

# Online Banking User Guide



## Account Access

### First time login:

Enter the 12-digit ID and password assigned by Heartland Bank and click **Submit**.

ID:

Password:

**Submit** **Cancel**

**NOTE:** You will be prompted to change your password after you login for the first time.

## Viewing Transactions

Select **Transactions** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	View Transactions
My Savings	\$2,908.33	Open	Select Option

View Transactions for: My Checking

Date	Ref/Check No.	Description	Debit	Credit	Balance:
05/30/2007	5689497	Payroll		\$2,165.36	\$4,669.74
05/30/2007	5656	Check 5656	\$125.00		\$2,504.38

### Transaction List Options

- Choose number of transactions displayed
- View check images
- Sort columns to customize view
- Switch between accounts

### Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number.

Accounts Transactions Transfers Stop Payments

Current Transactions Download Transactions **Search**

## Transferring Funds

Select **Transfers** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Transfer Funds
My Savings	\$2,908.33	Open	Select Option

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.

**Transfer Funds** Schedule Review Finish

\* Transfer funds from: Select From Account

\* Transfer funds to: Select To Account

\* Transfer amount:

\* Frequency: Select Frequency

Transfer date: 10/05/2007

Transfer memo:

**Submit**

## Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

**Transfer History** lists completed transfers.

Accounts Transactions **Transfers** Stop Payments Statements

New Transfer Pending Transfers Transfer History

## Viewing Statements

Select **Statements** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Statements
My Savings	\$2,908.33	Open	Select Option

Statements are available in PDF, HTML, and Text formats.

View Statements

Statement Date:	Description:	Select Format to View:
08/20/2007	This is your statement	Select option...
08/17/2007	This is your statement	Select option...

## Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

A screenshot of the 'Deposit Products' menu. It shows a table with columns for Account Name, Balance, Status, and Quick Link Options. The 'My Checking' account is selected, and the 'Stop Payments' option is highlighted in the dropdown menu.

Account Name	Balance	Status	Quick Link Options
My Checking	\$345.96	Open	Stop Payments

Fill in the required fields and click **Submit**.

A screenshot of the 'New Stop Payment' form. It includes fields for 'Add Stop Payment for Account' (My Checking), 'Check Date', 'Start Check Number', 'Begin Amount', 'Payee', and 'Remarks'. There are 'Submit' and 'Cancel' buttons at the bottom.

**NOTE:** You must contact the bank to edit or remove a Stop Payment. Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account. Please review the Stop Payment Disclosure for more details, located on the Stop Payment screen.

## Transaction Download

Select **Download** from the drop-down menu next to an account.

A screenshot of the 'Deposit Products' menu. It shows a table with columns for Account Name, Balance, Status, and Quick Link Options. The 'My Checking' account is selected, and the 'Download' option is highlighted in the dropdown menu.

Account Name	Balance	Status	Quick Link Options
My Checking	\$345.96	Open	Download
My Savings	\$2,908.33	Open	Select Option

Choose the **Download Range** and **Format** (Microsoft Money, Quicken, etc.), then click **Submit**.

A screenshot of the 'Download Transaction' form. It includes fields for 'Download Transactions for Account' (My Checking), 'Select Download Range', and 'Select Download Format'. There are 'Submit' and 'Cancel' buttons at the bottom.

## Questions? Need help?

Contact our Customer Care Center during normal business hours toll-free at 888-897-2276!

## Options

Change **Personal**, **Account**, and **Display** settings.

### Personal

- Update e-mail address
- Set up Password Reset Question & Answer
- Click **?** to learn about resetting your own password.
- Update I.D. (*Create a personal I.D. to use instead of your assigned 12-digit I.D.*)
- Change PIN/Password

### Account

- Change account pseudo names/nicknames
- Edit order in which accounts are displayed

### Display

- Edit number of accounts displayed per page
- Edit number of transactions displayed by default

## Alerts

### Event Alerts:

- Incoming direct deposits
- Funds transfer information
- Statement notifications

### Balance Alerts:

- Notification of account balances

### Item Alerts:

- Notification of cleared checks

### Personal Alerts:

- Text-based alerts delivered on chosen date

## Security

The security of your financial data is of utmost importance to us. We utilize several layers of protection to ensure that your personal information is safe and sound, including firewalls, routers, and data encryption.

## Personal Verification Questions

One of the first times you access your accounts online, you will be asked to choose and answer three Personal Verification Questions. Please choose answers you will remember, as incorrect answers will block future access to online banking and Bill Pay.

Periodically during future online sessions, you will be prompted to answer two of these questions. By correctly answering the questions, you confirm your identity and prevent another person from accessing your account information.

## Additional Precautions

We will **never** request your personal information through e-mail. Any e-mail claiming to represent Heartland Bank and requesting personal data like Social Security Numbers, I.D.'s or passwords should not be trusted or opened.

Keep your I.D. and password secret and secure. We advise using a unique password specifically for online banking rather than one you use for multiple applications.

Always use the **Exit** feature to close your online banking session.

[www.hbtbank.com](http://www.hbtbank.com)

Log on today and enjoy the convenient benefits of FREE Online Banking!

## Free Online Bill Pay

Read our **Bill Pay User Guide** brochure for detailed instructions on how to pay bills and add payees online.