

Mobile Personal Online Banking Experience

Using the Mobile Banking App

Access your online banking on the go by using the Cedar Rapids 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 Cedar Rapids 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 319.862.2728.

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 Cedar Rapids 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.	×
	Click One
Please select a target:	
Call me: (XXX) XXX-6- 0	
Text me: (XXX) XXX-6 0	
Email me: dsxxx@qcxx.com	
Back	

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

CR BI	CEDAR RAPIDS BANK & TRUST	^b z	Perso Online Ba	nal	
	Enter your Secu	re Acces	s Code		
568249					
	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.

CEDAR RAPIDS BANK & TRUST	Personal Online Banking
Device Registra Access Code Acce	tion epted.
Do Not Register I	Device
Register Devi	ce

Congratulations you have logged into your updated Mobile Banking App!

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

8:1	7 36°		🖸 19 5G л 57% 🛢
Me	nu		More
Pleas Histo right Trans	e click the accou ry. You may also hand corner of t sfer between acc	nt tile to view click the three he tile to com ounts.	your Account e dots in the plete a Quick
ඊ	Money Man Take the work of finances. Get Started	ager out of staying	on top of your
AC	COUNTS		:
	FREE CHECKIN Current Balance Available Balance	IG 07	\$36.00 \$36.00
	FREE CHECKIN Current Balance Available Balance	IG 413	\$0.00 \$0.00
	FREE CHECKIN Current Balance Available Balance	IG 80	\$969.00 \$969.00
θ	Link Accoun View vour bala	i t nce and histor	v from other banks
		0	

	₫ ≌ 5G al 56%i	1
HECKING X d: March 13, 2025 8	XXXXX0 7	
6.00 le Balance	\$36.00 Current Balance	
Details & Setting	5	
C	ג לג לג	:
т	- \$1.00 \$36.00	:
SETTY	+ \$2.00 \$37.00	:
SETTY	- \$2.00 \$35.00	:
SE TYLER	+ \$4.00 \$37.00	:
'SON	+ \$3.00 \$32.00	:
: Fee	- \$1.00	:
	HECKING X d: March 13, 2025 8 6.00 le Balance Details & Settings C T SETTY SETTY SETTY SETTY SETTY SETTY SETTY SETTY SETTY SETTY SETTY	0 W 56.4 56%4 HECKING XXXXX0 7 d: March 13, 2025 8:16 AM 6.00 \$36.00 le Balance Current Balance Details & Settings Q \$\$\$ T \$\$100 SETTY \$\$2.00 SON \$\$32.00 SETTY \$\$2.00 SETTY \$\$2.00 SETTY \$\$2.00 SETTY \$\$3.00 SON \$\$3.00 SETTY \$\$3.00

• 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.

8:17 36°	🖨 🖼 5G 🕼 57% 🚔
Accounts	More
Move Money	
Funds Transfer	$_{ m in the}$ $_{ m in Quick}$ $ imes$
Stop Payment	
Loan Payment) of your
Send Money with Zelle®	
Manage External Accounts	
Bill Pay	
8 Messages	
More	\$36.00
Settings	\$36.00
Log Off	\$0.00
	\$0.00 \$0.00
	h other banks
	<

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**.

8:18 36	₫ ≌ 5G ₄ 56% ਛ
Menu	
/iew online transfer history in th or Right Hand Pane of Funds Tra	e Activity Center 🛛 🗙 nsfer page.
Funds Transfer	Transfer activity
From Account	
	\sim
To Account	
	\sim
Amount	
\$	0.00
Frequency	
One time transfer	\sim
Transfer Date	
3/13/2025	ŧ
Memo (optional)	
III O	<

Move Money – Stop Payment

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

8:18 36	© 102 5G all 56% ≘
Menu	
Stop Payment Orders expir continue the Stop Order, yo request after the expiration for applicable Stop Paymen	e after 6 months. To ou must re-enter the b. See our Fee Schedule X at fees.
Stop Payment	
Complete the fields below the request based on known parts	to make a stop payment ayment information.
Request type	
Single Check	
O Multiple Checks	
Account	
Select an account	\sim
Check number	
Check amount	
Check amount	\$0.00
Check amount	\$0.00
Check amount	\$0.00
Check amount Check date Pavee name (ontional)	\$0.00

Move Money – Loan Payments

• Make Regular Payments and Principal Payments on your CRBT loans.

8 36	© ₩ 5G // 56%
enu	
Loan Pay	ments
Please note that prior to 7:00 pm the current busi reminder and do change in cutoff available at the e for the payment	t payments submitted of T will be credited on iness day. This is only a oes not represent a f time. Funds must be end of the business day t to be completed.
From	
	~
То	
	\sim
Payment Type	
	\sim
	Submit
	Class
	Clear
	0 /

Move Money – Send Money with Zelle

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

	Accounts		More
	Move Money	~	ccount
	Funds Transfer		a Quick
	Stop Payment		
	Loan Payment		ofvour
Ľ	Send Money with Zelle®		, or your
	Manage External Accounts		
	Bill Pay		
2	Messages		

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.

8:18 36	₫ ₩ 5G .4 56% ₩
Menu	
< Back to Home	
Bill Pay	
Please select at least one accou Bill Pay	nt below to enroll in
FREE CHECKING XXXXXX8	3 \$969.00
FREE CHECKING XXXXXX0	7 \$36.00
FREE CHECKING XXXXX4	3 \$0.00

Messages

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

11:39 🚳 36°	0 90 5G л 40% 🛢
Accounts	
Move Money	~
Bill Pay	
P Messages	:sful 2/26/2025
More	~
Settings	~ 2/26/2025
Log Off	

• 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.

				Deposit Check X
â	Accounts			Deposit Account
	Move Money	~	ur Account	Amount
≡	Bill Pay		ts in the X	\$0.00
2 20	Messages	_	faith and	Front of check Back of check
≡	Check Deposit			
	More	~	top of your	
ŝ	Settings	~		Submit Deposit
G	Log Off			Deposit Check History

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.

ŵ	Accounts		More
	Move Money	\sim	Jr Account
\equiv	Bill Pay		te a Quick
20	Messages		faith and
\equiv	Check Deposit		
	More	^	top of your
	Activity Center		
	Check Reorder		
	ClickSWITCH		
	Debit Card Controls		:
	E-statement		\$0.00
	Locations & ATMs		\$0.00
	Open New Account		:
\$	Settings	~	\$0.00 \$0.00
G	Log Off		:
			\$1 000 00

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.



₫ ₩ 5G / 56% ₿

7 \$36.00

8 \$0.00

3 \$969.00

More Menu – ClickSWITCH

 Switch over your accounts to Cedar Rapids 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 CRBT branches and ATMs close to you.





More Menu – Open New Account

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

More	^	top of your
Activity Center		
Check Reorder		
ClickSWITCH		
Debit Card Controls		:
E-statement		\$0.00
Locations & ATMs		\$0.00
Open New Account		:

Settings

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

8:19 36	🖸 🕷 5G 📶 56% 🛢
Accounts	
Move Money	~
Bill Pay	00
Ø Messages	0
More	~ .00
Settings	^
Alerts	
Account Preferences	
Security Preferences	
Push Notifications	
Text Banking Enrollment	
Address Change	
Help	
Log Off	

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.

8:20 36	🛢 🗃 5G 📶 56% 🛢
Menu	
Security Preferences	5
Change Password	>
Change Login ID	>
Secure Delivery	>
Passcode	8
Fingerprint Login	8

Settings – Text Banking Enrollment

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

8:20 36	🖸 🖬 5G 🕼 56% 🚔
Menu	
To enroll, click the ON button, co required fields and Save. Visit Ac Preferences under the SETTINGS Text account viewing.	implete the count 6 menu to enable
Text Enrollment	
*Enable and authorize text ban device below.	king on the mobile
SMS Text Number	
Agree To Terms	
Msg & Data rates may apply. for help. Text STOP to 226563 t message per query.	Text HELP to 226563 to cancel. Receive 1
Terms and Conditions	
Privacy policy	
SUMMARY OF TERMS: By entering your phone number that you agree to the terms of subscribed until you send STO provided by Q2ebanking, Q2eb	er you acknowledge service and are P to Q2 Text Banking, panking Text Banking

Settings – Address Change

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

8:20 36° Menu		ඩ 16 5G al 5	6%
Addre	ss Change	9	
Complete a address inf accounts. A	and submit this fo formation for one All fields are requ	orm to change your e or more of your ired unless indicated	
Select one o Select at lea	or more accounts st one account.	to change address. F	lease
	Select All	Clear All	
FREE	CHE	7	
FREE	CHE	В	
FREE	CHE	3	
Address 1	MERCIAL ST		
Address 2 (d	optional)		
Address 2 (Address 2	optional)		

Settings – Quick Balance

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



Settings – Help

The Cedar Rapids 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.

