



COMMUNITY
BANK & TRUST

A Division of Cedar Rapids Bank & Trust

Mobile Personal Online Banking Experience

Using the Mobile Banking App

Access your online banking on the go by using the Community Bank & Trust Personal Mobile Banking App. The new personal online banking experience on a mobile device is intuitively designed to make banking convenient and flexible.

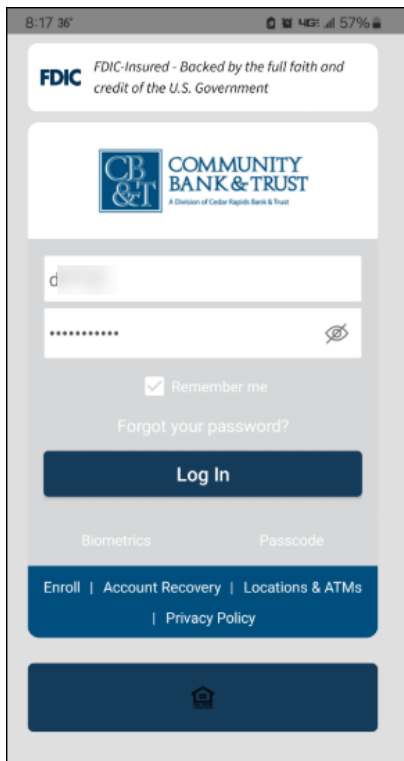
Apple users: After the upgrade, please apply the upgrade for your existing app if automatic updates are enabled on your device or manually upgrade your App.

Android or Google device users: After the upgrade, please delete the existing app and reinstall the new Community Bank & Trust Bank Personal App.

Important Note: The look and feel of the mobile app may vary by device type. Once you have started the first time login after the upgrade please do not navigate away from the session. Open a new window or minimize the app screen to easily go back to. If you have any issues during login please contact us at 319.291.2000.

First time Login after Upgrade

1. **Open** the updated or newly installed personal App.
2. Enter the username and password that you used for online banking prior to the upgrade.
3. Click **Log In**.



4. Choose a method to receive a secure access code. Possible methods may vary by what information you have on file with Community Bank & Trust:
 - a. Call me – Voice call
 - b. Text me – SMS text message
 - c. Email me

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

Please select a target:

Call me: (XXX) XXX-6-0

Text me: (XXX) XXX-6-0

Email me: dsxxx@qcxx.com

Back

Click One

5. Enter the 6 digit code provided to you in the call, text or email and click **Submit**.

COMMUNITY BANK & TRUST
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Enter your Secure Access Code

Secure Access Code

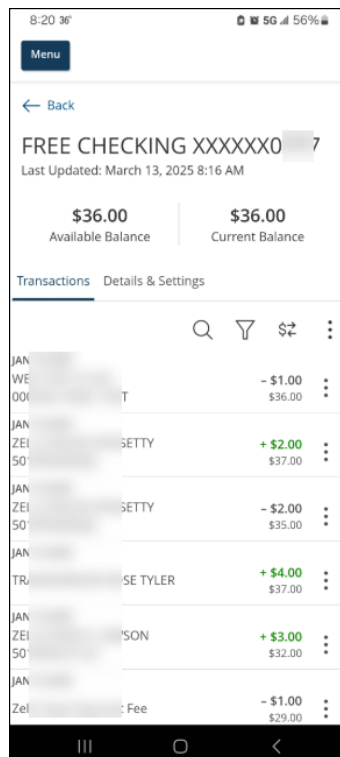
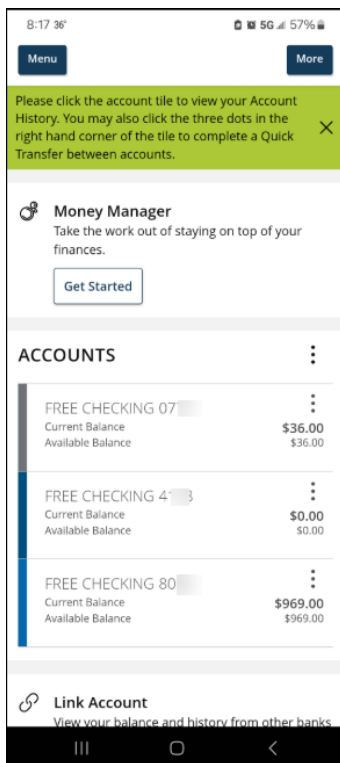
Back Submit

6. Create a new password following the password policy provided and enter the password again for confirmation.
7. Click Change Password or Submit.
8. Choose whether to register your device for future logins.



Congratulations you have logged into your updated Mobile Banking App!

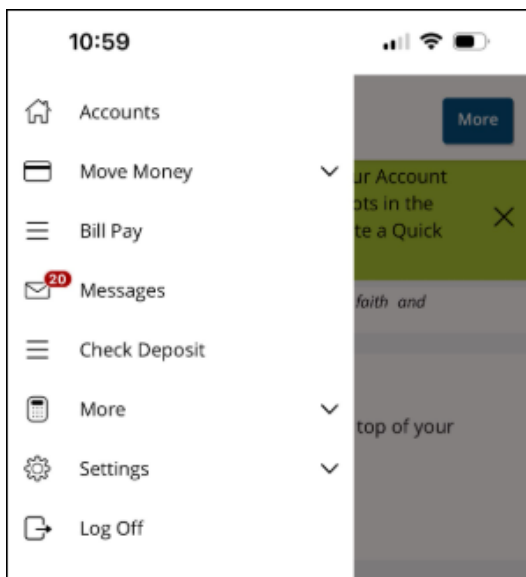
- Click on any **Account tile** for more details about that account.



- Click on the **Menu** to access additional online banking features. Remember location of buttons such as the menu or the overall look and feel may vary slightly by device type.

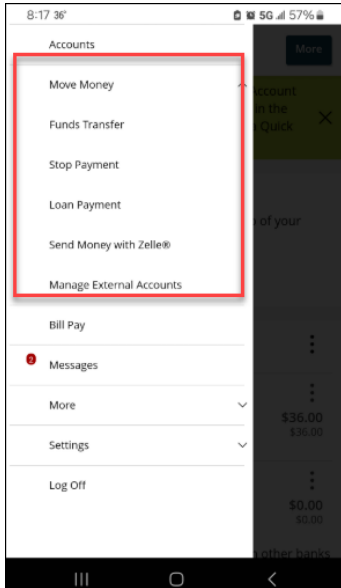


- Use the Menu to select Move Money, Bill Pay and more.



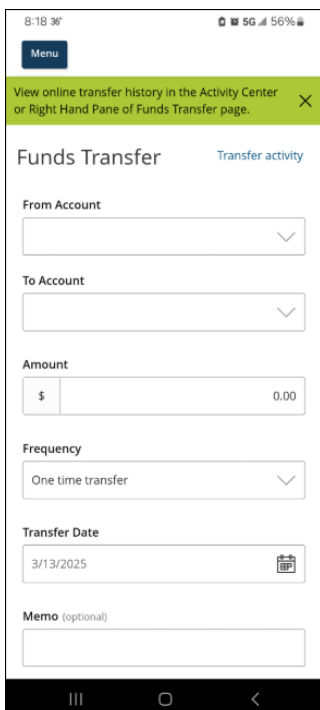
Move Money

- Use the **Move Money** section to complete a Funds Transfer, request a Stop Payment, complete a Loan Payment, send money with *Zelle* or make and manage an External Transfer.



Move Money – Funds Transfer

- Select the **To** and **From Account**, set an **Amount**, select **One time** or **Recurring**, choose a **Date/Date Range**, add an optional **Note** and **Transfer**.



Move Money – Stop Payment

- Request a Stop Payment on a **Single Check** or **Multiple Checks** by completing the form.

The screenshot shows a mobile banking interface for a 'Stop Payment' request. At the top, there is a 'Menu' button and a green notification banner stating: 'Stop Payment Orders expire after 6 months. To continue the Stop Order, you must re-enter the request after the expiration. See our Fee Schedule for applicable Stop Payment fees.' Below the banner, the title 'Stop Payment' is followed by the instruction: 'Complete the fields below to make a stop payment request based on known payment information.' The 'Request type' section has two radio buttons: 'Single Check' (selected) and 'Multiple Checks'. The 'Account' section features a dropdown menu labeled 'Select an account'. The 'Check number' section has a text input field. The 'Check amount' section has a text input field with '\$0.00' displayed on the right. The 'Check date' section has a date picker icon. At the bottom, there is a partially visible 'Payee name (optional)' field.

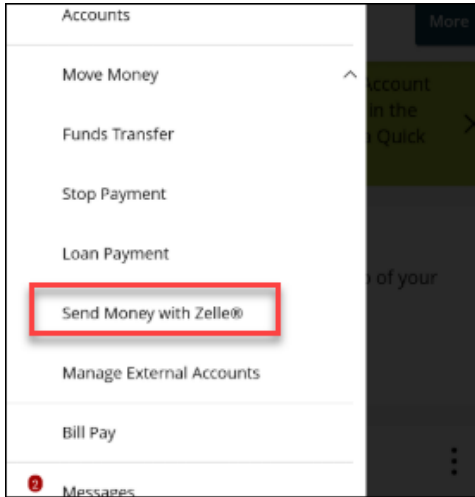
Move Money – Loan Payments

- Make Regular Payments and Principal Payments on your CBT loans.

The screenshot shows a mobile banking interface for a 'Loan Payments' form. At the top, there is a 'Menu' button. Below it, the title 'Loan Payments' is followed by a disclaimer: 'Please note that payments submitted prior to 7:00 pm CT will be credited on the current business day. This is only a reminder and does not represent a change in cutoff time. Funds must be available at the end of the business day for the payment to be completed.' The form includes three dropdown menus: 'From', 'To', and 'Payment Type'. At the bottom, there are two buttons: a dark blue 'Submit' button and a grey 'Clear' button.

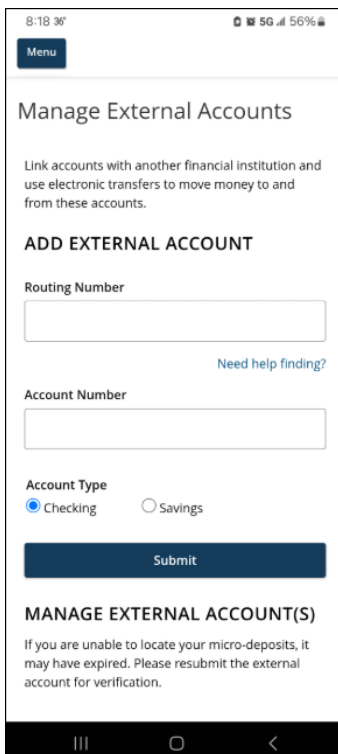
Move Money – Send Money with Zelle

- Access Zelle from mobile banking to easily send money to friends and family or receive payments in return.

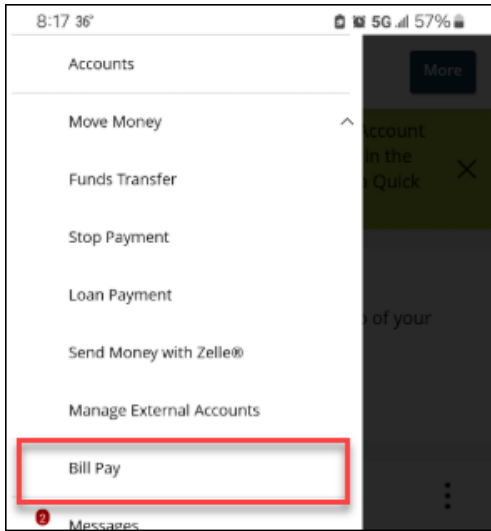


Move Money – Manage External Accounts

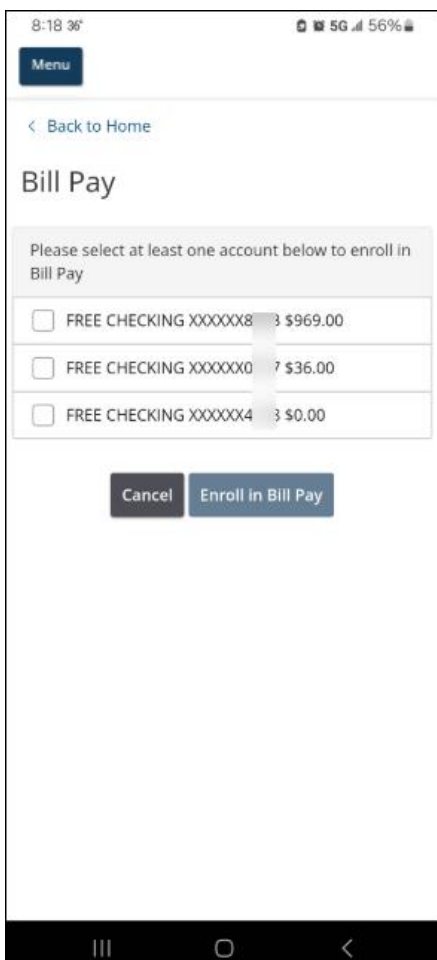
- You can complete a transfer between an External Account you own at another financial institution by setting up the routing and account number. **Micro deposits** will be deposited at the other institutions that you will verify to complete set up. Timing can take two to three days to process between institutions.



Bill Pay

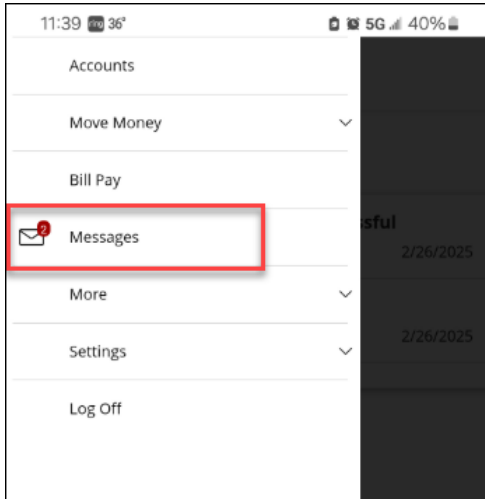


- Pay and manage bills or use other convenient Bill Pay features with this option.

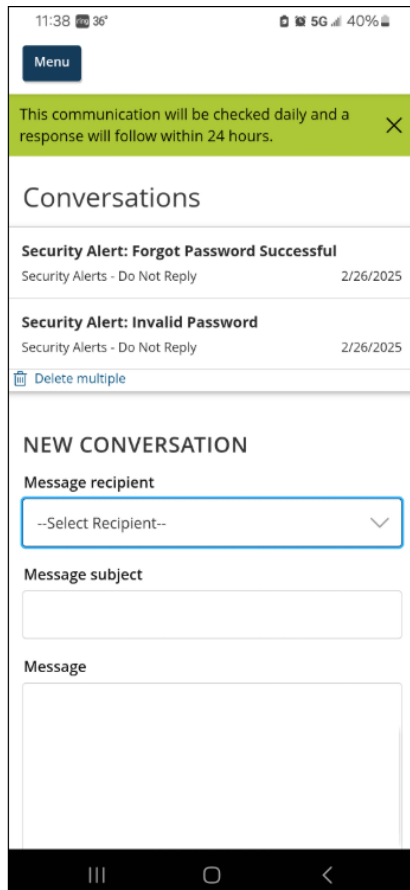
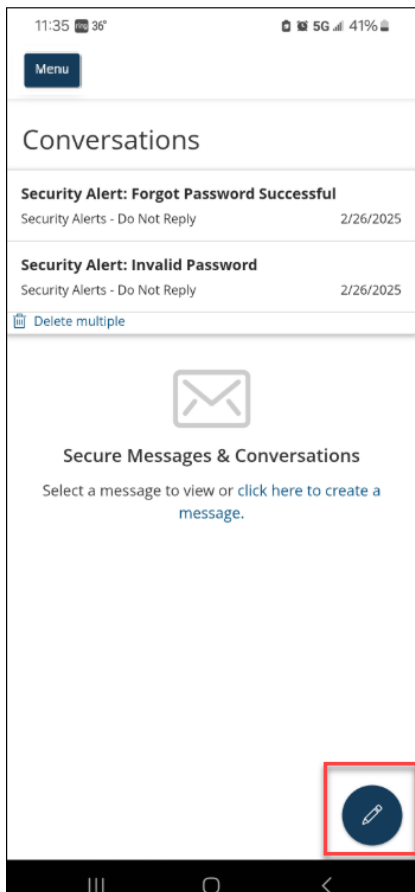


Messages

Messages allow you to communicate with Community Bank and Trust from within your Mobile Banking App.

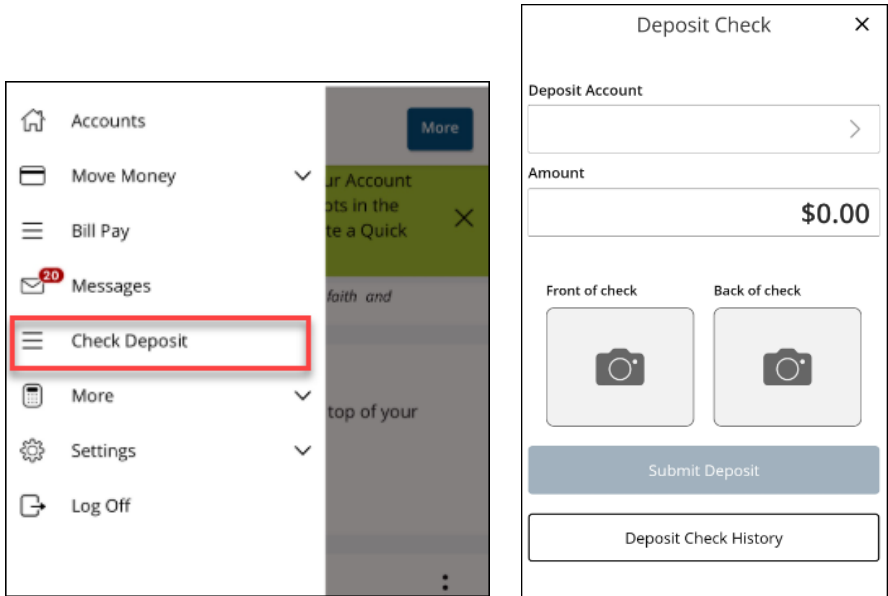


- Compose and send messages using the pencil edit/compose icon.



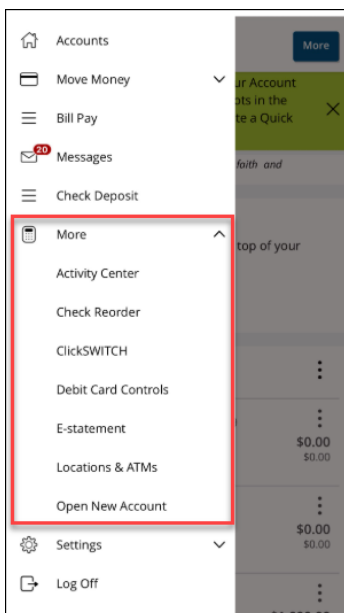
Check Deposit

When enrolled this feature is used to deposit checks by taking a picture using a mobile device. Certain limits or restrictions may apply.



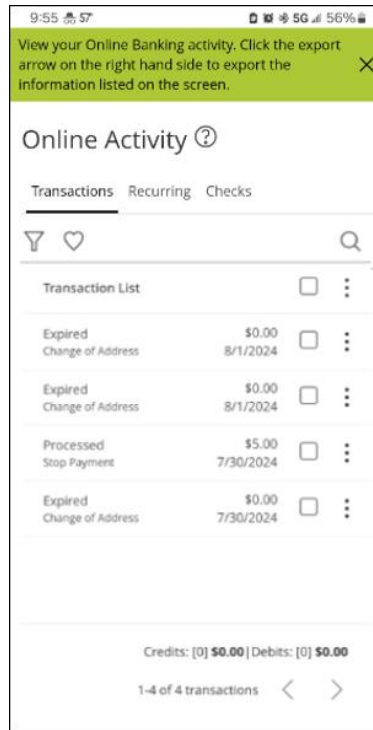
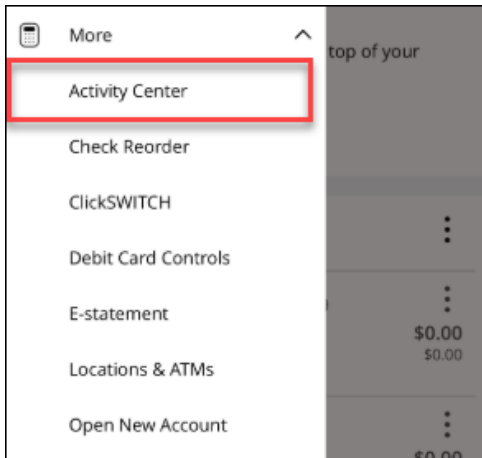
The More section of the Menu

This section is where you can find Location and ATM information, order Checks, enroll or access eStatements and more.



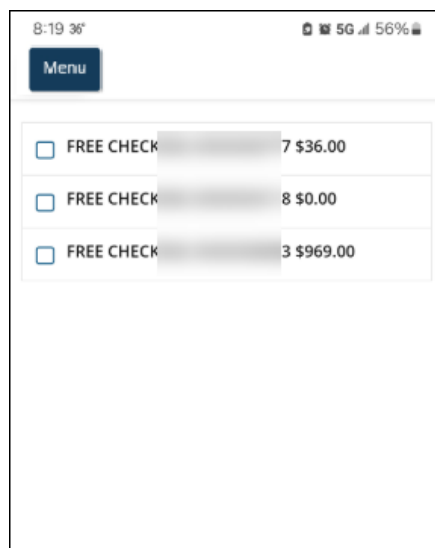
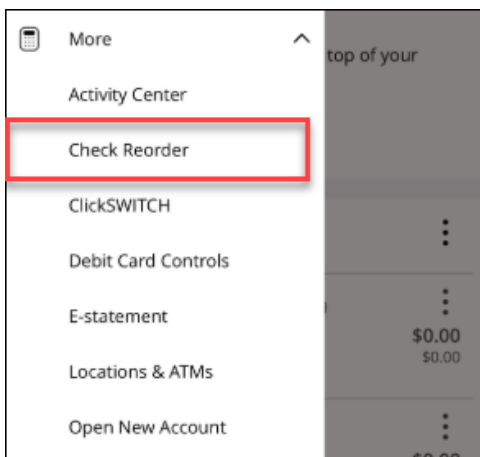
More Menu – Activity Center

The Activity Center displays recent transactions that were completed within online banking. To view your completed transaction history, click into the desired account tile on the main screen.



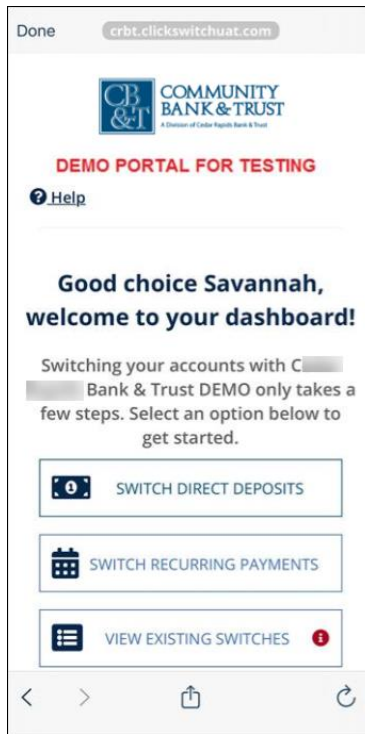
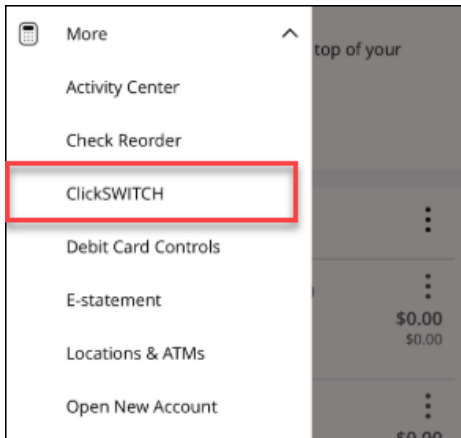
More Menu – Check Reorder

- Select the desired account to order Checks from *Deluxe*.



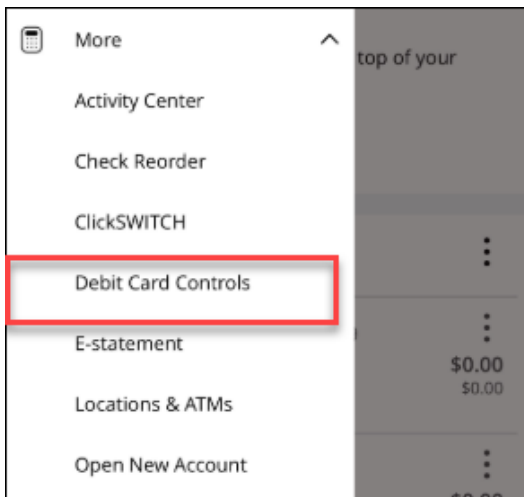
More Menu – ClickSWITCH

- Switch over your accounts to Community Bank & Trust using the convenient ClickSWITCH app.



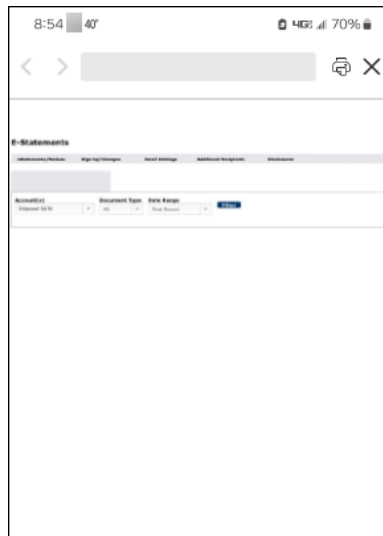
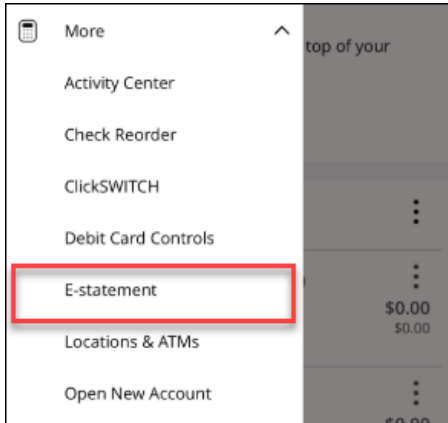
More Menu – Debit Card Controls

- Debit Card Controls is where you can set up card alerts and control options within online banking.



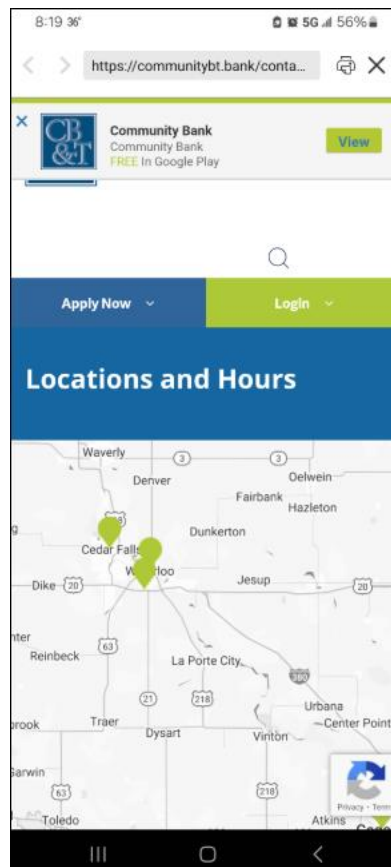
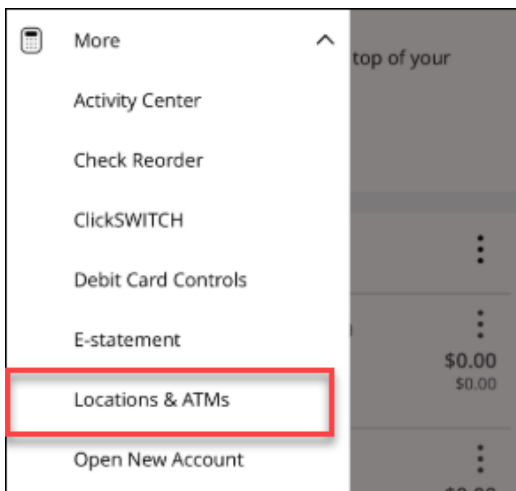
More Menu – eStatements

- Enroll for paperless statements or access you eStatements if you are already enrolled.



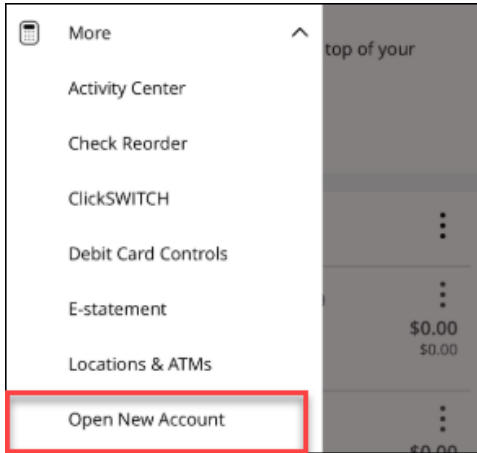
More Menu – Locations & ATMs

- Use the map to help you locate CBT branches and ATMs close to you.



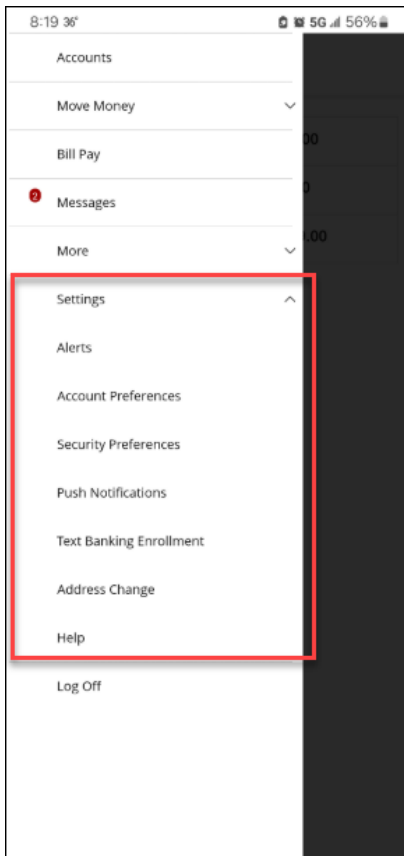
More Menu – Open New Account

Open an account online. This takes you to the Community Bank and Trust online account opening on our website.



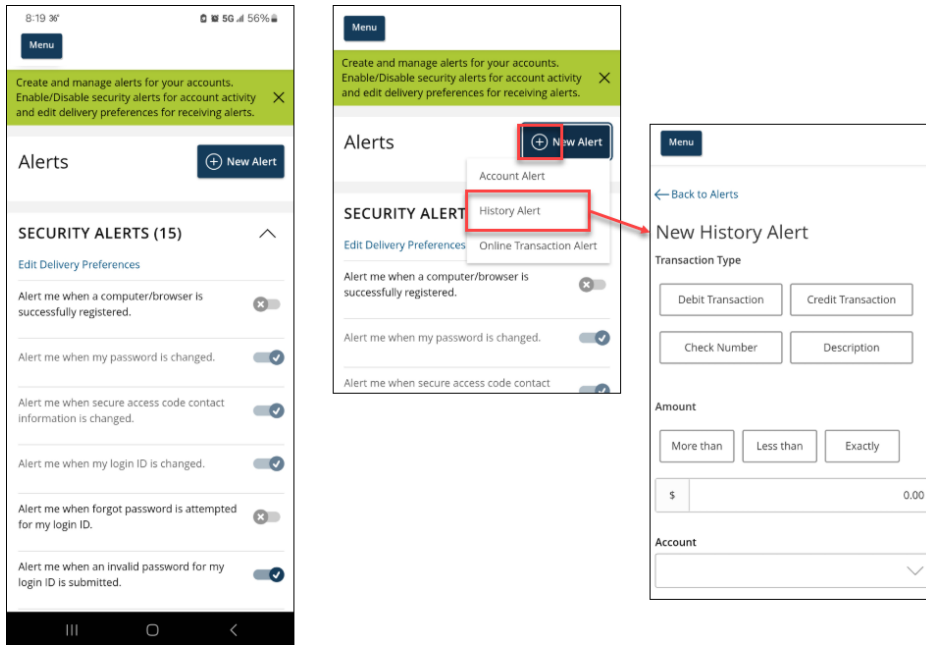
Settings

Settings is where you can perform additional configuration to your mobile banking experience.



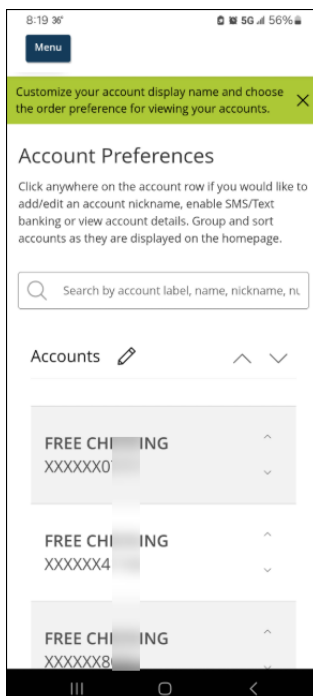
Settings – Alerts

- Set up online banking alerts and reminders to let you know when certain activities take place on your accounts or within online banking.



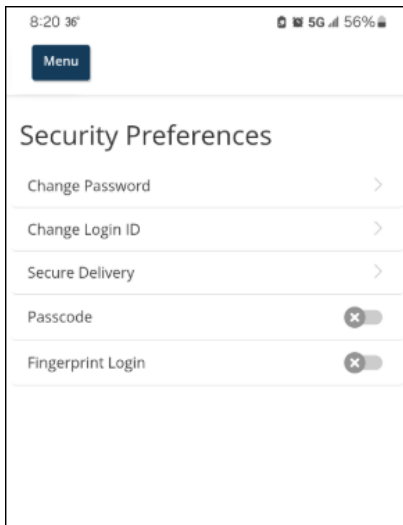
Settings – Account Preferences

- Update or create Nicknames, change home screen display preferences and more account configurations.



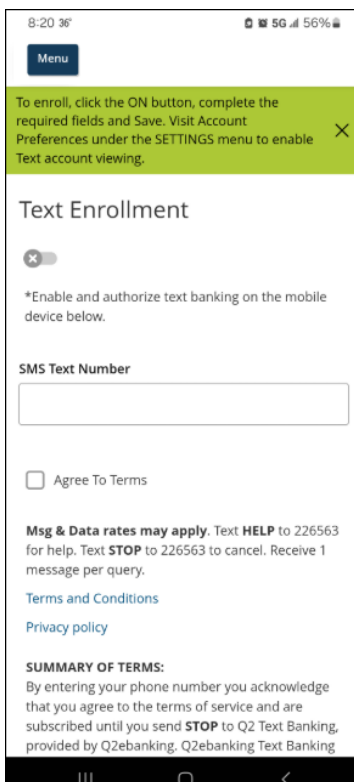
Settings – Security Preferences

- Change your Password, Login ID or Secure Delivery method for your Secure Access Codes.



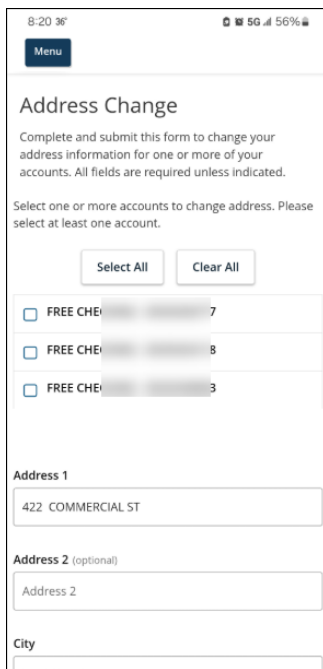
Settings – Text Banking Enrollment

Sign up for text bank where you can receive information about transactions and balances via any text enabled device.



Settings – Address Change

- Update the address for some or all of your accounts.



8:20 36° 5G 56%

Menu

Address Change

Complete and submit this form to change your address information for one or more of your accounts. All fields are required unless indicated.

Select one or more accounts to change address. Please select at least one account.

Select All Clear All

- FREE CHEI 7
- FREE CHEI 8
- FREE CHEI 3

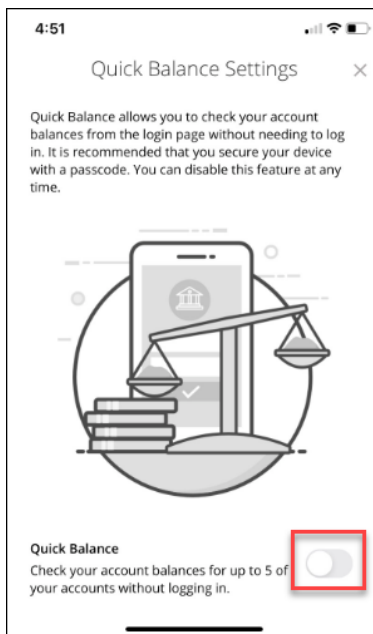
Address 1
422 COMMERCIAL ST

Address 2 (optional)
Address 2

City

Settings – Quick Balance


When enabled, Quick Balance Settings allow you to check your account balances from the login page without needing to login.



4:51

Quick Balance Settings

Quick Balance allows you to check your account balances from the login page without needing to log in. It is recommended that you secure your device with a passcode. You can disable this feature at any time.



Quick Balance
Check your account balances for up to 5 of your accounts without logging in.

Settings – Help

The Community Bank and Trust Online Banking App has an easy-to-use help feature with detailed instructions on how to use all of the online banking features.

