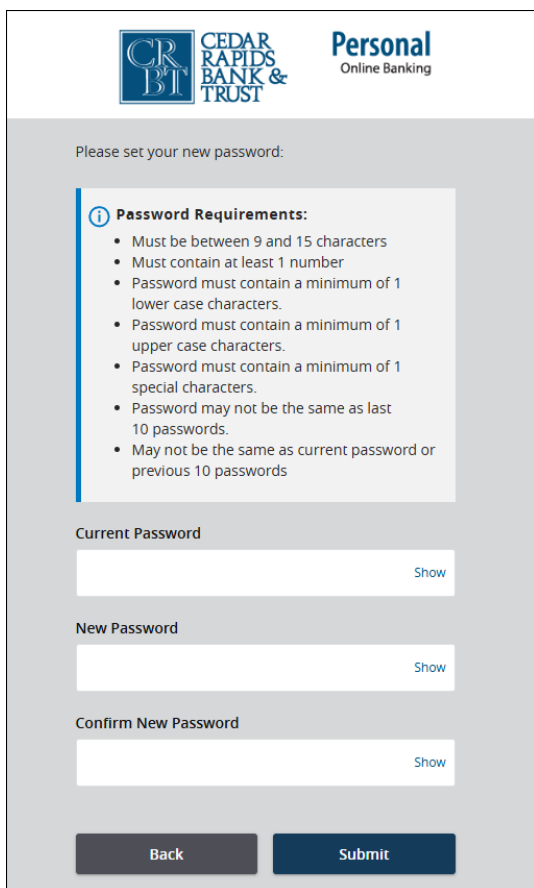
Enter your Secure Access Code

Secure Access Code

Back Submit

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**.



The screenshot shows the 'Personal Online Banking' interface for Cedar Rapids Bank & Trust. At the top, the bank's logo and name are displayed. Below the header, a message says 'Please set your new password:'. A section titled 'Password Requirements:' lists the following rules:

- Must be between 9 and 15 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password or previous 10 passwords

Below the requirements are three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. Each field has a 'Show' link to its right. At the bottom, there are two buttons: 'Back' and 'Submit'.

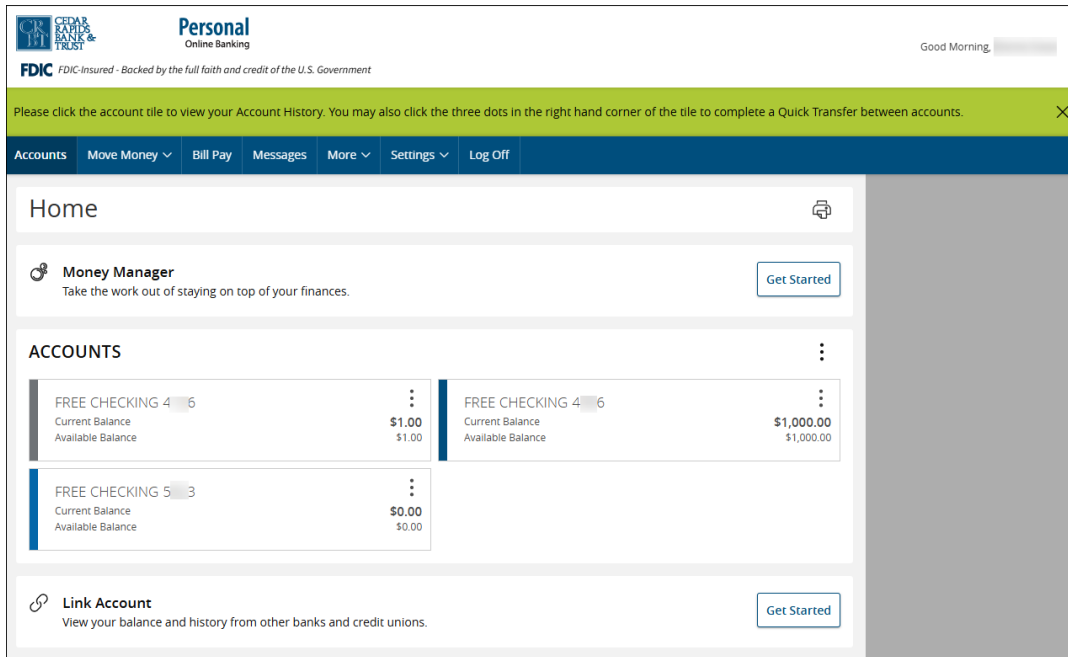
Note: You may be prompted to verify you contact info during login, please verify and continue.

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.



The screenshot shows the 'Device Registration' screen for Community Bank & Trust, which is a division of Cedar Rapids Bank & Trust. The screen displays the message 'Access Code Accepted.' in green. Below this message are two buttons: 'Do Not Register Device' and 'Register Device'. Both buttons are highlighted with a red rectangular box.

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.)

