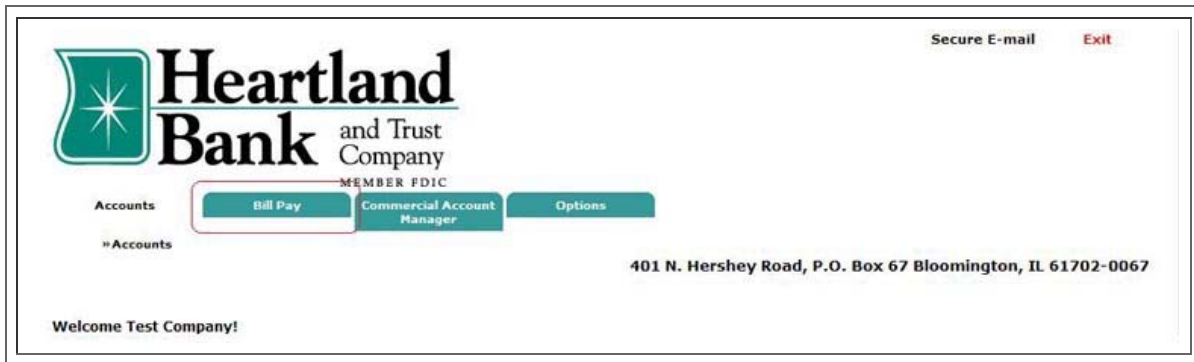


Getting Started With Bill Pay



1. Access www.hbtbank.com and log in to Heartland Bank Online
2. Click **Bill Pay**

Note: If you receive a message saying that you are not a bill pay customer:

1. Access www.hbtbank.com
2. Click [Bill Pay Enrollment Form](#) found under Online Banking heading
3. Complete form. Signature of all account owners is required.
4. Deliver or mail form to any Heartland Bank location.
5. You will receive a secure e-mail within your Heartland Bank online account when your Bill Pay account is ready.