



First Time Login Guide

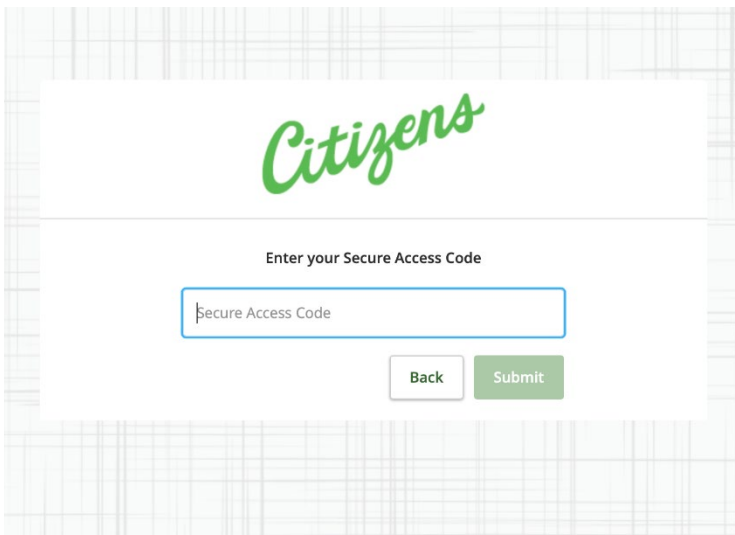
Enter your current login and password for your online banking

The screenshot shows the Citizens login page. At the top is the green cursive logo. Below it are two input fields: 'Login ID' and 'Password'. There is a checkbox labeled 'Remember me' and a green 'Log In' button. Below the button is a link for 'Forgot your password?' and a 'Privacy Policy' link at the bottom.

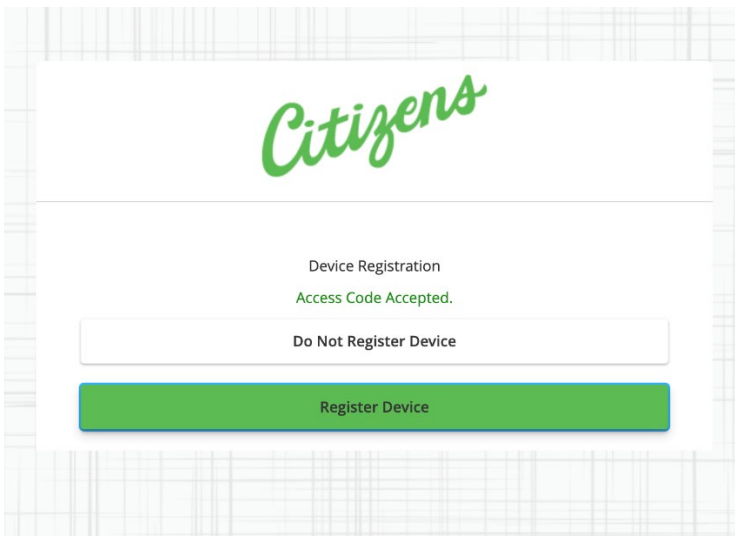
You will either be asked to reset your password or taken to the screen below

The screenshot shows a screen titled 'Please select a target:'. It features a green button labeled 'I have a Secure Access Code'. Below this are three input fields: 'Email me : johnxxxx@gmxxx.com', 'Call me : (XXX) XXX-7794', and 'Text me : (XXX) XXX-7794'. A 'Back' button is located at the bottom.

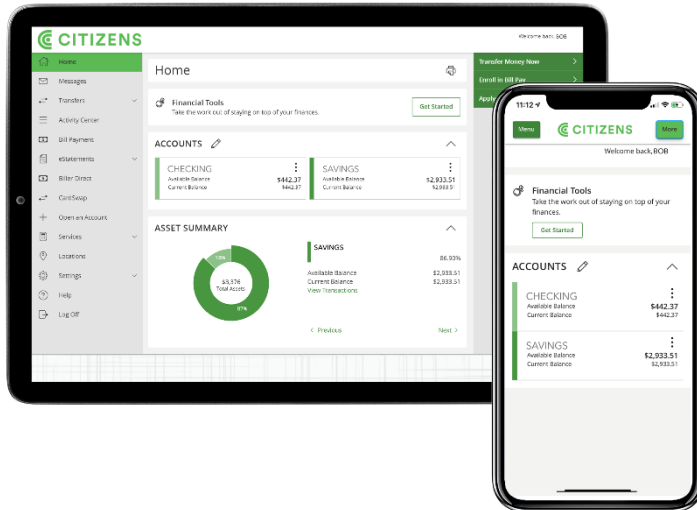
Select the preferred method to receive your secure access code



Enter your secure access code



Select your choice of whether you would like to register your device for future logins



Enjoy your new online banking experience!