



CEDAR
RAPIDS
BANK &
TRUST

First Time Login Steps after the Upgrade

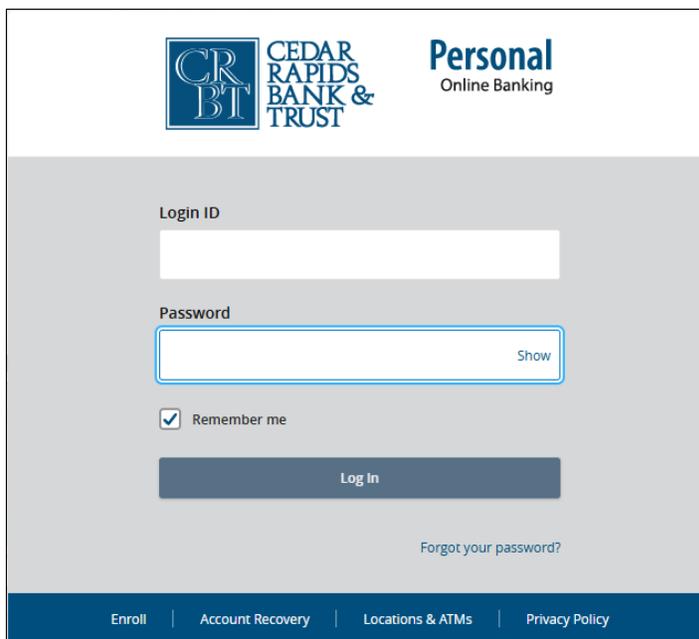
What you need to know.

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 Cedar Rapids Bank & Trust at 1.319.862.2728 and we will assist you.

After the upgrade on March 24, 2025, use the personal login option from the [Cedar Rapids 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 Personal Online Banking. At the top left is the CRBT logo, and at the top right is the text "Personal Online Banking". The main area contains a "Login ID" input field, a "Password" input field with a "Show" button, a checked "Remember me" checkbox, and a "Log In" button. Below the button is a link for "Forgot your password?". 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 CRBT and can include:

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

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

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

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.)

CRBT CEDAR RAPIDS BANK & TRUST

Personal Online Banking

Enter your Secure Access Code

568249

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**.

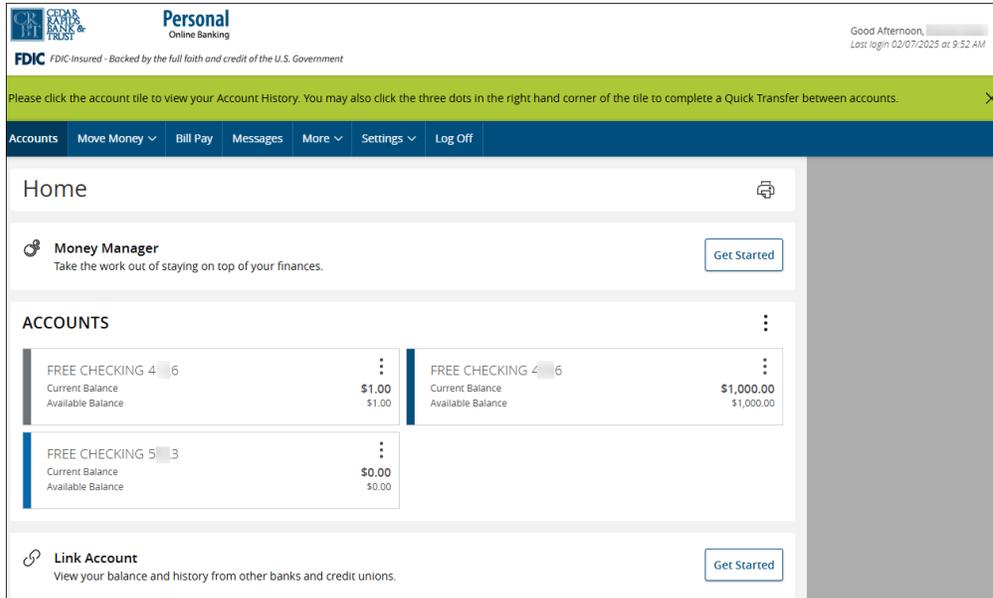
The screenshot shows the Cedar Rapids Bank & Trust Online Banking interface. At the top left is the CR BT logo, followed by the text "CEDAR RAPIDS BANK & TRUST". To the right is the "Personal Online Banking" logo. Below the logos, the text "Please set your new password:" is displayed. A box titled "Password Requirements:" contains a list of rules: Must be between 9 and 15 characters; Must contain at least 1 number; Password must contain a minimum of 1 lower case character; Password must contain a minimum of 1 upper case character; Password must contain a minimum of 1 special character; Password may not be the same as last 10 passwords; May not be the same as current password or previous 10 passwords. Below this are three input fields: "Current Password", "New Password", and "Confirm New Password", each with a "Show" link. At the bottom are "Back" and "Submit" buttons.

Note: You may be prompted to verify your 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 Cedar Rapids Bank & Trust Online Banking interface. At the top left is the CR BT logo, followed by the text "CEDAR RAPIDS BANK & TRUST". To the right is the "Personal Online Banking" logo. Below the logos, the text "Device Registration" is displayed, followed by "Access Code Accepted." in green. At the bottom are two buttons: "Do Not Register Device" and "Register Device". A red box highlights the "Do Not Register Device" button.

8. You may be prompted to review and accept a disclosure. Please review by scrolling.
9. Congratulations! You are in your new Cedar Rapids Bank & Trust Online Banking.



Or (**Note:** Placement of the menu may vary by device type.)

