

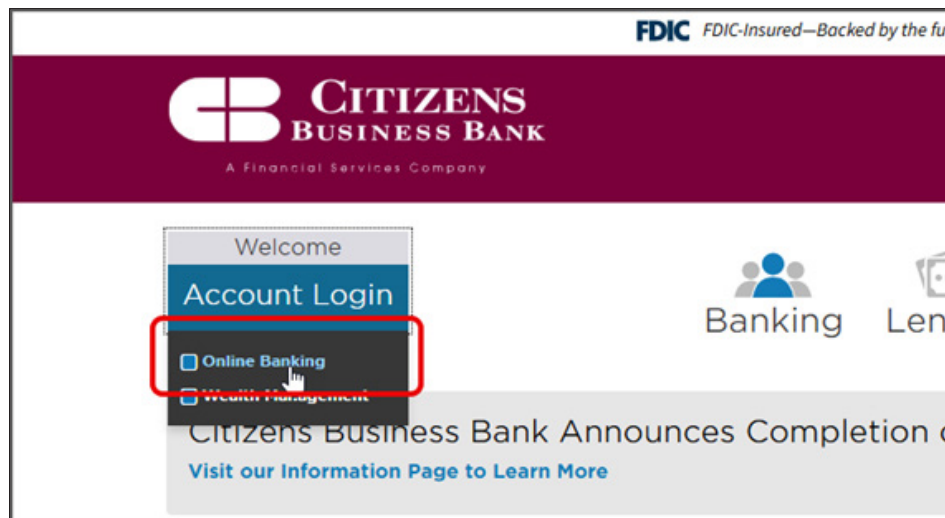
# Your New Personal Online Banking First-Time Login and Browser Registration

## Online Banking Security

**Critical:** Your online security is of the utmost importance. Citizens Business Bank will NEVER contact you and ask for your login ID, password, Secure Access Code (SAC), account number, or any other personal information. If you receive an email, phone call, or pop-up window on your computer while accessing Online Banking that asks for this information, contact our Conversion Support Line immediately at 800.796.4777, Option 3.

## First-time Login and Registration

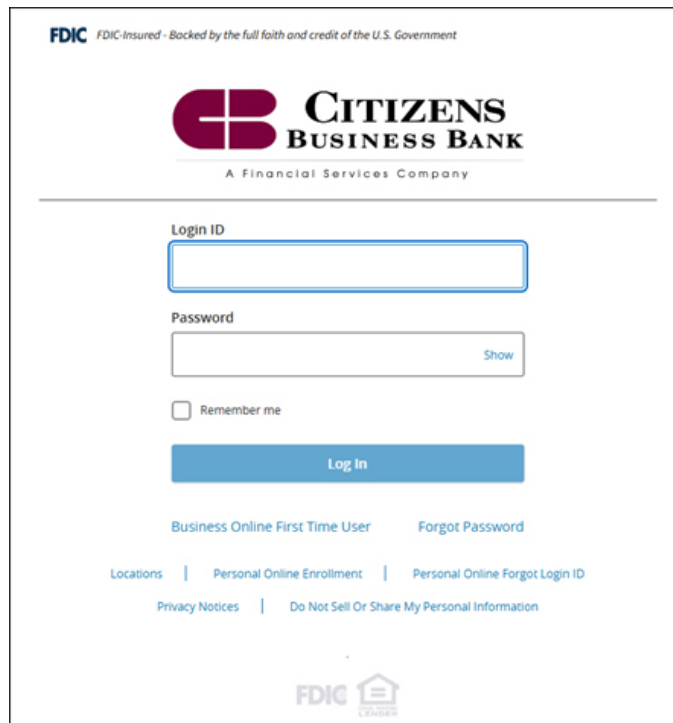
1. Go to **cbbank.com**, click on **Account Login** and select **Online Banking** from the **Account Login** dropdown.



2. Enter your existing **User Name** and **Password**, and click **Log In**.

**Critical:** Online Banking requires an 8-character Login ID. If your User ID was fewer than 8 characters, your new Login ID is your **first and last name in lowercase (no spaces)** to meet this requirement (ex: If your name is John Baker and your previous User ID was **JB72**, your new User ID will be **johnbaker**).

**Critical:** If your first-name last-name Login ID still does not comply with security standards, you will be contacted directly with an updated Login ID.



FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

**CITIZENS BUSINESS BANK**  
A Financial Services Company

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Login ID

Password  
 Show


Remember me

**Log In**

[Business Online First Time User](#)   [Forgot Password](#)

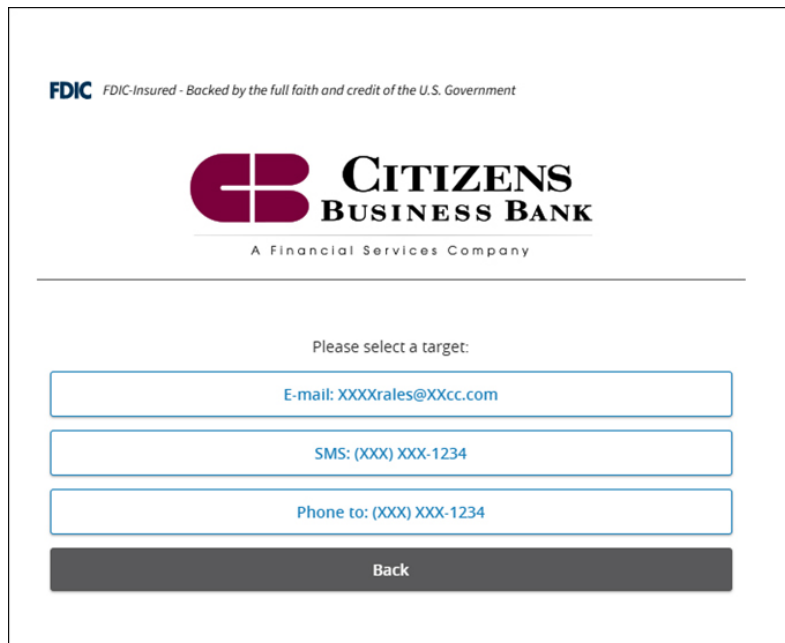
[Locations](#) | [Personal Online Enrollment](#) | [Personal Online Forgot Login ID](#)

[Privacy Notices](#) | [Do Not Sell Or Share My Personal Information](#)

FDIC 

3. Select a Secure Access Code (SAC) Target Option

Note: Available target options are based upon existing Online Banking information. If an email address is on file, for example, only that option will appear as a SAC target. You can update your contact information after logging in by sending the updated information through a Secure Message.



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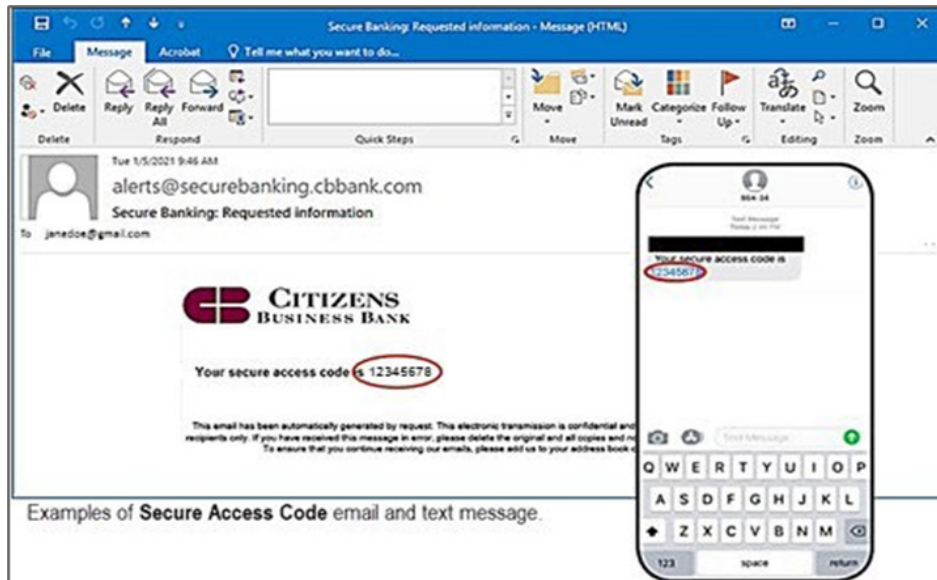
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Please select a target:

**Back**

4. An eight-digit **Secure Access Code** will be delivered through the chosen target.

Note: Secure Access Codes expire after 20 minutes. If you select email communication and do not immediately see an email with the SAC, check your junk or spam folders for an email from **alerts@securebanking.cbbank.com**.



5. Enter the 8-digit Secure Access Code and click **Submit**.

The image shows a web form for entering a Secure Access Code. At the top, it displays 'FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. Below this is the Citizens Business Bank logo and the text 'A Financial Services Company'. The main instruction is 'Enter your Secure Access Code'. A text input field contains the code '12345678'. At the bottom, there are two buttons: a grey 'Back' button and a blue 'Submit' button.

6. Create a new password that aligns with presented requirements and click **Submit**.

The screenshot shows the Citizens Business Bank website with the FDIC logo and tagline. The main heading is "CITIZENS BUSINESS BANK" with the subtitle "A Financial Services Company". Below this, it says "Please set your new password:". A grey box contains "Password Requirements:" with a list of rules: 8-15 characters, at least 1 number, 1 lower case, 1 upper case, 1 special character, no arrows or ampersand, not the same as the last 10 passwords, and not the same as the current password. Below 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.

7. **Device Registration** . Registering your personal device is recommended for faster and more secure access to future Online Banking sessions. As a cybersecurity best practice, DO NOT register your device if you are using a shared device or are on a public network. If you require assistance, review the corresponding video tutorial on [cbbank.com/HBC-conversion](http://cbbank.com/HBC-conversion), or contact our Conversion Support Line at 800.796.4777, Option 3.

The screenshot shows the Citizens Business Bank website with the FDIC logo and tagline. The main heading is "CITIZENS BUSINESS BANK" with the subtitle "A Financial Services Company". Below this, it says "Device Registration" and "Access Code Accepted." in green. At the bottom are two buttons: "Do Not Register Device" (grey) and "Register Device" (blue).

8. Your Online Banking user profile is presented for review. Review and click Submit. You will be prompted to select a new password.
9. Once you are logged in, follow the prompts to select Favorite Accounts to display on the Home page. Next, validate that your Online Banking account information was converted successfully. Report any issues to the Conversion Support Line at 800.796.4777, Option 3.

## Forgot Password & Security Tips

### Forgot Your Password?

To reset your password, click **Forgot Your Password?** on the login page and follow the instructions. If you still require assistance, please call our Conversion Support Line at 800.796.4777, Option 3.