

Your New Personal Online Banking Zelle® Enrollment

Overview

Zelle® is available through Citizens Business Bank's Personal Online Banking and Mobile Banking app, allowing you to conveniently send and receive money within your trusted banking experience. You can enroll in Zelle® using either platform.

Conversion of Existing Information

Your current Zelle® service, including your enrolled email addresses or mobile numbers (used for sending and receiving money), contacts, and transaction history, will be carried over to your new Citizens Business Bank Online Banking experience.

Upon your first login, you will be prompted to review and accept the Citizens Business Bank Terms and Conditions before you can begin using Zelle®.

Online Banking Terms and Conditions

During your initial Zelle® access within Online Banking, you must accept Citizens Business Bank's Terms and Conditions for Zelle® and Online Banking services. These terms will replace and supersede the previous Heritage Bank of Commerce Online Banking Terms and Conditions.

Enrollment

1. Log in to Online Banking

- Go to Citizens Business Bank website <https://www.cbbank.com/>
- Click Account Login and enter your Username and Password

2. Access Zelle®

- Select **Send Money with Zelle®** from the left-hand menu

3. Start Enrollment

- Click **Get Started** and accept the Citizens Business Bank **Zelle® and Other Payments Services Terms of Service**, then click Accept & Continue.

4. Add Contact Information

- Enter your mobile number or email address and select your deposit account.

5. Verify Your Information

- Enter the one-time verification code sent to your device to complete enrollment.

Using Zelle®

- Click **Send Money with Zelle®** from the left-hand menu, then select **Send**
- Enter a recipient email or mobile number from your **Recipients** list, then input an amount and confirm

Limits

- Citizens Business Bank standard Zelle limits are \$3,000 per day and \$6,000 per month.

Important Tips

- Only send money to people you trust.
- Double-check recipient details before sending.
- First-time payments may take 1-3 business days.

Common Enrollment Issues

- If your email or mobile number is already enrolled, select Switch Bank, or remove enrollment from your previous bank, or select a new mobile number or email address.
- If you do not receive a verification code, check your spam folder or request a new code.

Support

Contact our Conversion Support Line at 800.796.4777, Option 3, for assistance.