



This guide is designed for existing online and mobile banking customers logging into the new digital banking platform for the first time.

Please use Chrome, Edge, Firefox or Safari or the updated Civista CB-Mobile Banking App when accessing the platform. Internet Explorer is not supported.

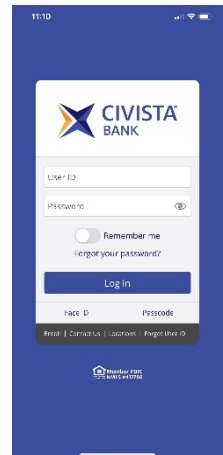
First-Time Login for Current Online and Mobile Banking Customers:

1. Visit civista.bank and click on the secure login link in the top right corner of the homepage; OR Login from your updated CB-Mobile Banking App.



Personal Business Commercial Wealth   LOGIN

Smarter, Brighter
Digital Banking
*Your new digital experience
is coming this June!*



2. Enter your **existing NetTeller User ID and Password**.

A screenshot of the "Manage Your Accounts" login screen. It has a dark blue background. At the top, there's a "Digital Banking" dropdown menu. Below it is a text input field containing the placeholder text "doetest". Underneath the input field is a large yellow "LOGIN" button. At the bottom, there are three links: "Enroll", "Forgot User ID", and "Forgot Password".A screenshot of the Civista Bank password login screen. It features the Civista Bank logo at the top. Below the logo is a "Password" label and a text input field. To the right of the input field is a "Forgot your password?" link. At the bottom is a blue "Submit" button.

3. Select the **secure delivery option** from your displayed choices to receive your secure access code.
 - a. Via email; notifications@secure.civista.bank
 - b. Via phone call; the call comes from #1.800.604.9368
 - c. Via text; the text app code is 86434 (Civista Bank).

This screenshot shows the 'Please select a secure delivery option:' screen. At the top, a dark blue banner contains a message: 'If any of the options on this list are incorrect, please contact us for assistance. You will also be able to manage these options after login by going to Security Preferences under Settings and choosing the Secure Delivery option.' Below the banner is the Civista Bank logo. The main content area has a light blue background and contains three selection options, each with a blue header bar and a white input field below it. The first option is 'I have a Secure Access Code'. The second option is 'Text me : (000) XXX-3981', with a mouse cursor pointing at it. The third option is 'Text me : (XXX) XXX-1926'. At the bottom of the form is a 'Back' button.

If any of the options on this list are incorrect, please contact us for assistance. You will also be able to manage these options after login by going to Security Preferences under Settings and choosing the Secure Delivery option.

CIVISTA BANK

Please select a secure delivery option:

I have a Secure Access Code

Email me : markxxxxx@civxxxx.bank

Text me : (000) XXX-3981

Text me : (XXX) XXX-1926

Back

The Secure Access Code authentication screen shown below will display.
Enter your **Secure Access Code**; click **Submit**.

This screenshot shows the 'Enter your Secure Access Code' screen. At the top, a dark blue banner contains a message: 'Secure Access Codes are temporary, one time use codes and active for 15 minutes after they have been requested (30 seconds for businesses with Symantec VIP codes). If you haven't yet received your code, please contact us for assistance.' Below the banner is the Civista Bank logo. The main content area has a light blue background and contains a single input field with the placeholder text 'Secure Access Code'. Below the input field are two buttons: 'Back' and 'Submit'.

Secure Access Codes are temporary, one time use codes and active for 15 minutes after they have been requested (30 seconds for businesses with Symantec VIP codes). If you haven't yet received your code, please contact us for assistance.

CIVISTA BANK

Enter your Secure Access Code

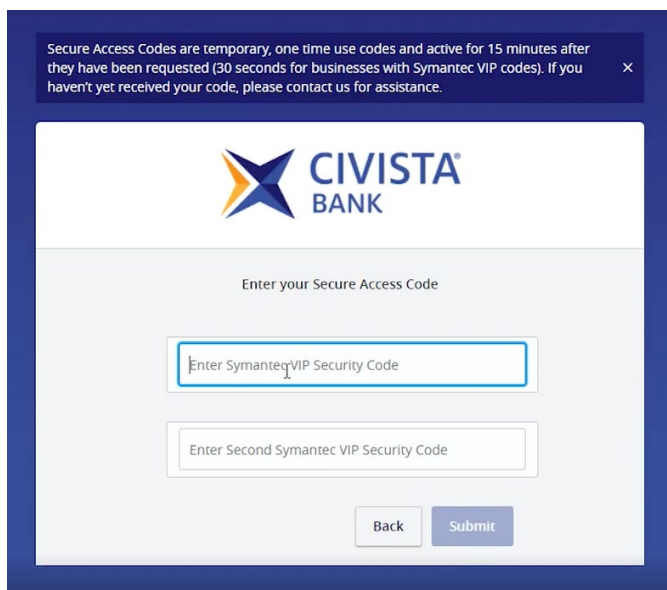
Secure Access Code

Back Submit

Note:

*This is a one-time secure access code and is active for 15 minutes after the code has been requested.
If the code is not entered within the 15 minute time frame, request another secure access code be sent.*

OR, customers with Symantec VIP Virtual App will be prompted to input two different secure codes. Enter your first code, wait 30 seconds for a new code and enter you second code to continue.



Secure Access Codes are temporary, one time use codes and active for 15 minutes after they have been requested (30 seconds for businesses with Symantec VIP codes). If you haven't yet received your code, please contact us for assistance. X

CIVISTA BANK

Enter your Secure Access Code

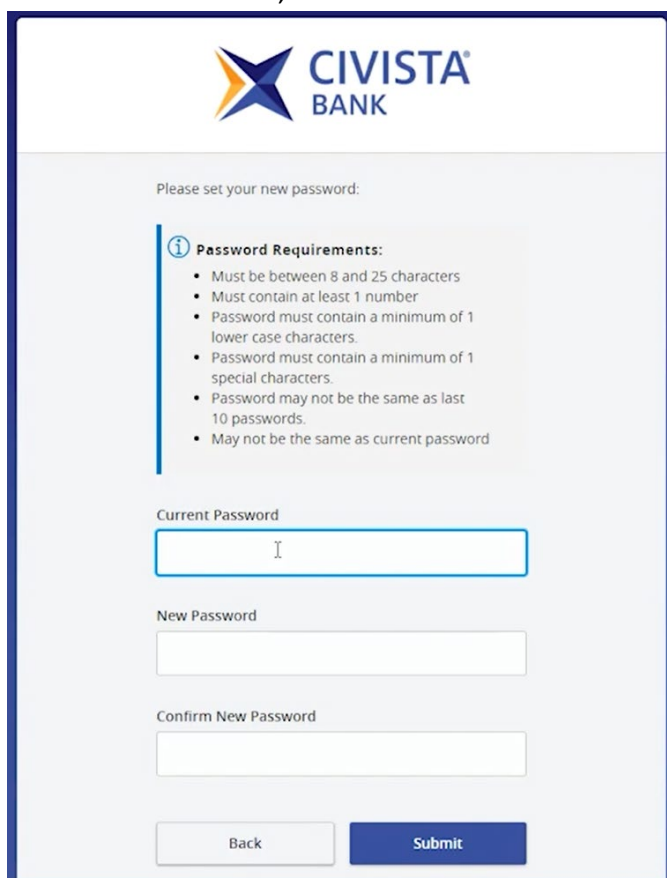
Enter Symantec VIP Security Code

Enter Second Symantec VIP Security Code

Back Submit

4. Set your **New Password**

- a. Enter **New Password, Confirm New Password** following the Password Requirements shown on the screen; click **Submit**.



CIVISTA BANK

Please set your new password:

Password Requirements:

- Must be between 8 and 25 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

Current Password

New Password

Confirm New Password

Back Submit

5. Accept First Time Login Disclaimer.



Login



Disclaimers

FIRST TIME LOGIN DISCLAIMER

Civista Bank's Digital Banking Terms and Conditions Online and Mobile Banking Services

Civista Bank Digital Banking

By enrolling in the Civista Bank Digital Banking Service (Digital Banking), you agree to the addition of the following to the Rules for Personal Accounts or Rules for Business Accounts (in either case, the Rules) governing your Accounts. Terms not otherwise defined have the meanings given to them in the Rules. Digital Banking allows you to transfer funds and review Account activity using a personal computer, tablet, phone, or other internet enabled access device (Device). Please read these additional rules carefully and retain them for your records. We have the right to change the Rules at any time by notice mailed or emailed to you at the last address or email address shown for you, as defined below, on our records as provided in the Rules, or as otherwise permitted by law.

Civista Bank Digital Banking Bill Pay Service

By enrolling in the Civista Bank Online Bill Payment Service (Bill Pay), you agree to the addition of the following to the Rules for Personal Accounts or Rules for Business Accounts (in either case, the Rules) governing your Accounts in accordance with your Depository Agreement and Disclosures. Terms not otherwise defined have the meanings given to them in the Rules. Bill Pay allows you to pay bills and send money to other people using a Device. Please read these additional rules carefully and retain them for your records. We have the right to change the Rules at any time by notice mailed or emailed to you at the last address or email address shown for your checking account on our records as provided in the Rules, or as otherwise permitted by law.

In order to enroll in Bill Pay, you must also be enrolled in Digital Banking. All of the rules applicable to Digital Banking are also applicable to Bill Pay, except as otherwise provided below.

Digital Banking

Section 1. Digital Banking Definitions

Account(s) means the deposit, loan and other accounts you have at Civista Bank to which you have access through Digital Banking. Business Days are Monday through Friday, except bank holidays. You and your refers to the person(s) or entity subscribing to or authorized to use Digital Banking; we, us, our, and bank refers to Civista Bank.

An accounts loading page will display momentarily....



Please wait while we load your accounts.

You will then land on your home page.

The image displays two versions of the Civista Bank digital banking interface. The left screenshot is a desktop view, and the right is a mobile view.

Desktop View:

- Header:** Civista Bank logo, user greeting "Good Morning, Jo", and last login "05/03/2021 at 9:52 AM".
- Navigation:** A sidebar menu on the left includes Home, Messages, Transfer, Pay, Online Activity, Manage Cards, Services, eStatements & Notices, Settings, Help, and Log Off.
- Hero Section:** A banner with the text "Welcome to Smarter, Brighter Digital Banking" and "Ready to Get Started?" with a "Start Tour" button.
- Financial Tools:** A section with tabs for Spending, Budget, Trends, Cash Flow, Net Worth, and Debts, and a "Link Account" button.
- Accounts:** A grid of account tiles showing balances and details for Household Checking, Mortgage, Emergency Savings, VACATION SAVINGS, HELOC, and Insurance and Taxes Checking.
- Footer:** A "Link Account" section with the text "View your balance and history from other banks and credit unions." and a "Get Started" button.

Mobile View:

- Header:** Civista Bank logo, user greeting "Good Morning, Jo", and a "MORE" button.
- Financial Tools:** A button labeled "Financial Tools".
- Accounts:** A list of account tiles showing balances and details for Household Checking, VACATION SAVINGS, Mortgage, and HELOC.
- Footer:** A navigation bar with icons for HOME, MOVE MONEY, PAY BILLS & PEOPLE, DEPOSIT CHECK, and MENU.

Welcome to your new Civista Digital Banking!

Questions? We're Here to Help.

Contact the Civista Digital Banking Team

844.944.5529