Personal Online Banking Quick Tips

Quick Online Banking Tips to Know

New User Enrollment - Located under "Enroll" on the login screen, complete the form to verify your personal information on file with Cedar Rapids Bank and Trust, create credentials, and confirm via a verification code.

Logging In - Use the login button on the home screen, enter ID and password, or use biometric options.

Logging Off - Click the log-off button on the home screen of your desktop session or under the menu option on your mobile device to end your session.

Resetting a Forgotten Password - Located on the login screen, click "Forgot Password," follow security prompts, and create a new password.

Home Page Overview - Accessed upon login, showcasing account balances, account nicknames and quick actions.

Account Details Overview - Click on any account from the home screen to see detailed information about accounts and related transactions. Use the three action dots on each transaction for more options, or view more details by clicking on the desired transaction.

Quick Transfer – Use quick transfer when working within an account by using the three action dots and selecting "Quick Transfer." Choose accounts, enter amount, and confirm.

Funds Transfer - Access "Funds Transfer" under "Move Money" in the menu, enter details, set schedule, optionally add memos, and confirm.

Send Money with Zelle® - Located in the "Move Money" section click "Send Money with Zelle," verify with email or phone number, add recipient, and complete transactions.

Security Preferences - Found in "Settings" under the menu, modify secure delivery methods and manage options like Secure Access Code delivery options.

Loan Payment – Under the "Move Money" section select "Loan Payment," enter payment details, set frequency, add memo, and confirm. Used for Regular and Principal payments.

Change Password – Under "Settings" go to "Security Preferences" and choose "Change Password," enter current and new password to confirm.

Change Login ID – Under "Settings" go to "Security Preferences" and select "Change Login ID," enter current ID and new desired ID.

Sending a Secure Message - Go to "Messages," compose and send secure communications to Cedar Rapids Bank and Trust through online banking.

Alerts Overview - Found under “Settings” and "Alerts,” configure different types of alerts including the following:

Account Alerts - Set up account-specific alerts.

History Alerts - Configure alerts based on transaction history.

Online Transaction Alerts - Alerts for transactions are set up under "Online Transactions."

Reminders - In "Alerts," set up reminders for various activities.

Verify an External Transfer Account with Micro-Deposits – Located under “Move Money” in the Menu and select “Manage External Accounts.” This option is used to transfer between accounts you are on at other financial institutions. Follow prompts to set up the "Transfer Account". You will need to verify via micro-deposits. This can take two to three days between institutions.

Activity Center Overview - Accessed via the "More" in the menu, the activity center provides a convenient way to monitor and manage transactions created from within online banking. For other transactions please review your transaction history by clicking on your account tiles.

Using Filters in Activity Center - Apply filters within the "Activity Center" to streamline viewing.

Creating/Deleting Custom Views Using Favorites - Customize transaction views under the "Activity Center."

Editing Transactions - Edit pending online banking transaction details in the "Activity Center." Note: this does not include transactions generated via Zelle. Please use the “Send Money with Zelle” option to edit those pending transactions.

Canceling Transactions - Cancel pending transactions via the "Activity Center.” Online banking transaction that are completed cannot be cancelled.

Stop Payment Request – Under the “Move Money” section, select “Stop Payment. You can request a stop for one check or a series of checks. Complete the form to process your request.

Check Reorder – Under the “More” section in the Menu, select “Check Reorder.” You will be taken to the Deluxe check ordering interface. Follow prompts to reorder checks.

Account Preferences - Found under "Settings," configure account preferences including Account Nicknames, which accounts you would like to display on the Home screen and more. Note: Nicknames can also be updated on the home screen or when you click into a desired account tile.

Text Enrollment - Enroll in text banking under "Settings" and “Text Enrollment Banking.” Use provided commands to interact on any text enabled mobile device.

Address Change Request - Submit address changes under “Settings” and “Address Change.”

Statement Delivery - Options for statement delivery found under "Settings" and “Statement Delivery.” To receive eStatements or paperless statements you will need to enroll. eStatements will then be found under “More” and “eStatements” each time they are generated.

Bill Pay – Enroll in or access “Bill Pay” under the menu. This is a convenient way to pay bills, complete donation payments or gift pays depending on what you sign up for. Easily manage which accounts you would like to pay your bills from.

Bill Pay/Scheduling Payments/Rush Delivery – Once enrolled use "Bill Pay," enter recipient details, amount, date, select options, and confirm.

Advanced Bill Pay Overview – Provides a full feature overview and setup instructions for Bill Pay.

Hiding/Unhiding Payees from Payment Screen - Manage visibility of payees within the "Bill Pay" section by using the three action dots to edit preferences of “Hide” and “Unhide.”

Creating a Payee: Company - Add companies as payees under "Bill Pay," enter necessary details.

Creating a Payee: Person - Add individual payees in "Bill Pay," complete required information.

Locations & ATMs – Under the “More” menu. Use this option to access a map of Cedar Rapids Bank and Trust branches and ATMs.

Help – Use the “Help” feature under “Settings” to access detailed instructions for online banking. Type a desired topic in the “Search” bar.

Quick Balance – Available for mobile devices. Located under “Settings” and “Quick Balance.” When enabled, Quick Balance allows you to check your account balances from the login page. Check your account balances for up to five of your accounts without logging in.

Important Note: Look and feel and location of menu items may vary by device type being used when accessing online banking.