

How Do I Access Online Banking?

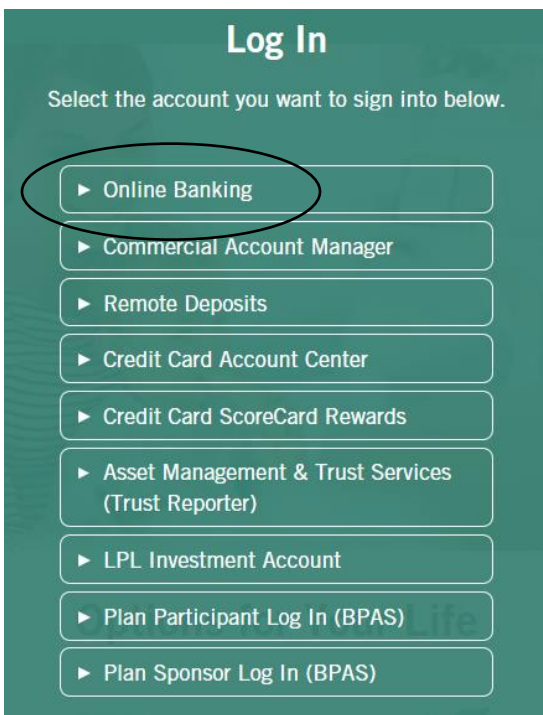
Heartland Bank Online Banking Login Process – Using a Web Browser

Using a web browser (IE, Edge, Firefox, Chrome, Safari, etc.) on your device, navigate to the Heartland Bank & Trust Company Website, www.hbtbank.com

Select **Log In**



Select **Online Banking**.



How Do I Access Online Banking?

Enter the **Heartland Bank Online ID** provided to you by your Heartland Bank Retail Banker in the text box and select **Submit**. *If you have not yet enrolled in Online Banking, select Enroll and follow the prompts to complete enrollment electronically.

Login to Heartland Bank Online ? Enroll Test Browser Home Page

Electronic Banking Team
Email: electronicbankingsupport@hbtbank.com

Commercial Account Manager (CAM) ACH transactions
Email: CAM@hbtbank.com
Phone: (855) 244-1215

Heartland Bank Online ID:

Submit

Enter the four digit temporary password in the Heartland Bank Online Password field and select **Submit**:

Login to Heartland Bank Online ? Enroll Test Browser Home Page

Please verify your personal image!
For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

Heartland Bank Online ID: 923600147236

Heartland Bank Online Password:

Submit

[Forgot Password?](#)

Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browser's "Help" section, or contact their Customer Support, to see if this option is available and how to turn it off.

Norton SECURED

How Do I Access Online Banking?

Review the Online Agreement. Select ☒ I Agree → Select Accept. *If you do not accept the Online Agreement, your request for Online Banking will be denied.

Online Agreement

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

Online Agreement:

ELECTRONIC COMMUNICATION

The words "we," "us," and "our" >refer to Heartland Bank and Trust Company, with whom you have your Account, and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, "Account" means the account you have with us. "Communication" means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limited to information that we are required by law to provide to you in writing. "Online Service" means Heartland Bank Online Services.

1. Scope of Communications to be Provided in Electronic Form.

When you accept with respect to an Account, you agree that we may provide you with any Communications in electronic format, and that we may

☒ I Agree

Print

Decline

Accept

Enter your current Password (*please note, the Current password is the temporary password entered on the previous screen*). Enter your new Password then Reenter your new password. Password Rules may change at any time, please refer to the page and the rules at the time you create your new password. Select **Continue**

Current = password entered on the previous screen. Enter your NEW password two times. Use of last four passwords not allowed.

Information Message:

Password Change Required.

Modify your login settings.

Select a new Password for future access to this service.

Change your Heartland Bank Online Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

Password Rules

- Must contain at least 1 letter
- Must contain at least 1 number
- May contain the following special characters + _%@\$*~
- Must be between 8 and 20 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 Passwords

Would you like to change your Heartland Bank Online ID?

Current 92360014723

Change

Heartland Bank Online ID Rules

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: + _% @\$!\$ *
- Must be between 4 and 12 characters

Continue

How Do I Access Online Banking?

Would You Like to Change Your Heartland Bank Online ID?

This step is *optional*. Enter a new alias so that you do not have to enter the 12-digit ID provided upon enrollment for future Online Banking sessions. (The alias and the 12-digit ID are interchangeable.) Select **Continue**

Information Message: Password Change Required.

Modify your login settings. ?

Select a new Password for future access to this service.

Change your Heartland Bank Online Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

.....

.....

.....

Password Rules

- Must contain at least 1 letter
- Must contain at least 1 number
- May contain the following special characters + _ % ! \$ * ~
- Must be between 8 and 20 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 Passwords


Would you like to change your Heartland Bank Online ID?

Enter your new Heartland Bank Online ID

6ST\$28!@wY%

Heartland Bank Online ID Rules

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: + _ % @ ! \$ * ~
- Must be between 4 and 12 characters

 **Continue**

Security Question Selection

For security reasons, you will be asked to select three questions. These questions are used to verify your identity in the future.

Select **Continue**.

Security Features

New Security Feature!

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue

How Do I Access Online Banking?

Click to select a watermark security image, select **Submit**. Each time you login verify the image is the image you selected as your Personal Identification Image.

****** When you enter your Heartland Bank Online ID and see this image, you know that you are logging into your bank's genuine online banking website and not a fraudulent one.

Please verify your personal image! ?

For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

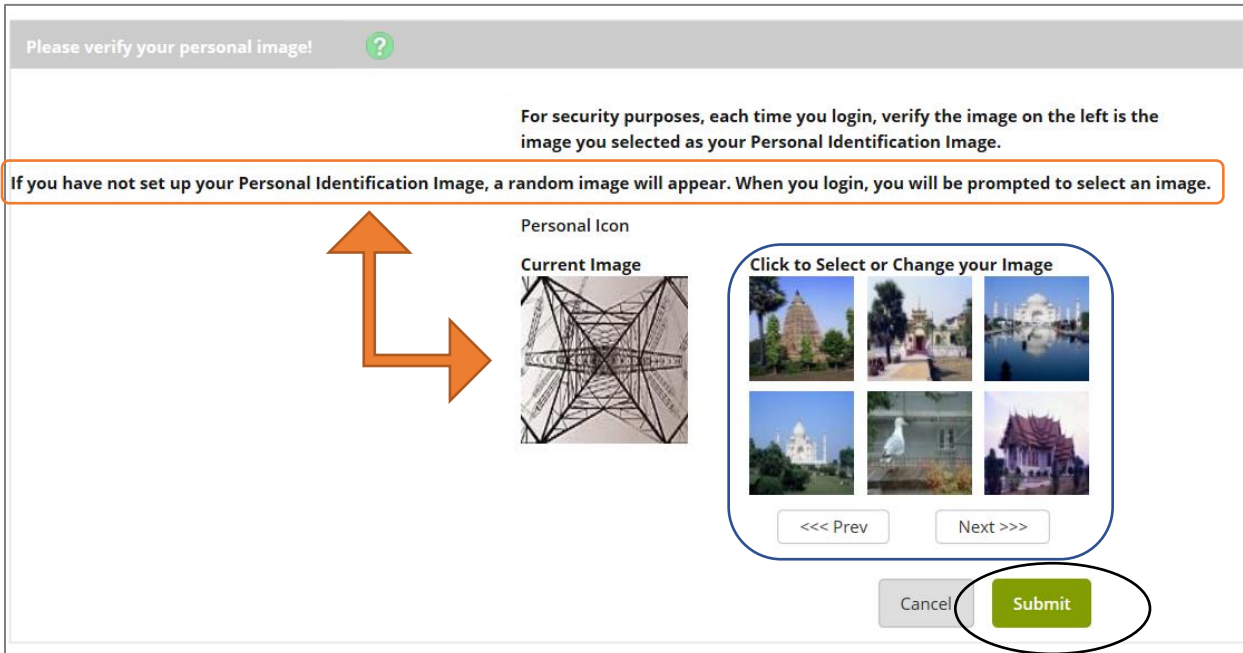
Personal Icon

Current Image

Click to Select or Change your Image

<<< Prev Next >>>

Cancel Submit



Review and select **Continue**

Security Features

Additional Security Feature!

In order to make your online banking experience as secure as possible, we utilize an additional security feature.

How Does It Work?

If we detect unusual or uncharacteristic behavior involving your online banking, you will be asked to answer two of your previously established security questions. The correct answers will verify your identity.

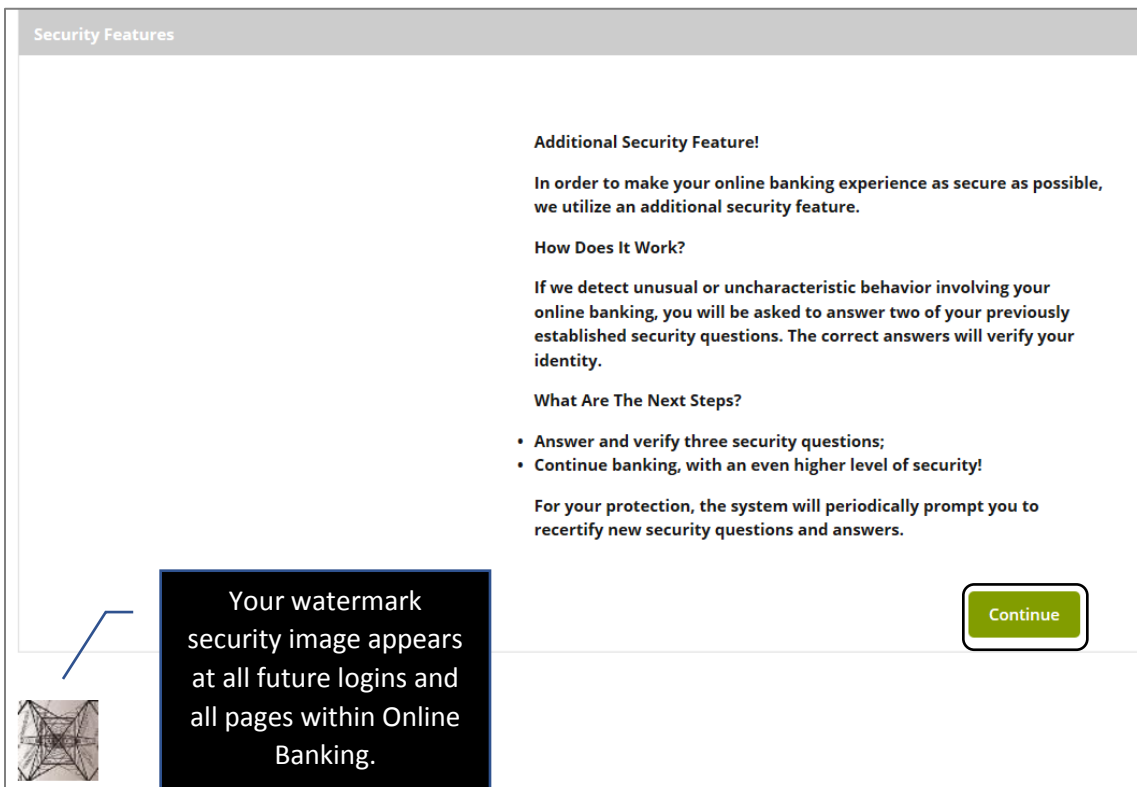
What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

For your protection, the system will periodically prompt you to recertify new security questions and answers.

Your watermark security image appears at all future logins and all pages within Online Banking.

Continue



How Do I Access Online Banking?

Select a question from each drop-down menu and input answer. Select **Submit**:

Verification Questions

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

Question One:


Answer:


Question Two:

Answer:

Question Three:

Answer:





Once the verification screen appears, you can **Edit** the questions and answers, or **Confirm** to save them. *Once confirmed, you cannot make changes.*


Confirm Challenge Questions

If you would like to change the verification information you previously selected, please do so. It is not required that you change your information.

Question One: What is the name of your elementary school?
Answer: ABC School

Question Two: What was the name of your first pet?
Answer: Fluffy

Question Three: Which high school did you attend?
Answer: XYZ High School




How Do I Access Online Banking?

Select **Continue**

Security Settings have been saved.

Thank you for completing the setup of your verification information. Again, we will only prompt you to answer your questions if we detect unusual or uncharacteristic activity with your Online Banking. Click 'Continue' below to continue your session.

Continue



Enter or update your email address.

Email address on file:


Enter/Update Email Address, Password Reset Question & Answer

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

Password Reset Answer:

Submit



Construct a **Password Reset Question** and **Password Reset Answer**, and then select **Submit**. Refer to “How can I reset my online banking password?” **Online Banking Password Self-Reset** document to learn more about this feature.

Example:

How Do I Access Online Banking?

Email address on file:

Enter/Update Email Address, Password Reset Question & Answer

hbt@hbtbank.com

* The question and answer field below are used to prompt you when you need to reset your password.


Password Reset Question:

What was the name of Granpa's Dog?

Password Reset Answer:

Harley

Submit



You are now a collected multi-factor authentication user and can access Online Banking.


Landing Page

The landing page is the initial screen that appears once you have successfully logged into online banking. There are two possible landing pages based on your financial institution's settings: *My Online Banking* or the *Accounts Listing* screen.


My Online Banking


Provides a customizable dashboard view of various NetTeller options divided by widgets. You can select which widgets display in each column and in which order.


Default Landing Page – **Accounts** tab





[Secure E-mail](#) [Agreement](#) [Exit](#)


 **Live Support**
I'm Online
[Start Chat](#)


 **Accounts**


 Bill Pay

 eStatements

 Open an Account

 Funds Tracker

 Options

 Credit Card

[My Online Banking](#) [Accounts](#) [Transactions](#) [Transfers](#) [Info](#)


401 N. Hershey Road, P.O. Box 67, Bloomington, IL 61702-0067

Customer Care available at (309) 662-4444 or Toll Free (888) 897-2276, Monday - Friday 7:00 a.m. to 9:00 p.m., Saturday 8:00 a.m. to 5:00 p.m. and Sunday 12:00 p.m. to 5:00 p.m.

Bill Pay Support (877) 547-1710, 6:30 a.m. to 1:00 a.m, Monday - Friday (Closed Federal Reserve Holidays)

Information Message: Your email address has been submitted.

Welcome Lori L. Melville!

Deposit Accounts 

View 5 | 10 | 20 | 50 | 100 | ALL


Account (Click for Details)	Balance	Status	Options
Intl Cks 0001	\$9.27		Select Option
Intl Cks 0002	\$28.70		Select Option

Other Accounts

View 5 | 10 | 20 | 50 | 100 | ALL

Account	Balance	Status	Options
Intl Cks 0003	\$0.00		Select Option

Be Sure You Should



Funds Tracker
Financial Management Tool
[Learn More](#)

How Do I Access Online Banking?

My Online Banking tab – User configures to preference:

The screenshot displays the Heartland Bank online banking portal. The top navigation bar includes links for Accounts, Bill Pay, eStatements, Open an Account, Funds Tracker, Options, and Credit Card. The 'My Online Banking' tab is highlighted. Below the navigation bar, the page shows a welcome message from Lori L. Melville, the user's email address (lmelville@hbtbank.com), and the last login time (10/16/2019 - 01:45:38 PM). The main content area is divided into several sections: Alerts (No Alerts), Download (No accounts selected), Recent Statements (No statements available), Recent Transactions (No recent transactions), and Recent Transfers (No recent transfers found). A sidebar on the right contains a 'Be Sure You Should' banner and a 'Live Support' chat button.

Heartland Bank and Trust Company

Secure E-mail Agreement Exit

Live Support I'm Online Start Chat

Accounts Bill Pay eStatements Open an Account Funds Tracker Options Credit Card

My Online Banking

401 N. Hershey Road, P.O. Box 67, Bloomington, IL 61702-0067

Customer Care available at (309) 662-4444 or Toll Free (888) 897-2276, Monday - Friday 7:00 a.m. to 9:00 p.m., Saturday 8:00 a.m. to 5:00 p.m. and Sunday 12:00 p.m. to 5:00 p.m.

Bill Pay Support (877) 547-1710, 6:30 a.m. to 1:00 a.m. Monday - Friday (Closed Federal Reserve Holidays)

☐ Set As Start Page | [Configure This Page](#)

Alerts No Alerts

Download --Select Account-- --Select Format-- --Select Range-- Download

Messages No new Secure Messages Send Message

Bill Pay Scheduled Payments No Scheduled Payments.

My Accounts No accounts selected. Use the 'Configure Settings' icon above to select your accounts to view.

Recent Statements No statements are available. To add other accounts, use the 'Configure Settings' icon above to select your accounts.

Recent Transactions No recent transactions for your selected accounts and filter in the last 30 days. Use the 'Configure Settings' icon above to select your transactions to view.

Recent Transfers No recent transfers found.

Welcome Lori L. Melville lmelville@hbtbank.com Change Last Login: 10/16/2019 - 01:45:38 PM

Be Sure You Should

Refer to the *Configure Widgets – My Online Banking* link for more information about set up and configuration.

1/22/2020 llm