# Online Banking
# **User Guide**

Heartland Bank and Trust Company

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## About This Guide

At Heartland Bank and Trust Company, we are focused on creating a digital banking experience that is convenient, easy, and provides you the flexibility to take care of your personal and business finances anytime, anywhere.

This guide is designed to assist in answering questions and help you navigate through some common transactions.

## Getting Started

### Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

Browser Support: Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support digital banking and standards that are implemented in newer browsers.

Device Support:

- Windows: Versions still supported by Microsoft and can support a browser listed above
- OS X: Versions still supported by Apple & can support a browser listed above
- Android: Last two major versions
- iOS: Last two major releases

### Register for Online Banking

**There are 3 easy ways to register for Online Banking:**

1. Register online
2. Visit a banker at any local branch
3. Register over the phone. We are available to assist you Monday through Friday 8 a.m. to 6 p.m. and on Saturdays from 8 a.m. to 1 p.m. Branch and Customer Care hours vary by holiday.

*For business accounts, please contact us at 888-897-2276 to enroll.

#### Accessing Online Banking via Heartland Bank's mobile app

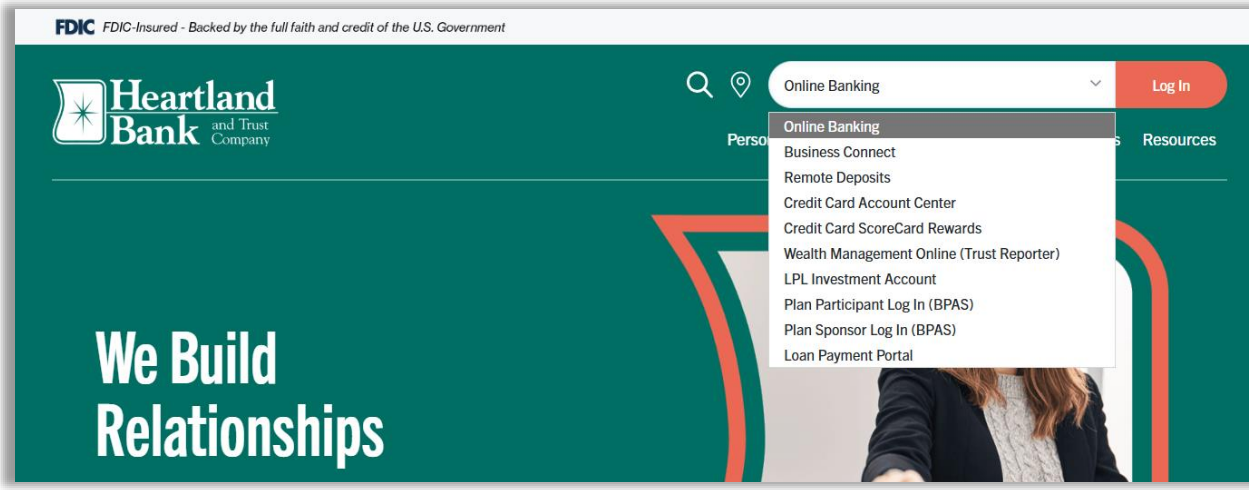
The Heartland Bank mobile banking app keeps you connected to your accounts anytime, anywhere. Download the Heartland Bank mobile app by selecting the applicable option below.

Download on the App Store

GET IT ON Google Play

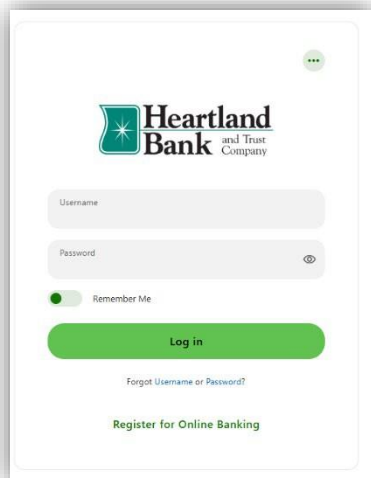
## Accessing Online Banking via Heartland Bank's website

You may access your accounts on a desktop via hbtbank.com, selecting **Online Banking** in the dropdown list in the upper right-hand corner and select **Log In**.




If you've completed your online banking registration with a Heartland Bank Retail Banker, follow the steps below for your first time login to online banking:

1. Enter your established username and the temporary password sent by the Retail Banker and click **Log In**.




2. To confirm your identity, you will be required to receive a one- time code to validate your identity. You may choose to receive the one-time code via SMS (text) or Phone Call. Select the delivery method and click **Send code**.

   ***NOTE:*** *If we do not have your current mobile phone number or home phone number on file, you will not be able to complete this step. Please call our Customer Care Center at 888-897-2276 for assistance.*

3. Enter the code that was sent to your phone number and then select **Verify** to continue.

4. Next you will Create your password. Enter a password at least thirteen characters in length in the **Password** and **Confirm Password** boxes.

   The system will indicate the level of strength your entered password is and display if your confirmation password matches. Select **Continue** to proceed.

5. Next you will be asked to verify your email, phone number, and your specific time zone. Select **Continue** if all information is correct.

6. You may now choose to:

- **Complete your Profile** Add your photo and other personal info to your profile
- **View Accounts** View your accounts and balances.
- **Customize Settings** Customize your online banking experience with your favorite theme.

7. You will then be prompted to review and agree to our Digital Banking disclosure. To proceed, click the **I Agree** box and select **Continue**.

## Username and Password Requirements

Username: Password:

| Requirement | Default | | Default |
|---|---|---|---|
| Minimum Length | **8** | Minimum Length | **13** |
| Maximum Length | **15** | Must include a Number | **No** |
| Allow Alpha Characters | **Yes** | Must include an Uppercase | **No** |
| Allow Numeric Characters | **Yes** | Letter Must include a Lowercase | **No** |
| Allow Special Characters | **No** | Must include a non-alphanumeric | **No** |

## Dashboard Overview

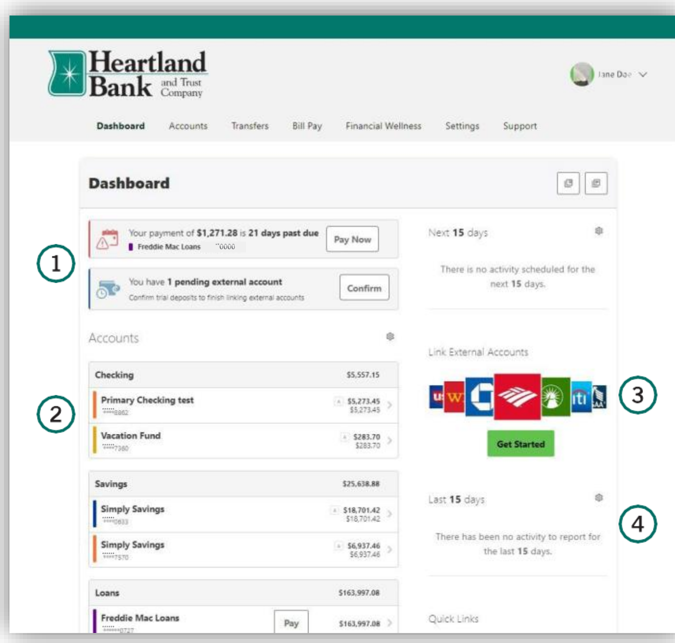
Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

1. **Actionable Alerts** that require action from you are displayed here towards the top of the page.

2. **Accounts** are grouped by Account Type Class (e.g. Checking, Savings, Loans).

3. **Link External Accounts** from other Financial Institutions. View your balance and transactional history from other Financial Institutions.

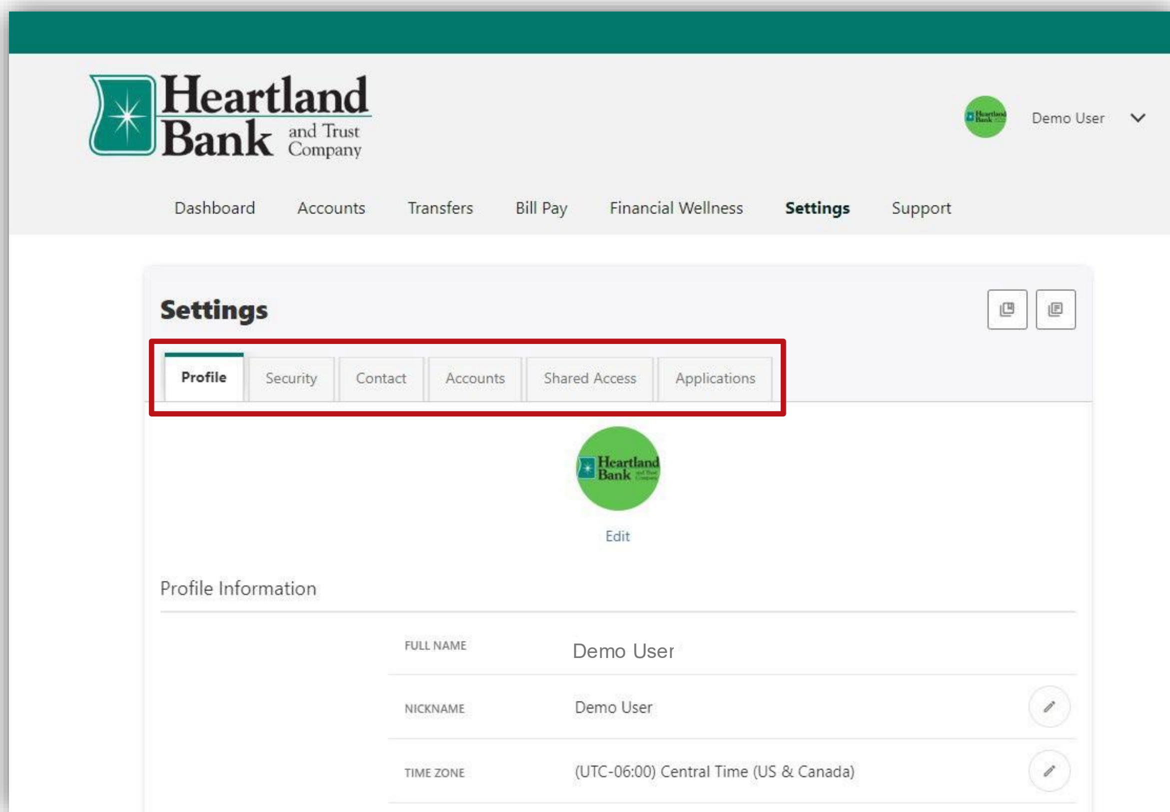
4. **Activity Modules** provide a quick glance of recent and future activities. Select the Gear/Settings icon to enable activities to display on the Dashboard such as recent Transfers, New Secure Messages, New Payees, Account Alerts and Login Activities.

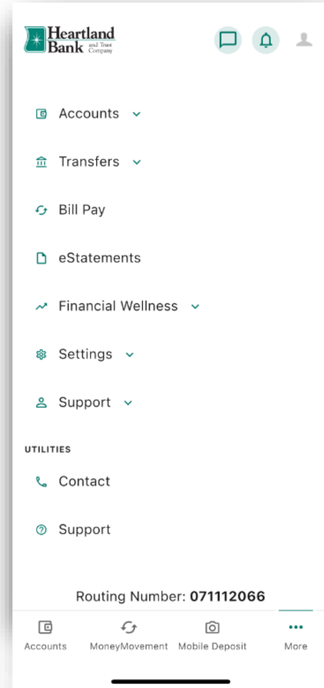


# Managing Your Profile

**Settings** allows you to view, update, and manage settings that are applicable to your account and overall digital banking experience. You can navigate to **Settings** by clicking on the drop-down menu under your name or **Settings > General Settings**.

- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity.
- **Security:** allows you to view and edit security details, such as Username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Contact:** allows you to make modifications to contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.
- **Shared Access:** allows you to share one or many of your accounts with another user and determine their level of access and the actions they can perform.
- **Applications:** allows you to view and revoke access to an authorized device.



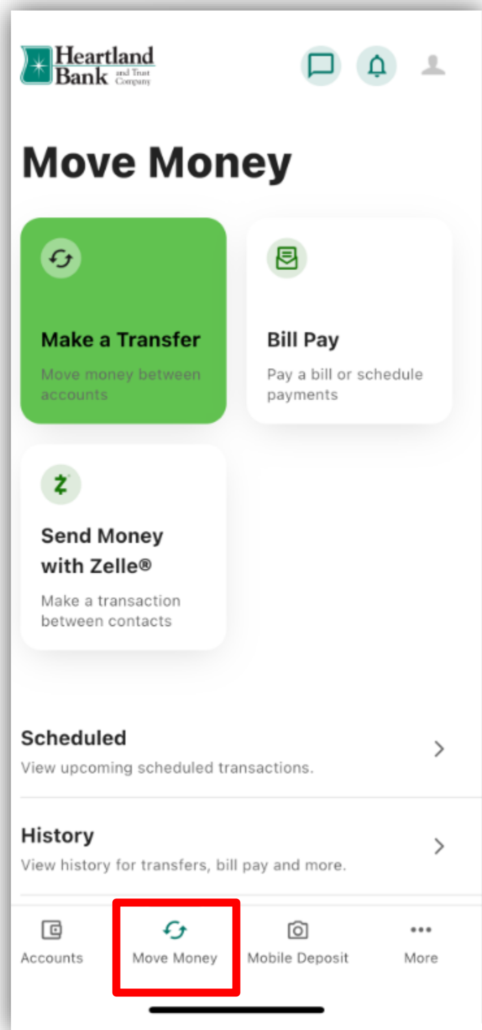



## General Navigation

We've organized information using the navigation menu categories located at the top of your dashboard to help you quickly and seamlessly navigate to the features and tools you'll use the most.


## Move Money

Heartland Bank's Mobile Banking App offers a central location for making transfers, accessing Bill Pay, and Sending Money with Zelle®.



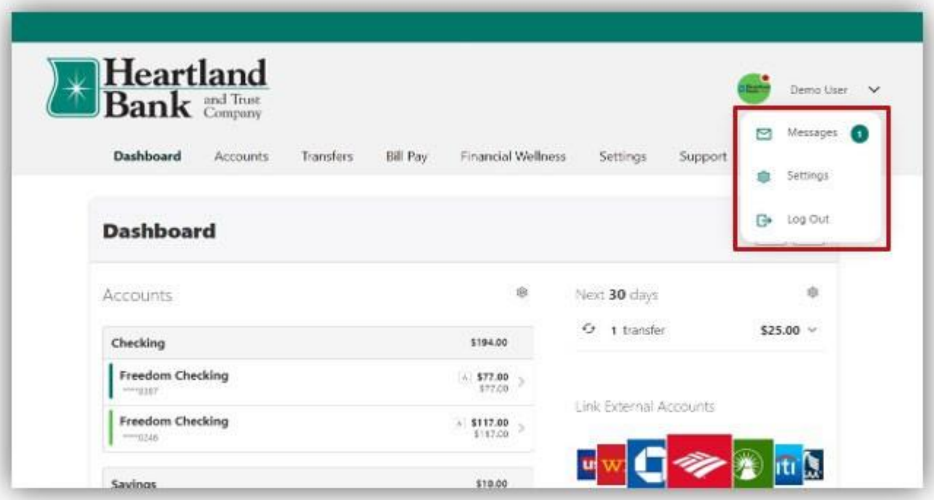
| Category: | What's Inside? |
| --- | --- |
| **Accounts** | **Account:** Gain a comprehensive view of your account details and transaction history<br><br>**Stop Payment Request:** Add a stop payment on a check<br><br>**Open an Account:** Open a checking or savings account |
| **Transfers** | **Transfers and Payments:** Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link internal or external accounts<br>**Mortgage:** View, manage, and pay your mortgage<br><br>**Loan Payments:** View, manage, and pay your loans<br><br>**Send Money with Zelle**: Send and receive money from friends, family, and others you trust. |
| **Bill Pay** | **Bill Pay:** Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity, and manage eBills. |
| **eStatements** | **eStatements:** View documentation related to your accounts (statements, tax documents, etc.). |
| **Financial Wellness** | **Spending:** Create and manage income and expense thresholds<br><br>**Savings Goals:** Create, manage, and track progress on your savings goals<br><br>**Wealth Management Online:** Members of our Wealth Management Services can access their accounts using this menu option. |
| **Settings** | **General Settings:** Update and manage settings for your profile, security, and notifications.<br><br>**Manage Alerts:** Set up Alerts to monitor balances, activity, and access to your accounts.<br><br>**Manage Debit Card:** access Card Management features, manage card alerts, manage card controls, all via online banking. |
| **Support** | **Message Center:** Send secure messages to us and respond to inquiries using the Message Center.<br><br>**Locations:** Find a branch or ATM location |

# Secure Message Center

Your privacy is our top concern. You can securely send sensitive information such as your account number and other personal information by using the secure Message Center.

**Navigating the Message Center**

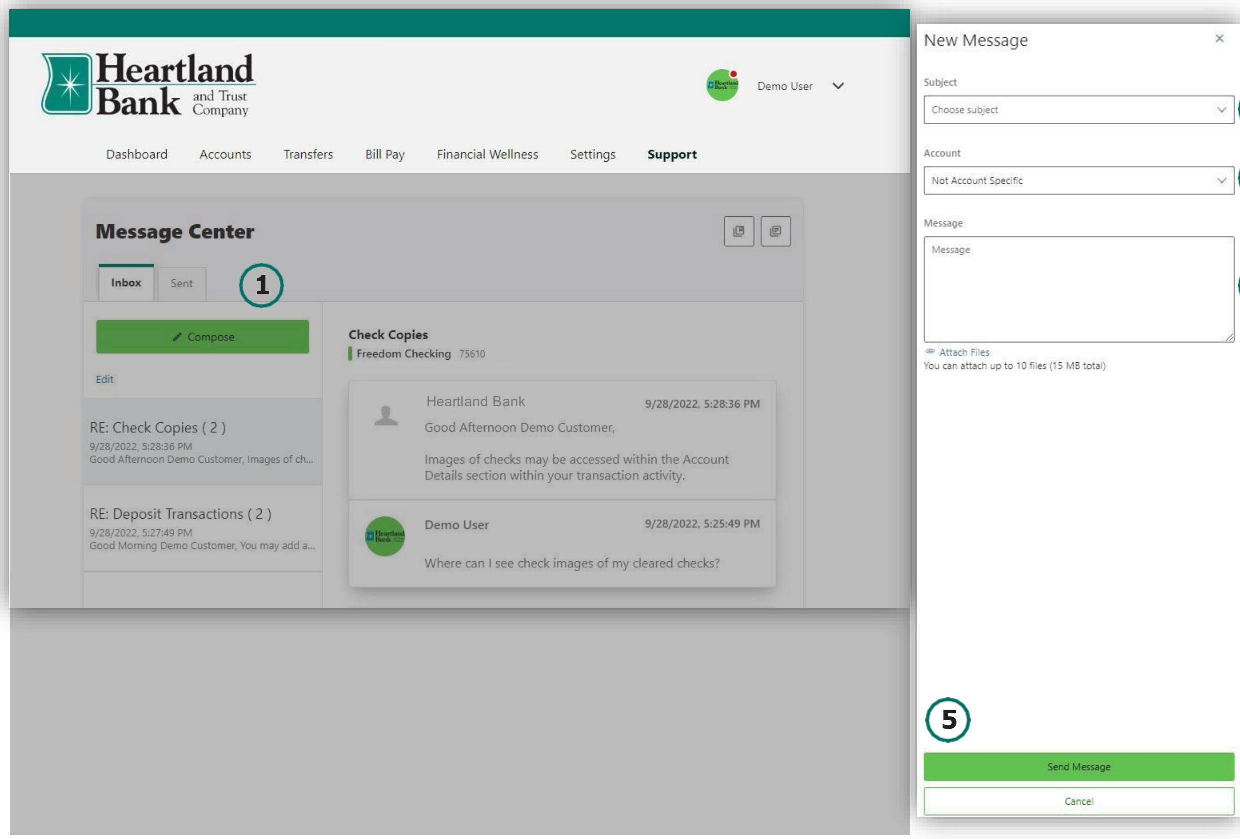
You can access the Message Center by clicking the **Profile** dropdown or the **Support** tab and selecting Message Center. You will be notified through the **Profile** dropdown menu if you have an unread message. A user can also see a red dot indication on the image circle which indicates that an unread message has been received. The number of unread messages is indicated on the right side of the **Message** dropdown menu option.




## Compose a Message

To compose a new message:

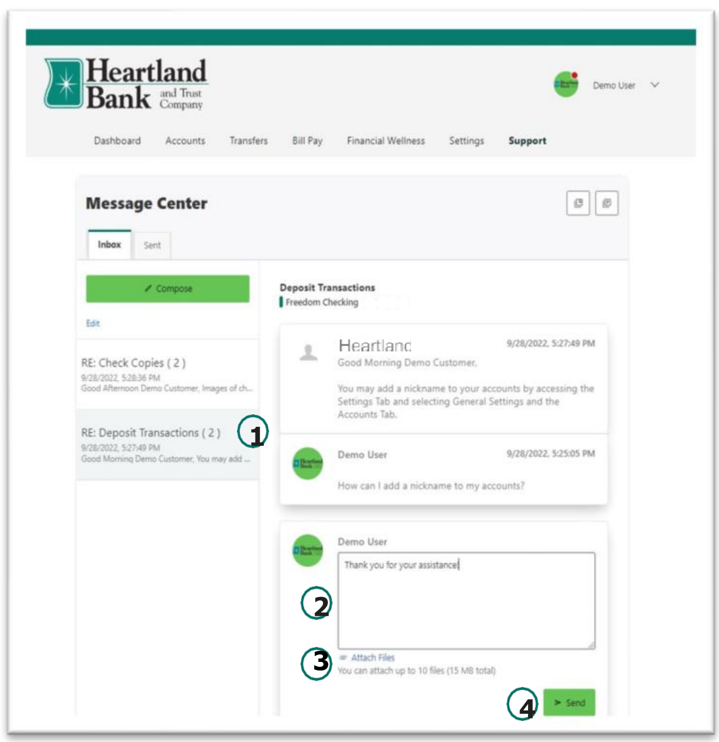
1. Click the **Compose** button on the **Inbox** tab of Message Center.
2. Select the message **Subject** from the dropdown menu.
3. Select the **Account** the message refers to from the dropdown menu.
4. Enter the Message body and select the **Attach Files** link to attach files to the message.
5. Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.




## Respond to a Message

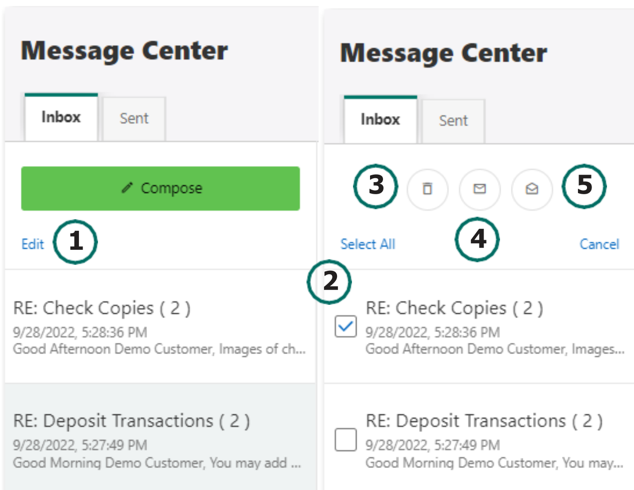
To reply to a message:

1. Select the message thread to respond to. View the messages within the thread.
2. Enter a **Message** response.
3. Select the **Attach Files** link to attach files to the message.
4. Click the **Send** button to send the response.



## Message Actions

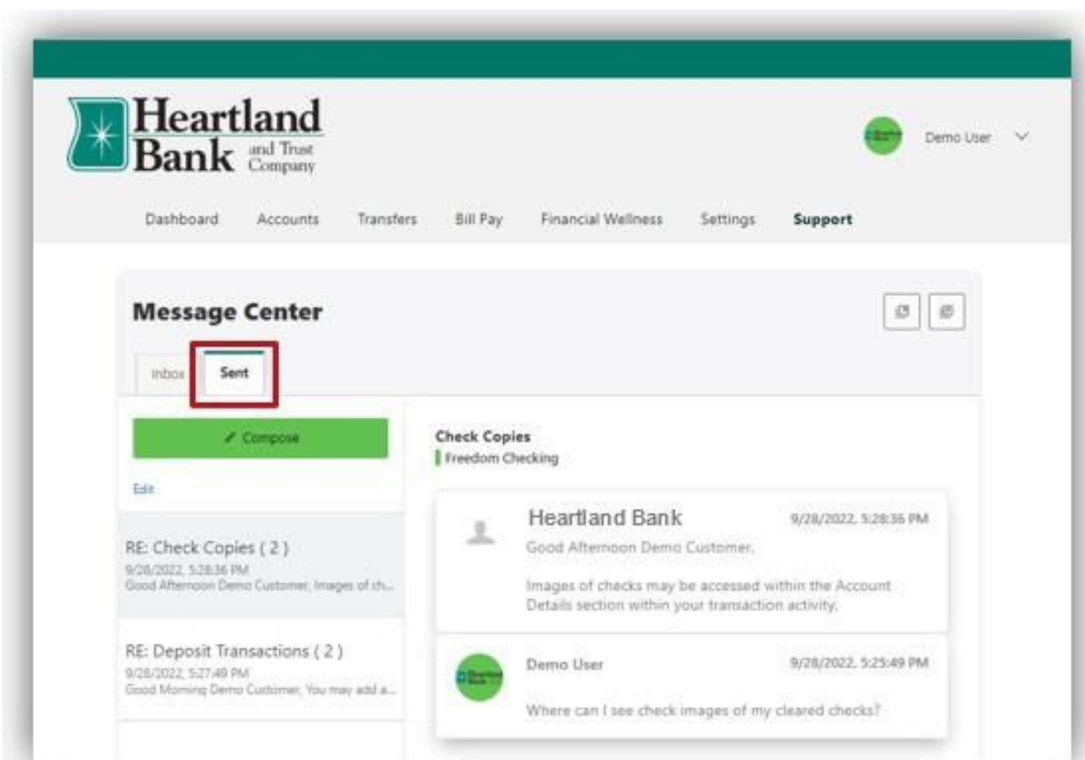
You have the ability to mark a message thread as unread, read, or delete a message thread.




1. Click the **Edit** link to view the message actions.
2. Click the checkbox next to the message threads to act on.
3. Click the **delete** (trash can) button to delete the message threads.
4. Click the **unread** (envelope) button to mark the message threads as unread.
5. Click the **read** (open envelope) button to mark the message threads as read.

## Sent Messages

The **Sent** tab allows you to view and delete messages that have been sent.



# Account Transfers

## One-time Transfers

**Make a Transfer** allows you to perform one-time transfers for an amount you determine. You can make transfers to and from internal and previously linked external accounts. To access **Make a Transfer**, click on the **Transfers** tab from the dashboard and select **Transfers**.

1. Under **Accounts**, select the account you want to transfer from in the **From Account** dropdown. Select the account you want to transfer to in the **To Account** dropdown.

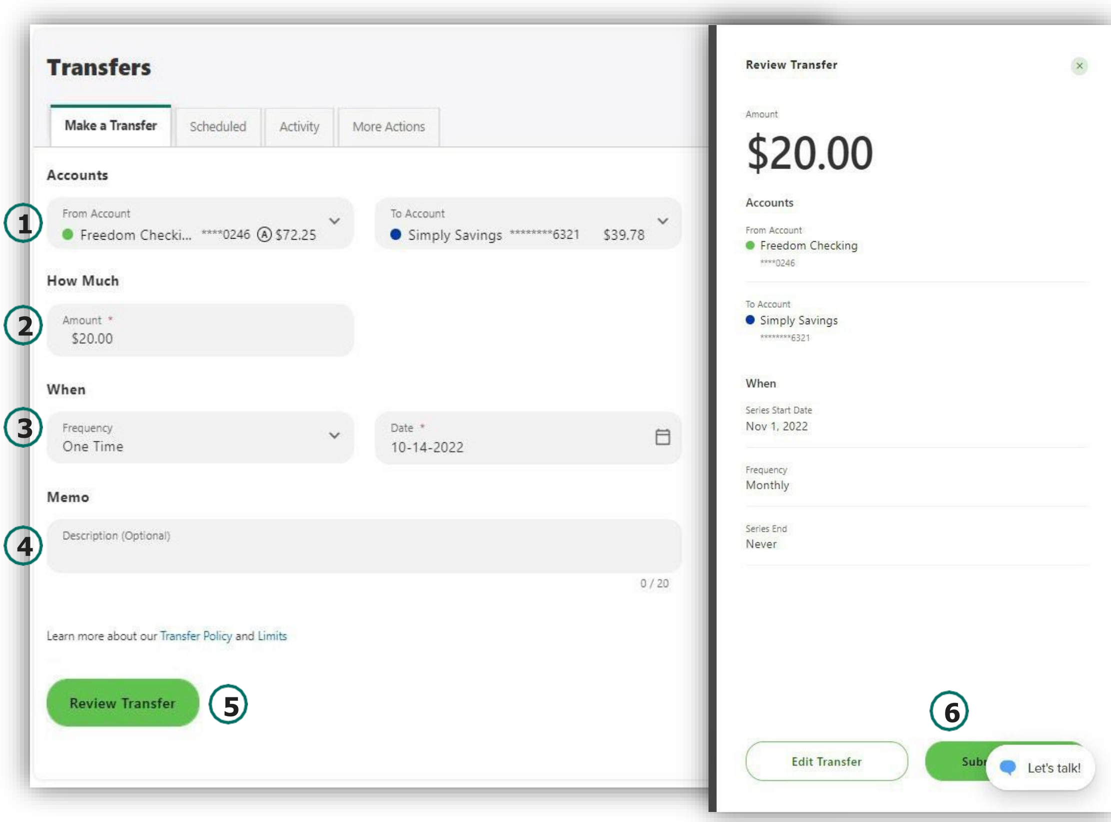
2. Under **How Much**, enter the **Amount** you wish to transfer.

3. Under **When**, keep the default selection of **One Time**. Click on the calendar icon under **Date** to select the day, you would like the transfer to occur.

4. Under **Memo**, you may write a note in the **Description** if you would like - *this is optional*.

5. Once you have completed the steps above, click **Review Transfer**.

6. A review screen will pop up. If all of the information is correct, click **Submit Transfer**.



# Recurring Transfers

To schedule a recurring transfer, you will complete the same steps as a one-time transfer listed above. However, once you get to the **When** section, please complete the following steps:

1. Select the desired frequency from the **Frequency** drop down menu.

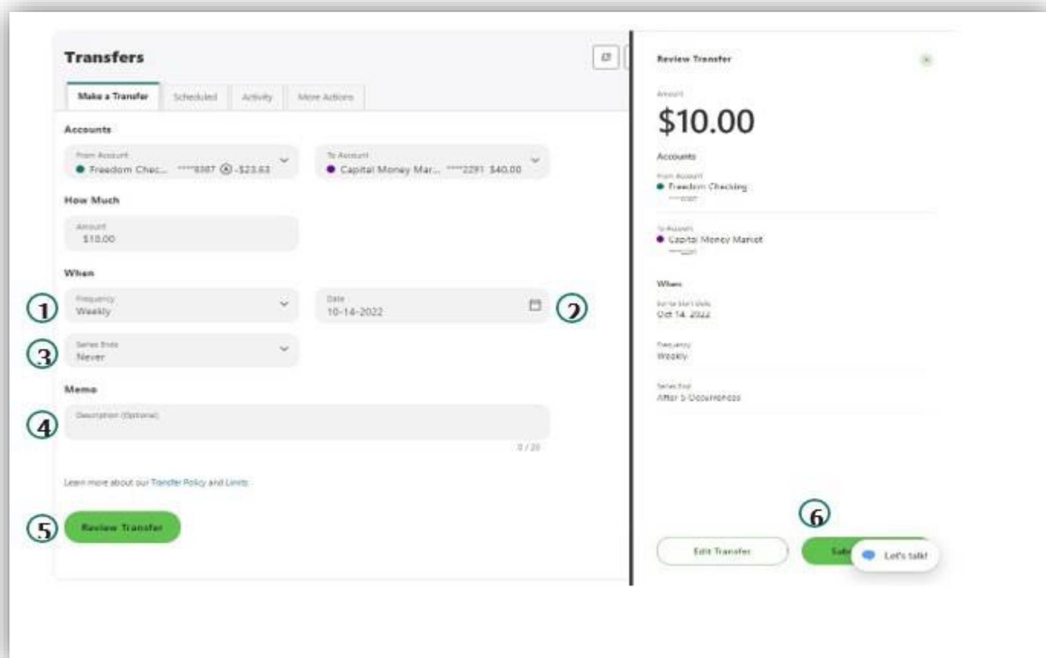
2. Click on the calendar icon under **Date** to select the day you would like the recurring transfers to begin.

3. Under the **Series Ends** drop down menu, select whether the series will end **Never**, **On Date**, or after a specified number of **Occurrences**. If you select **On Date** or **Occurrences**, you will need to select the date or the number of occurrences to continue.

4. Under **Memo**, you may write a note in the **Description** if you would like - *this is optional*.

5. Once you have completed the steps above, click **Review Transfer**.

6. A review screen will pop up. If all the information is correct, click **Submit Transfer**.




## Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.

# Zelle®

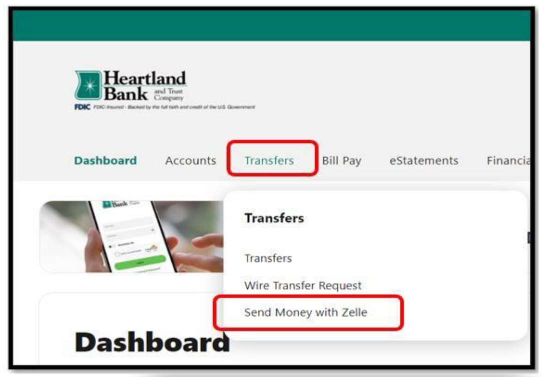
Zelle® is a fast, safe and easy way to send and receive money with those you know and trust who also bank with a financial institution who offers Zelle®. All you need to send money is your recipient's email address or U.S. mobile number. No account numbers are shared. Zelle® can be used to send money to people at the same bank/credit union or at a different bank/credit union in the U.S. If both the sender and recipient are enrolled with Zelle®, money is typically received within minutes.

## Enrollment

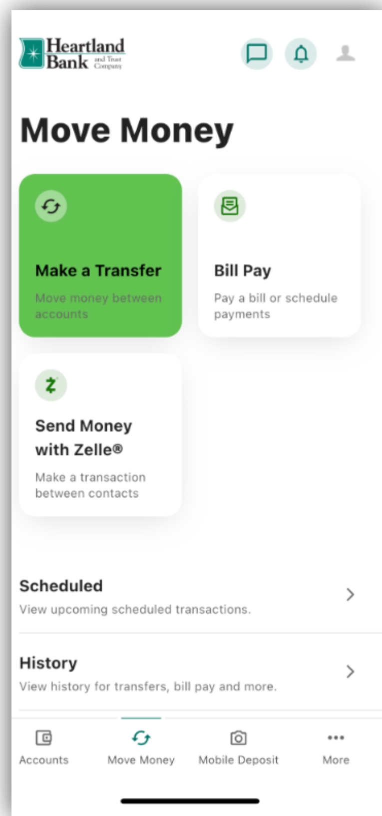
Heartland Bank customers can request access to Zelle® by submitting an enrollment request with a Frontline Banker, Customer Care Center, or Digital Banking Representative.

Once Zelle® permissions are enabled, complete the following steps to complete enrollment.

Log into the Heartland Bank Mobile App or Online Banking.




**Desktop Users:**
- Click the Transfers tab
- Select "Send Money With Zelle®"




**Mobile App Users:**
- Click the "…Move Money" option in the bottom navigation menu
- Select "Send Money With Zelle®"

Upon successful verification, select “**Send Money with Zelle®**”


# Linking Accounts

**Linking Accounts within Heartland Bank**

Create a one-time or permanent link to another user’s account to make one-time and recurring transfers to that account. You have the option to link to another user’s account using their account number and the user’s email address of record.

**Linking External Accounts for Transfers**

*The ability to transfer to and from external accounts is offered by request. Please contact our Customer Care Center at 888-897-2276 to inquire.*

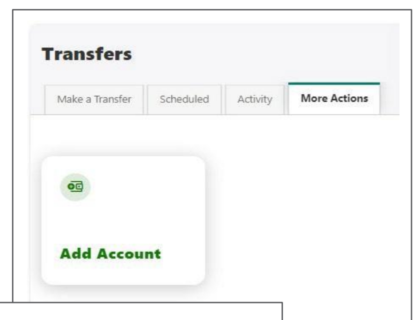
To add an external transfer account:

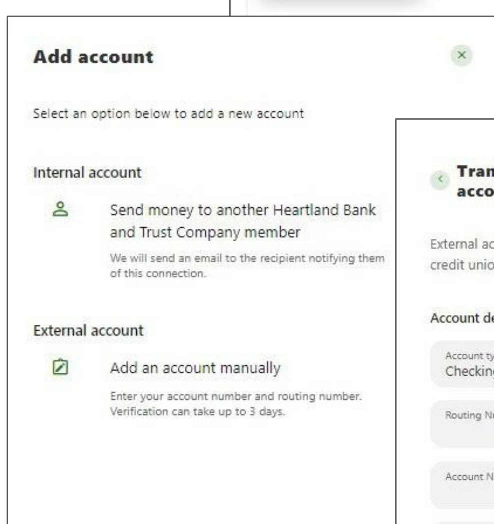
1. Select **Transfers** and click on the **More Actions** tab. Click **Add Account**.

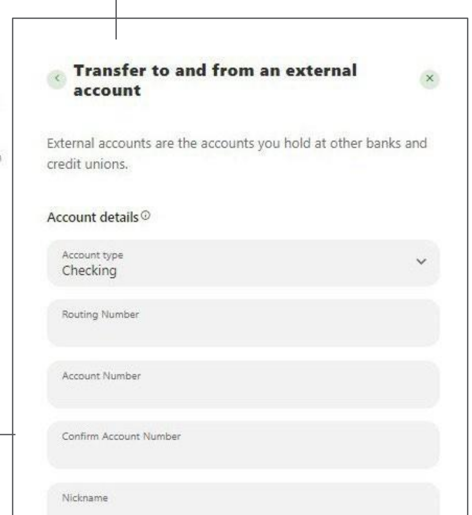
2. Select **Add an Account Manually** from the dropdown menu. The Add Account window is displayed.

3. Enter an **Account Type**.

4. Enter a **Routing Number**.



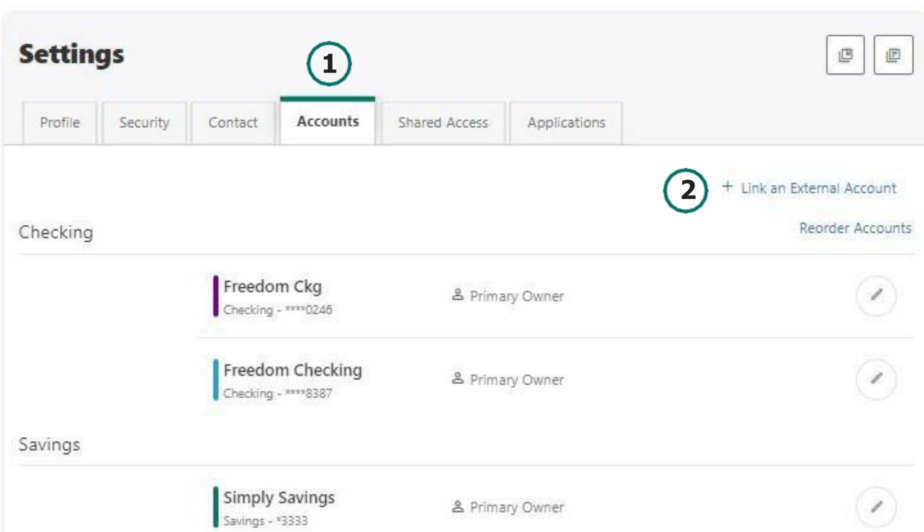
5. Enter an **Account Number**.
6. **Confirm** the **Account Number**.
7. Enter a **Nickname.**
8. Click the **Continue** button to add the account or click the **Cancel** button to close the window.

Two trial deposits will be sent to the external account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit. You will receive an actionable alert on your Dashboard indicating confirmation is required. Select **Confirm** within the alert, provide the requested information and select **Confirm** to link your account.

**Linking External Accounts for Account Aggregation**

Adding accounts from other financial institutions makes it convenient for you to view your assets and liabilities in one place. Select the **Settings** under your profile drop down or under the **Settings** tab. You may also link External Accounts by selecting the green **Get Started** button on the **Dashboard** page in the Link External Accounts area.

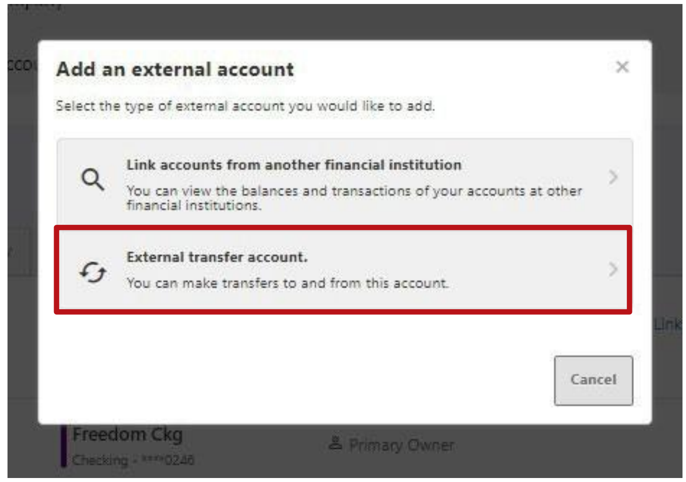
1. Select the **Accounts** tab from **Settings**.
2. Click the **Link an External Account** button.



Select the **External transfer account** option. If it is your first time, you will see an informational screen to guide you through the step-by-step process.

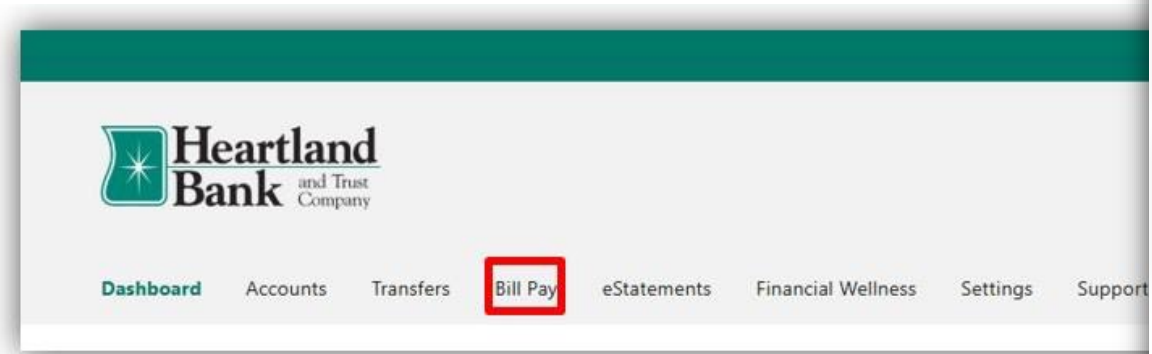
After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

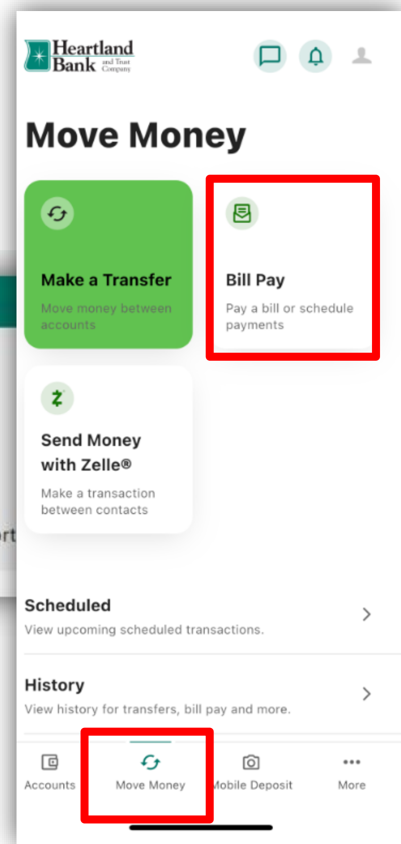
You will see your account details and transactions in the Accounts or Dashboard tabs within sixty seconds.



# Bill Pay

Access Bill Pay by selecting the Bill Pay tab from the Navigation Menu




**Add a Payee - Business**

Within Bill Pay, click the **Add Payee** button. In the pop-up box, select **Business** and click **Next**. Enter the Name of Business, your Account Number with that Business, the Zip Code, select a Default Funding Account, and click the Next button.

**Add a Payee - Person**

Within BillPay, click the **Add Payee** button. In the pop-up box, select **Person** and click **Next.** Enter the Payee's Name, choose payment method, select default funding account, and click **Next.**

Please note - for payments to be sent electronically, SMS, Electronic, or Email must be selected. The Electronic option will require the payee's routing and account number. The SMS option will require the payee's phone number, and the Email option will require the payee's email. Both SMS and Email will send a secure link to the payee to enter in their personal banking information.

**Make a Payment**

The Make a Payment tab allows you to schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to Confirm and Submit Payment.

**Manage Payee Information or Sender Information (Default Funding Account)**

In Bill Pay, utilize **Manage** by clicking the **Edit** (pencil) icon in the Payee Information or Sender Information and **Save** the changes. To Delete a Payee, click on the **Delete Payee** link and select the **Delete Payee** button.

**MultiPay**

Multi Pay can be used to pay several payees all in a single transaction, but it can also be used for single payments. The Multi Pay tab does not allow you to set up recurring payments (for recurring payments, these must be scheduled in the Make a Payment Tab).

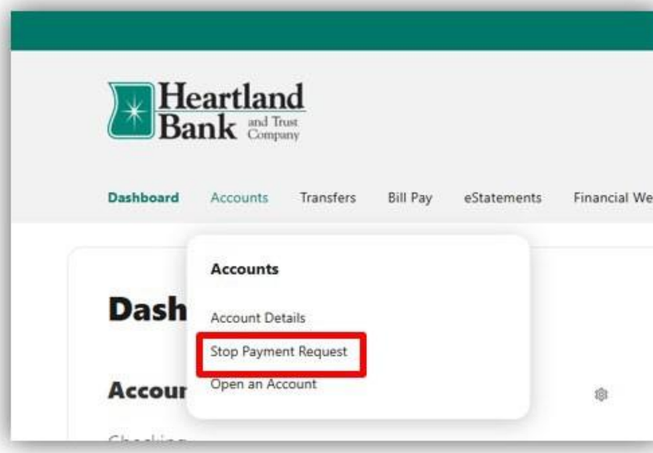
1. To pay multiple bills using Multi Pay, check the checkbox next to the payee name.
2. Under Selected Payees, select the appropriate account to **Pay From**, enter the **Amount**, and select the **Date** to Deliver by.
3. After this is completed, you will receive an option to cancel or **Confirm Payment**. A one-time security verification code may be required.

## Stop Payment Request

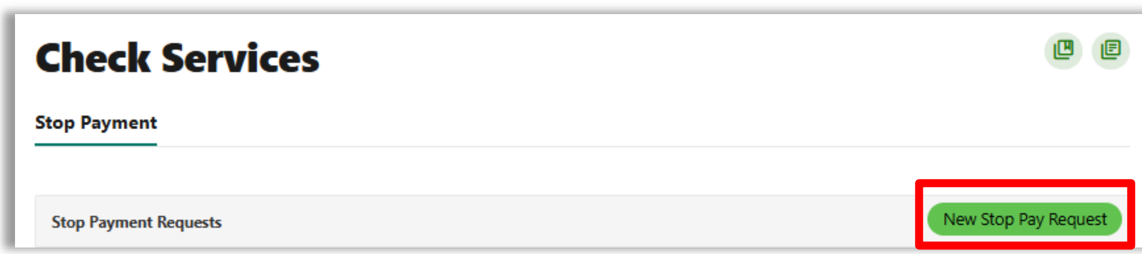
Stop Payment Requests will allow you to add a stop payment on an outstanding check.

To request a stop payment:

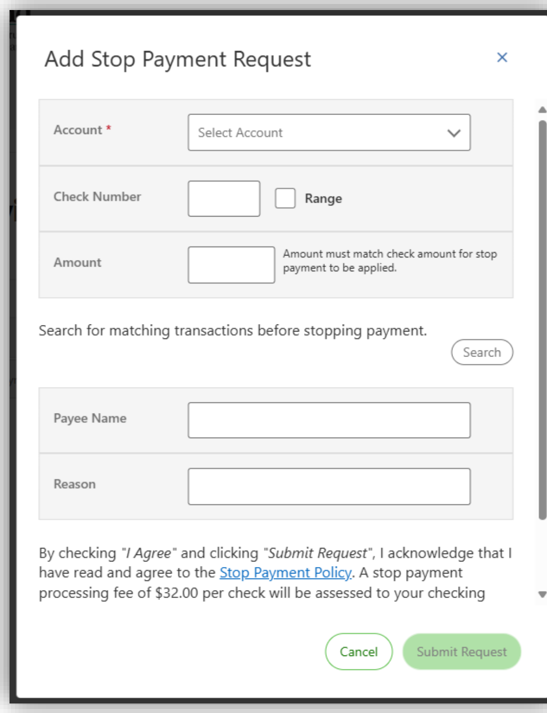
1. Click the **Accounts** tab, and the **Stop Payment Request** option from the drop-down menu.




2. Click the **New Stop Pay Request**



### To enter the details of the stop payment request:

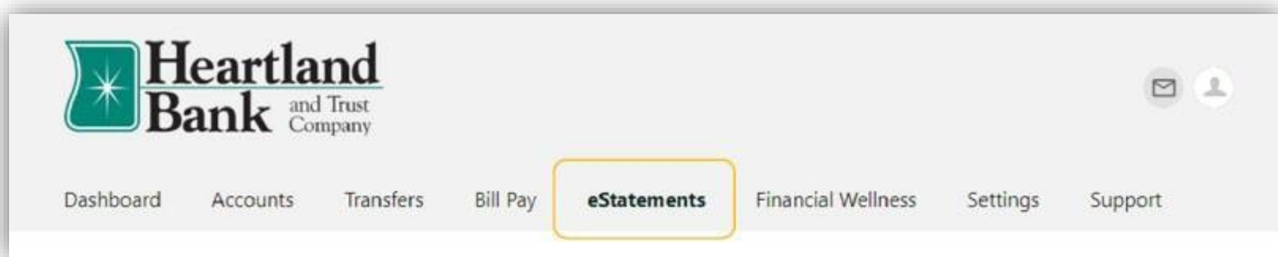



3. Click the **Account** dropdown menu and select the account to place the stop payment on.
4. Enter the **Check #** to place the stop payment on. *Note: If you intend to stop a range of checks, select the box next to "Range" and enter the starting check number and ending check number that should be stopped.*
5. Enter the **Amount** the check was written for.
6. Click the **Search** button to search for transactions that have cleared the account selected and match the transaction details entered.
7. Enter the **Payee Name** the check was written to.
8. Check the **I Agree** checkbox to acknowledge the *Stop Payment Policy*. A stop payment processing fee of $32.00 per check will be assessed to your checking account.
9. Click the **Submit Request** button to submit the stop payment request or click the **Cancel** button to close the Add Stop Payment Request window without submitting the request. A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.

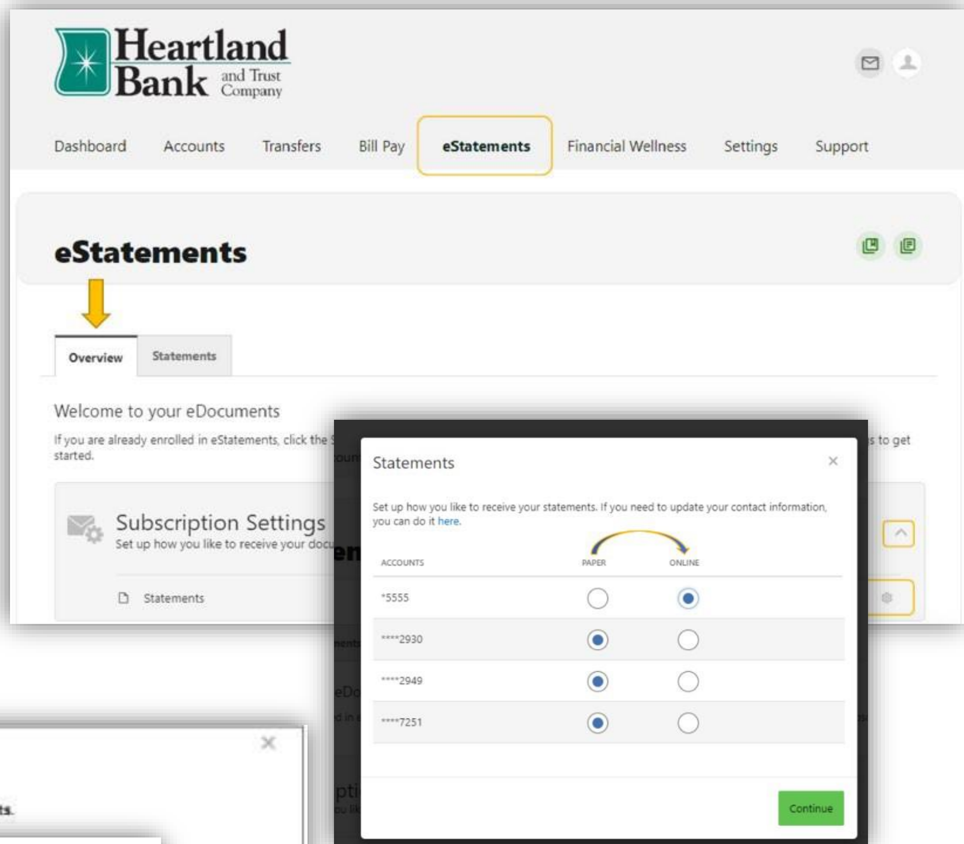
## eStatements

Setting up eStatements is quick and easy. To begin:

1. Log in to Digital Banking and select the eStatements tab

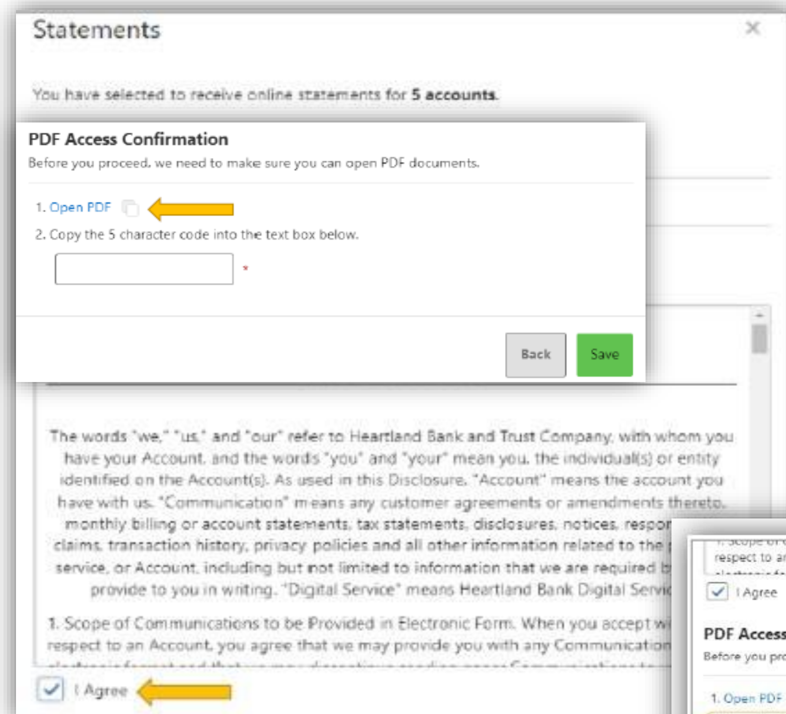


2. In the **Overview** tab, select the **^** symbol to open **Subscription Settings**. Then select the **Gear** symbol to edit your statement delivery preferences.

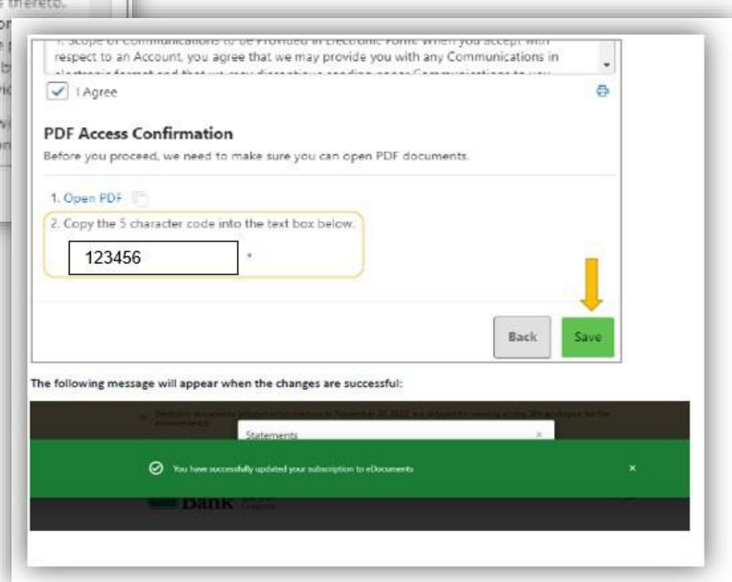



3. Next, click the Online option for each applicable account and select Continue.

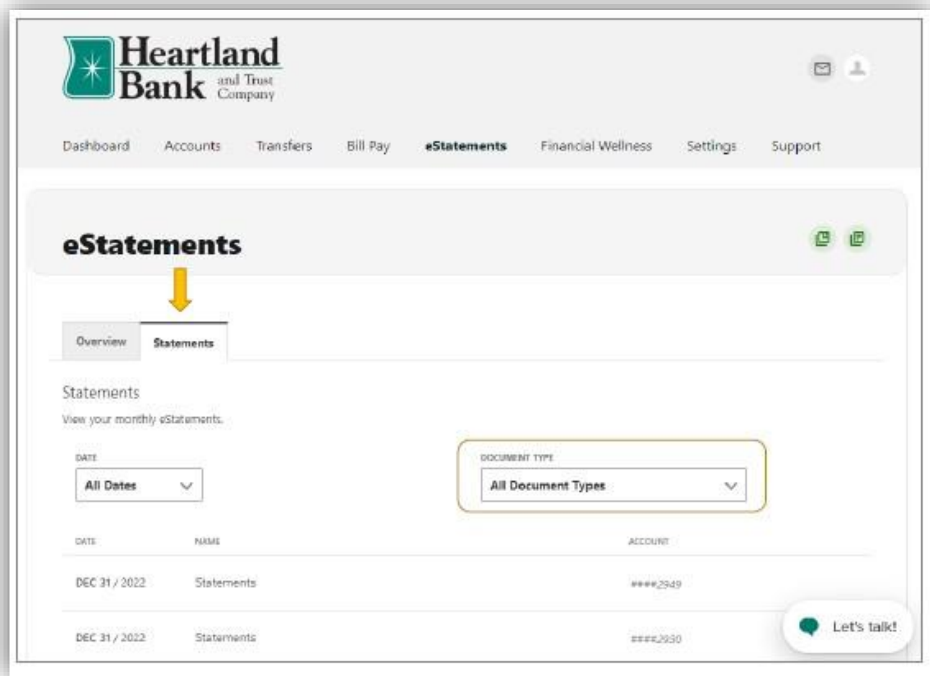
4. Review the eSign Consent and Agreement, Select I Agree and Open PDF




5. The PDF displayed will populate a code. Enter the displayed code into the **PDF Access Confirmation** to proceed.



6. Select the Statements tab to view eStatements. Within the Document Type drop-down menu, the following options are available: Statements, MISC, Mortgage, Etax, Loan, HELOC, PLOC and Escrow.




## Frequently Asked Questions

### Accounts

***Will I have access to all of my accounts with a single login?***

All accounts in which you are an owner or have authorized signer relationships, will display in your single login.

***Where can I find my loan payment amount?***

Loan payment amounts will show in the Account Details tab within the Accounts page.

***Where can I view the interest details for my accounts?***

On the Accounts page, select an interest-bearing account and then click on the Account Details Tab. Interest Rate and Year to Date Interest Paid is displayed.

***Will setting a category for a certain transaction and merchant be applied to future purchases?***

Yes, as long as there is not a change to the Merchant's information, the transaction will be recognized and categorized as you have designated previously.

***How far back can I search transactions on an account?***

Up to 13 months of transactions will be available.

***How far back will check images from my account be available?***

Up to 13 months of check images will be available for checks written from your account.

***Will I be able to download account history to Quicken or Excel?***

Yes, from the Accounts page, select the Download Transaction icon. The Download Transaction window will display, complete the required fields, then select Download.

***If I hide my account, will I still be able to transfer funds to/from that account in online banking?***

No, hiding an account from the Dashboard will affect your ability to transfer to and from the account. You can gain visibility and transfer again by navigating to Settings and making the appropriate modification under the Accounts tab.

## Bill Pay

***If I am transferring to a new payee, do I need to verify with a temporary code?***

Yes, any time money above a set threshold is being transferred out of your account, or a new account link (external or internal) is being established, a one-time verification code will be sent via Voice or Text to verify your identity.

***What is the turnaround time for an electronic bill pay payment?***

2-3 business days.

***Why am I receiving the following error when attempting to submit a payment in the Bill Pay Widget: "Error: An unexpected error has occurred. Please try again later. Original Error Code: IPay.8040"?***

This error is occurring due to the entry in the memo field. You may be using too many characters (Max = 25), or you may be using special characters that are not allowed.

***Can I use Multi Pay on the mobile app?***

Multi Pay for Bill Pay is available on desktop only.

## Stop Payment Request

***When I add a Stop Payment on a check, will I get charged a stop payment fee?***

A fee is assessed when requesting a stop payment. Please refer to Heartland Bank's current fee schedule for further information.

## Mobile Deposits

***How does Mobile Deposit work?***

Using Heartland Bank's Mobile App, select Deposit Checks, the account you wish to deposit to, enter the amount of your check and sign the back of your check and endorse the check with "For Heartland Bank Mobile Deposit Only" or "For HBT Mobile Deposit Only". You will then be prompted to take a photo of the front and back of your endorsed check with your mobile device. Be sure to capture a clear picture with all 4 corners of the check in your mobile device's camera screen. Then submit your deposit. After your deposit is submitted, you will receive a confirmation message on your mobile device along with an email confirmation.

***How do I get the Heartland Bank Mobile App?***

Download our free app for Apple® and Android® devices from the Apple Store or Google Play.

***When will my mobile deposit funds be available?***

Checks deposited by 6:00 p.m. Central Time on a business day (generally Monday through Friday, except for certain holidays) will be considered deposited on that business day. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the service will generally be made available on the first business day after the day of deposit. If there is a hold on your deposit, we will notify you when funds will be available.

***How can I find images of the checks that I have deposited using mobile deposit?***

By viewing your account transaction history and clicking on the filter button and selecting "Credits" – all credits to your account within the specified date range will load. If you select the applicable transaction, a summary section will appear - the deposit slip and applicable deposited checks will display.

***Will I be notified when a mobile deposit is declined or rejected?***

Yes, an email notification will be sent from mobiledeposit@hbtbank.com to the email address on file. You may also refer to the Mobile Deposit Activity tab for the status of your deposit.

## eStatements

***Will I be able to download statements to Quicken or Excel?***

Transactions can be imported into Quicken or Excel. From the Accounts page, select the Download Transaction icon. The Download Transaction window will display, complete the required fields, then select Download.

***Do I have to use my own computer or device to accept e-statements disclosures?***

Yes, you must use your own computer or device to accept electronic disclosures. Banking regulations state that you must demonstrate the capability to receive electronic disclosures.

## Linking External Accounts

***What can I do with a linked external account?***

Adding external accounts will give you a holistic view of your personal finances. Using the Financial Wellness tools will allow you to have a full view of your spending by category. You can use the filter option to look at specific categories or time frames across your accounts.

***How often are my external accounts updated?***

Daily. Please note, some accounts will not automatically refresh if the other financial institution requires multi-factor authentication (for example security questions). If they use multifactor authentication, this will require you to refresh your credentials by navigating to Settings, under Accounts and clicking on the aggregate account you would like to be updated.

***What should I do if my banking account from another Financial Institution won't sync?***

Ensure the login information is correct for the bank that you are attempting to link. If your login information is correct, and you are still having an issue and/or if you notice a yellow alert icon or the "Balance as of ... "date is old, you will need to manually refresh the data.

For mobile users, navigate to Settings and under Accounts, select the account that needs to be synced, and then "update login". For desktop or tablet users, navigate to Settings and under Accounts, select the account that needs to be synced, and the refresh icon.

***Can I receive my eStatements from other financial institutions on this application?***

No, you will still have to access most features using your other financial institutions' application.

## Miscellaneous

***Can I update my beneficiary online?***

No - please contact your local branch to update beneficiary information.

***How can I make a Heartland Bank loan payment from an external account?***

If you would like to make a payment to your Heartland Bank loan, you may select the Pay Now feature that is displayed next to the loan. You may then select "Add an account to make a transfer" and walk through the steps to add an external account. *Note: External Transfers are approved by request. Contact our Customer Care Center at 888-897-2276 to request details.* Adding an external transfer account can take up to 3 business days to complete and requires the receipt and verification of two small micro deposits to your external account.

Our Loan Payment Portal also allows customers to make loan payments using accounts not held at Heartland Bank.

***Will I be able to set up account alerts?***

Yes, alerts can be sent via mobile SMS, email, or push notification to the application on a mobile device. Navigate to Settings and under Manage Alerts you will be able to set up your alert preferences.

***Why don't I have the ability to receive alerts via SMS text?***

To activate the ability to receive mobile alerts, you must first agree to terms and conditions that can be found by navigating to Settings > General Settings > Contact - there is an edit pencil next to mobile number. You may select the box to proceed with enabling your device to receive SMS text alerts. A one-time security code will be sent to validate your request.

***What day and time are ACH transactions processed?***

External ACH transfer requests must be submitted before 3:00 pm CST, Monday – Friday, in order to be processed same day. External ACH transfer requests received after 3:00 pm CST, or on weekends or holidays, will be processed on the next business day. Please be aware that the delivery time for the transfer to be received at the external account may take up to 3 business days.

***I replied "STOP" to stop receiving text message alerts but am still receiving them. How can I stop receiving text message alerts?***

You can turn off these alerts by navigating to Settings, choosing Manage Alerts and clicking the switch next to the alert you are wanting to manage. Simply slide to turn the alert off and click

Save. Since your alerts are customizable based upon the alert type, you must turn off each alert that you do not want to receive.

***I'm logging in from a different device, but am not receiving a prompt for a multi-factor authentication code?***

If you have previously logged in with another device and selected "remember this device", then it is likely you are logging in with the new device but on the same Wi-Fi connection. Therefore, the device will still show up under registered devices that can be found by navigating to Settings > General Settings > Security.

## Transfers and Payments

***Are transfers immediate?***

Account to account, account to Heartland Bank loan, and user to user transfers are immediate. Setting up an external account for ACH transfers requires the micro deposit verification process and therefore is not immediate. Additionally, transfers set up for an existing external account would still take up to 3 days for the transfer to make it to its destination.

***How do I transfer money to another customer of Heartland Bank?***

Within the **Transfers** navigation item, select **More Actions** and then click the **Add Account** tile. Select **Send money to another Heartland Bank and Trust Company customer**. Next, enter the First Name, Last Name (or Business Name) and Account Number where you wish to transfer funds. Then select **Save.** *Transfers are only allowed to be sent TO another accountholder. Funds cannot be transferred FROM another accountholder's account.*