

## Options

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



### Personal

- Update e-mail address
- Update I.D. (*Create a personal I.D. to use instead of your assigned 12-digit I.D. New I.D. must be 4 to 12 characters, first character must be a letter.*)
- Change PIN/Password (*6 to 8 alpha/numeric characters*)

### 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, data encryption and personal verification questions.

### 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.

# Online Banking User Guide



[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.



## Account Access

### First time login:

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

ID:	<input type="text"/>
Password:	<input type="password"/>
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

**NOTE:** You will be prompted to change your password after you login for the first time. Your new password must be 6 to 8 alpha/numeric characters.

## 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

Current Transactions					
Date	Ref/Check No.	Description	Debit	Credit	Balance
05/30/2007	5698497	Payroll		\$4,889.74	
05/30/2007	5625	Check 5255	\$125.00		\$2,524.26

### 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	
* Transfer funds from:	Select From Account
* Transfer funds to:	Select To Account
* Transfer amount:	<input type="text"/> <input type="text"/>
* Frequency:	Select Frequency
Transfer date:	10/05/2007
Transfer memo:	<input type="text"/>
<input type="button" value="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.

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.

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

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

New Stop Payment	
NOTE: * Required field	
Add Stop Payment for Account:	My Checking
Check Date:	<input type="text"/>
* Start Check Number:	<input type="text"/>
* Begin Amount:	\$ <input type="text"/>
* Payee:	<input type="text"/>
Remarks:	<input type="text"/>
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

**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.

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**.

Download Transactions	
NOTE: * Required field	
Download Transactions for Account:	My Checking
* Select Download Range:	Select Option
* Select Download Format:	Select Option
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

## Questions? Need help?

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