


FIRST-TIME LOGIN GUIDE

- PERSONAL BANKING
- BUSINESS BANKING




CITIZENS Bank & Trust

[Forgot?](#)

First time user? Enroll now.

Continue

Click "First time user? Enroll Now." to begin the Online Banking enrollment process.



CITIZENS Bank & Trust

New user enrollment

EIN and ITIN are also accepted

[i](#)

Next

Enter your Social Security number, EIN or ITIN, Account number, Email and Phone. Click "Next."



Protect your account with 2-step verification

Each time you sign into your account on an unrecognized device, we require your password and a verification code.
Never share your code with anyone.



Add an extra layer of security

Enter your password and a unique verification code.



Keep the bad people out

Even if someone else gets your password, it won't be enough to sign into your account.

Get started

Click "Get Started" to set up 2-Step Verification.



Choose your verification method



Voice or text message

Verification codes are sent to your phone.

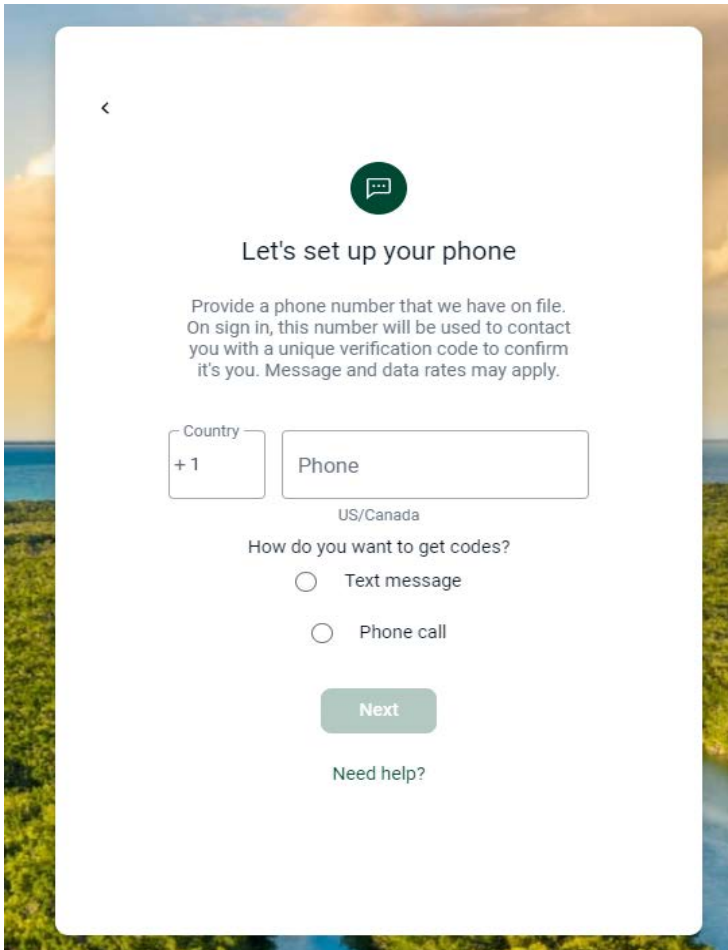


Authy

Verification codes are sent to your phone or the Authy app.

Choose to receive the verification code by Voice, Text message, or the Authy app.

<



Let's set up your phone

Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you. Message and data rates may apply.

Country
+1

Phone

US/Canada

How do you want to get codes?

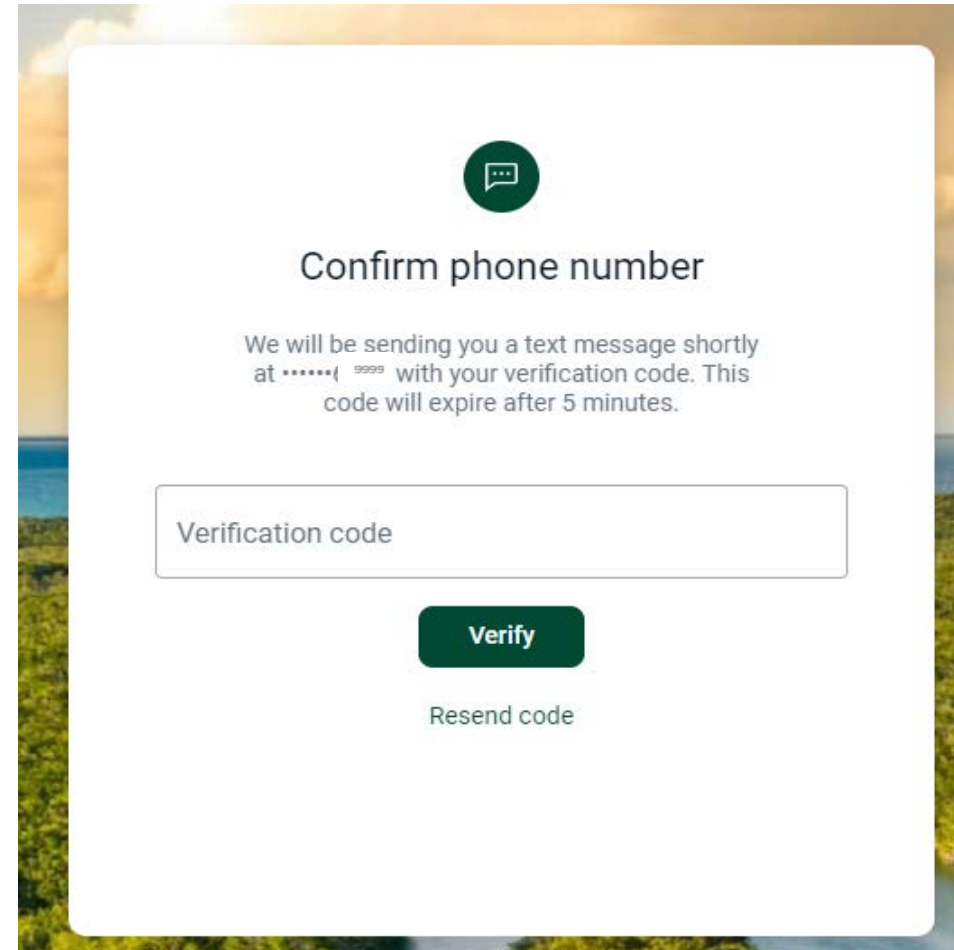
☐ Text message

☐ Phone call

Next

[Need help?](#)

**Input the Phone number.
Choose to receive the code by Text
message or Phone call. Click "Next."**



Confirm phone number

We will be sending you a text message shortly at ***** with your verification code. This code will expire after 5 minutes.

Verification code

Verify

[Resend code](#)

**Input the verification code that was
received by Text or Call. Click "Verify."**



You're all set!

From now on, when prompted for a verification code upon sign in you can receive that code from a text message to this phone number.

Done

If the Code was successfully entered, the above message will show. Click "Done."

End User License agreement (EULA)

TERMS OF USE AND PRIVACY POLICY

The primary licensor for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our Service, you hereby agree as follows:

(i) General. The Provider is not the provider of any of the financial services available to you through the Service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the Service.

(ii) Provider Privacy Policy. Provider may access personal information while you use the Service. Provider may access records held by your financial institution for such information as your phone number, home address or email address. Provider will use this contact information to alert you about Service-related events or actions that require your attention. If you grant permission to use phone information, Provider will use the phone number to pre-populate forms that expect a personal phone number for contacting. If you grant permission to use your device's location, Provider will use the data when checking for nearby branch and ATM locations. If you grant permission to use access photos, media or other files stored on your device, Provider will use that information to add an image to a transaction and add a photo to your profile. If you grant permission to use a camera, Provider will use it when taking a picture to add an image to a transaction or to capture images of a check that is being deposited or to add a photo to your profile. In addition to this Provider Privacy Policy, your financial institution maintains a privacy policy covering the personal and financial information

Accept

Review the End User License agreement.
Click "Accept."


Terms of service

×

I have read and agree to the terms of service.

Accept

Click "Accept" after reading and agreeing to the Terms of Service.


Citizens Bank & Trust

Create credentials

Username

Show rules

Password

Must contain at least 1 letter

Must contain at least 1 number

Must contain at least 1 special character +_@!\$*~

Must contain at least 1 upper and lower case letter

Must be between 8 and 25 characters in length

Must not match or contain your ID

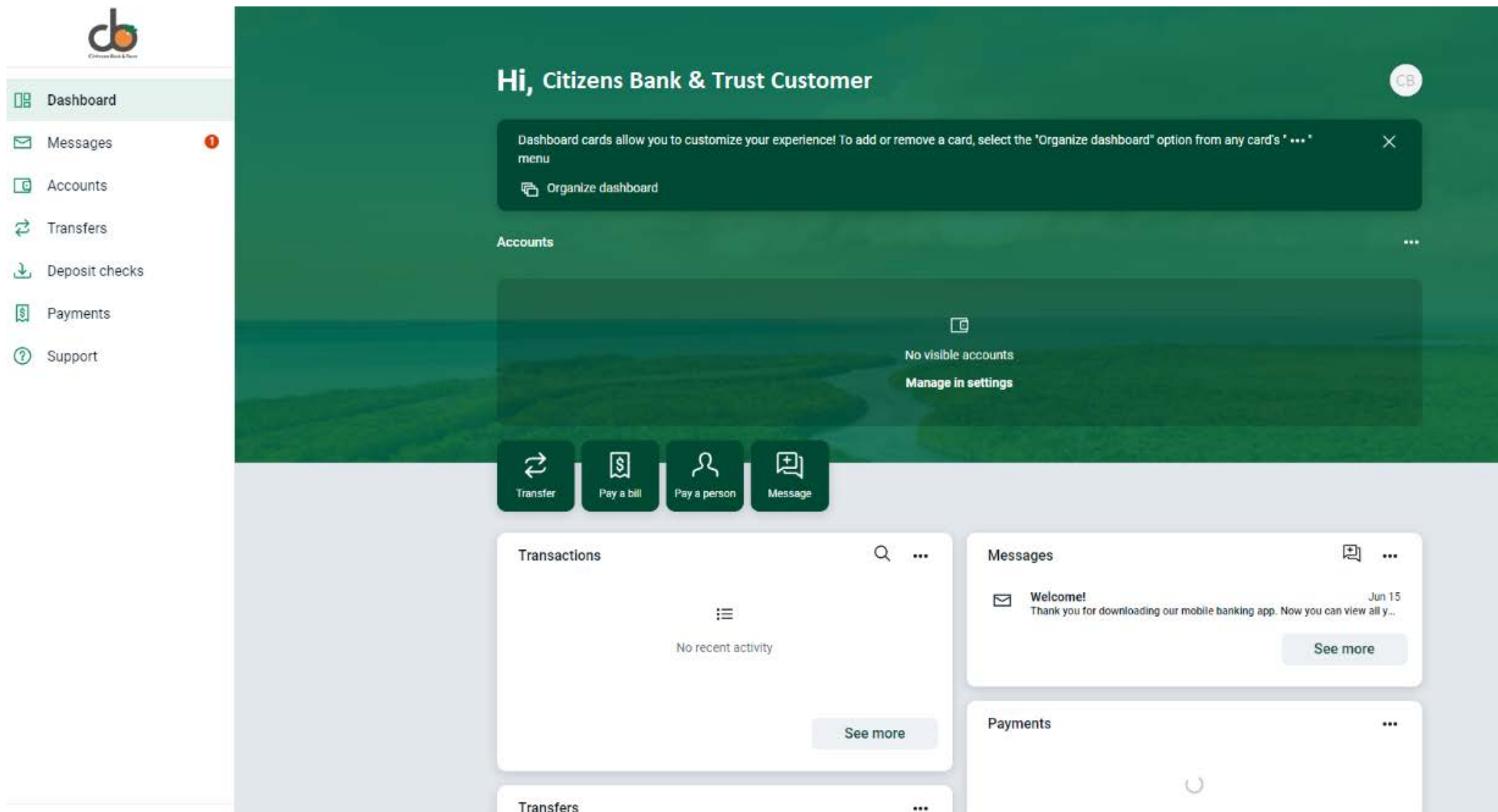
Must not contain spaces.

Hide rules

Confirm password

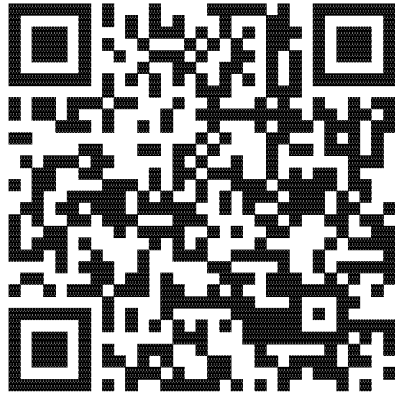
Next

Create a Username and Password. Click "Show rules" to view Password requirements. Click "Next."

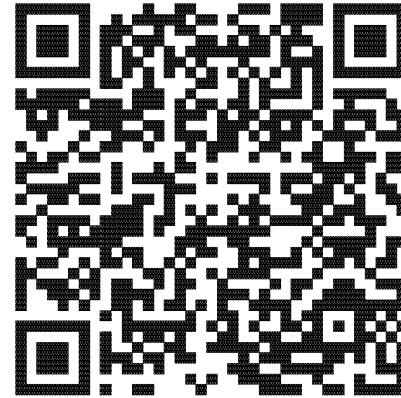


This screen appears upon first logging on. The Online dashboard is the hub where you can see your information at a glance in categorized sections. You can view your account information, access money movement actions, view account activity, view remote deposits, and see messages and alerts.

Download our Citizens Bank & Trust FL App for Mobile Banking



Scan for
Apple App Store



Scan for
Google Play Store