

## 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.

# Bill Pay User Guide



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

*Use our FREE Bill Pay and avoid the hassle  
and cost of stamps and checks!*

## Online Account Access

Read our **Online Banking User Guide** brochure for detailed instructions on viewing account transactions and statements.



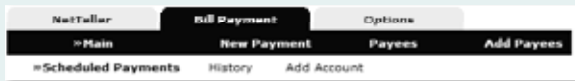
## How to Enroll

Signing up for our FREE Bill Pay service is easy! You can visit any Heartland Bank office or download the enrollment form at [www.hbtbank.com](http://www.hbtbank.com) by clicking the **Add Bill Pay** link under the **Online Banking** section.

Complete the form, give it to a Heartland Bank Personal Banker and we'll send you a secure message through your online banking account notifying you that Bill Pay service is active and linked to your specified account. (You must also be enrolled for Heartland Bank's free online banking service to use Bill Pay. You can enroll for both services at the same time.)

## Account Access

Log in to Online Banking and select the **Bill Pay** tab.



## Payees

There are two types of Payees: **Company** and **Individual**.

Company payees receive their payments electronically, while Individual payees receive their payments in the form of a check.

## Payment Funding

Funds for payments made to electronic (**Company**) payees will debit your account on the payment date.

Funds for payment made to check (**Individual**) payees will debit your account when the check clears.

## Questions? Need help?

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

## Adding Electronic Payees

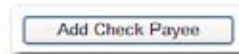
Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click **Search**. If the company you entered is available as an Electronic Payee, a link with **Payee Type Electronic** appears.



If the payee is not available as electronic, select the **Add Check Payee** button at the bottom of the page, then follow the on-screen instructions.



## Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

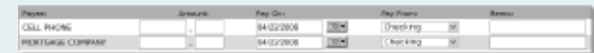
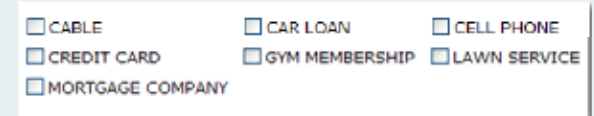


## Adding Payments

You can make payments one of two ways through the **New Payment** option: **Quick Payment** or **Add Payment**

### Quick Payment

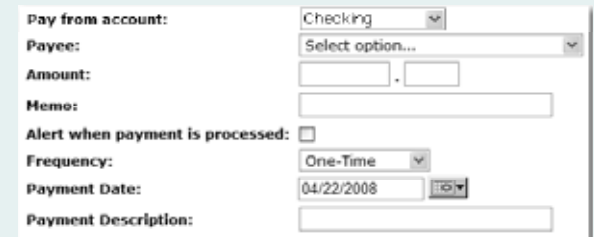
With **Quick Payment**, you can make up to ten one-time payments on the same screen.



Payee	Amount	Pay On	Pay From	Amount
CELL PHONE	1	04/22/2008	1760.00	36
MORTGAGE COMPANY	50	04/22/2008	1000	36

### Add Payment

Use the **Add Payment** option for single bill payments and for recurring payments.



## Viewing Bill Pay History

Select **Bill Pay History** under the Bill Pay tab.

