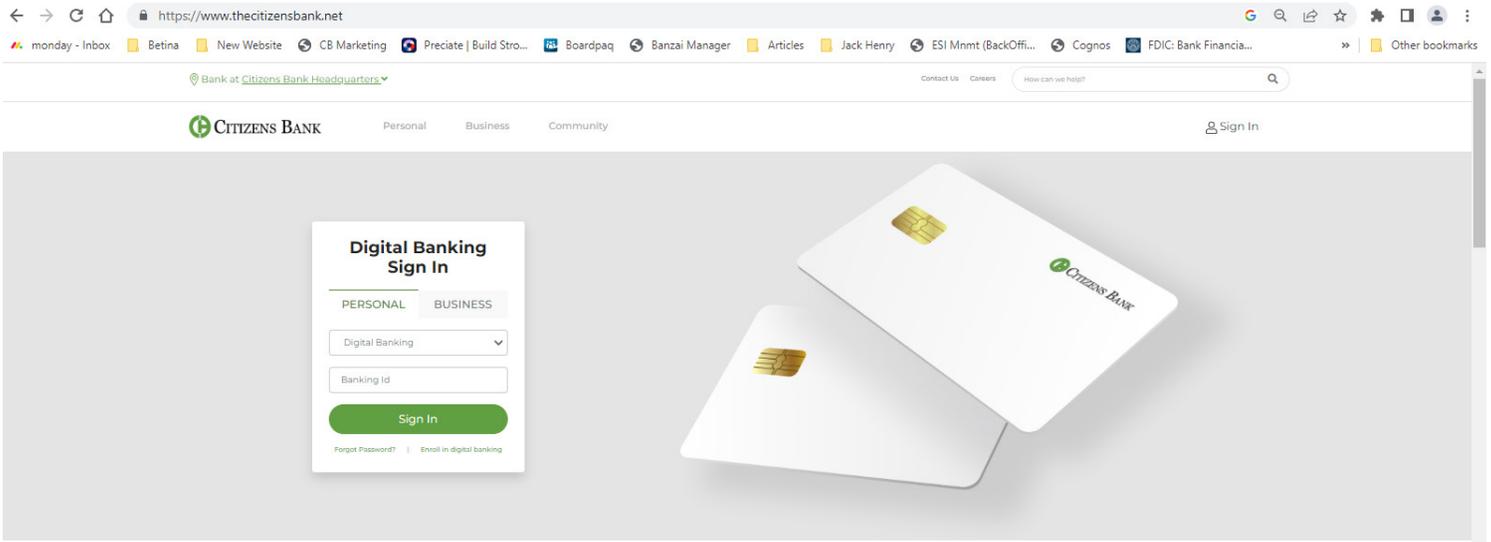


HOW TO LOGIN FOR THE FIRST TIME TO DIGITAL BANKING

Step 1: Access the Citizens Bank website at: <http://www.thecitizensbank.net>.



Step 2: In the Digital Banking Sign In box, enter your 12 digit Digital Banking ID assigned by the bank in the Banking ID box.

Step 3: Enter the last 4 digits of your social security number or Business Tax ID number for the Digital Banking Password. This will be your temporary password.

 CITIZENS BANK

Please update your password.

New password 

May contain the following special characters
+_%@!\$*~
Must be between 8 and 20 characters in length
Must not match or contain your ID
Must not match one of the previous 3 Passwords

Must not contain spaces.

PASSWORD RULES

Update

Step 4: You will be immediately prompted to change your password. Please review the password requirements.

**CONTACT US FOR ASSISTANCE:
844.350.8512 or 870.793.4441 or email us at
CustomerService@thecitizensbank.net.**



Protect your account with 2-step verification

Each time you sign in to 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 in to your account.

Get started!

Step 5: Set up 2-Factor Authentication (2FA).

What is 2-Factor Authentication and why is it used by the digital banking system?

Two-Factor Authentication is a security measure that allows you to request a one-time access code to log in to digital banking. The code enhances the security by creating an added layer on top of your unique username and password. This security process helps to verify you and better protect your credentials and the accounts you can access.

- a) Enter your email address
- b) Enter your mobile phone number

(please make sure you have this phone with you so that you may receive the codes generated by 2FA.)

Step 6: Choose how you wish to receive your authentication code.

Step 7: You will receive the code by the method selected. Please enter it here.

You're all set!

Your 2-step verification was set up successfully

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.

Choose your verification method

Voice or text message
Verification codes are sent to your phone. Message and data rates may apply.

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

Step 8: You will see this screen when you have successfully enabled your digital banking.

Step 9: The last step is to review and accept our User Agreement.

How do you want to get codes?

We will send a one-time code to the phone number you provided. It will be valid for 5 minutes.

Text message/SMS (2FA program)
Message and data rates may apply. Reply HELP for help and STOP to opt out.

[SMS terms](#) [Privacy policy](#)

Phone call

Send code

[NEED HELP?](#)

That's it! You are all set. Please contact us with any questions.

CONTACT US FOR ASSISTANCE: 844.350.8512 or 870.793.4441 or email us at CustomerService@thecitizensbank.net.